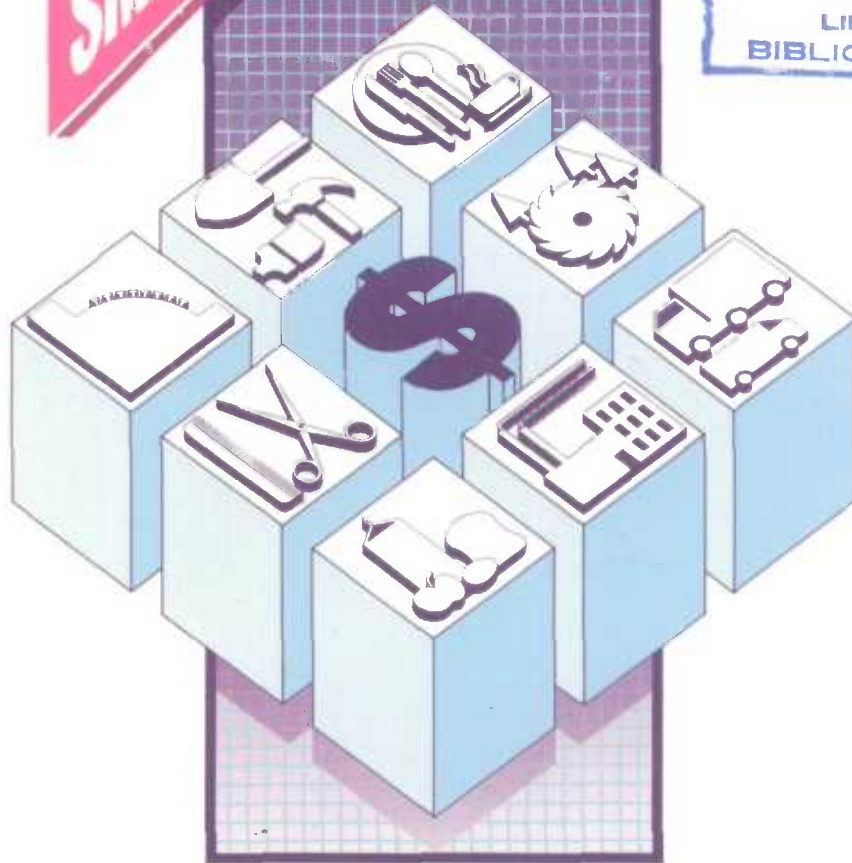


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¹ There are 13 geographic areas: Canada, each of 10 provinces, the Yukon and the Northwest Territories.

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Small Business Profiles

NEWFOUNDLAND

1985

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Symbols

- zero or no observations
- too small to be expressed
- ... not applicable
- x confidential

Notes

Data are shown by quartiles when at least 13 of the sampled businesses report the specific item.

Records were ranked in ascending order according to sales size. Each quartile (i.e. bottom 25%, lower middle 25%, etc.) represents one quarter of the total number of businesses. Within each quartile, the average ratio is presented. For comparison purposes, the high and low values of sales are shown.

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 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985
-

Appendix A

Selected Publications Relating to Small Business

Highlights

NEWFOUNDLAND

- The number of small businesses in the 28 industries profiled rose from 3,500 businesses in 1982 to 4,500 in 1985, which represents a 29% increase.
- The largest absolute increase in small businesses, 160, occurred in the Single Family Housing Contractors Industry, which rose from 110 businesses in 1982 to 270 in 1985.
- The profit margin ratios ranged from 0.3% in the Take-Out Food Services Industry to slightly over 38% in the Barber and Beauty Shops Industry.
- Payrolls generated by small businesses in these industries increased 28%, from \$133 million in 1982 to \$170 million in 1985.
- Employment in businesses with less than 20 employees increased 11%, from 11,400 average labour units in 1982 to 12,600 in 1985. The largest increase, 83 average labour units, occurred in the Pharmacies Industry.

Introduction and Data Sources

This publication is one of a series representing industry profiles of small businesses. Other reports currently available from the Small Business and Special Surveys Program are listed in Appendix A under the title **Selected Publications Relating to Small Business**. The data contained in this report are the result of a joint project of Statistics Canada, the Department of Regional Industrial Expansion and all provincial and territorial departments responsible for small businesses.

Returns submitted to Revenue Canada Taxation for the year 1985 were used to derive the information shown in this bulletin. The statistics were compiled from only those businesses reporting sales of between \$10 thousand and \$2 million. The choice of this particular size range was largely driven by operational considerations and does not represent an official definition of what constitutes a small business.

Data pertaining to businesses in tables 1, 2, 3, and 6 are drawn from a statistical sample of taxation records of corporations and unincorporated sole proprietorships and partnerships. The tables are on a fiscal year basis. Data for table 4 are derived from incorporated businesses only. Corporate data in this report are derived from tax returns, which typically consist of a T2 form, a set of financial statements and other supportive schedules. Similarly unincorporated business tax returns which report self-employment income typically consists of a T1 (General) form, a set of financial statements and other supportive schedules. Table 5 is derived from the T4 form which consists of a summary of wages and salaries, and is on a calendar year basis.

The 34 industry groups selected for publication are those most densely populated by small businesses. These groups represent approximately 50% of small businesses, the remaining 50% being distributed over approximately 800 other industry classifications. Our coverage will expand annually until the taxation year 1987 (available in 1989) when over 100 industry groups representing nearly 75% of Canada's small businesses will be profiled.

METHODOLOGY

Records selected for this study have been ranked in ascending order of sales within an industry and province and divided into four equal parts (quartiles) so that each part (quartile) includes one quarter of the total number of businesses in a given industry. Within each of these quartiles we have displayed the lowest and the highest sales values reported.

Estimated data published for tables 1, 2, 3 and 6 are derived from a statistical sample of approximately 20,000 small businesses distributed amongst 34 industry groups. For example, the number of observations in the sample for the trucking industry range from a high of 748 businesses in Ontario to a low of 18 in the Northwest Territories. Where the sample size of a given industry group is less than 20 businesses, the distribution into quartiles has not been done because of lack of statistical representativeness. In such circumstances, only the total values are published. Furthermore, for quality assurance reasons, a variable reported by less than 13 businesses is not distributed into quartiles.

Estimates published in table 4 are derived from a random sample of approximately 10,000 incorporated businesses selected from the same 34 Standard Industrial Classification groups (SIC).

a) Table 1

This table shows the average ratio of selected expenses items to sales for a) all businesses in the industry and, b) for only those businesses reporting the expense item. It is important to note that in the case of b) each expense ratio shown is independent of any other ratio because the numerator and denominator of the ratio calculation includes only those businesses reporting the particular expense. For example, some small businesses own the building from which they operate and may declare mortgage expenses while others in the same group may not own their business premises and incurrent rather than mortgage as an expense.

b) Table 2

This table displays the average values of selected asset, liability and equity items for all businesses. Columns may be summarized using the accounting equation **ASSETS - LIABILITIES = EQUITY** (the total may not be exact due to rounding).

c) Table 3

Table 3 presents some of the more commonly used financial and operating ratios. The figures which make up these ratios have been extracted from Table 2 (except for interest expense) and the ratios represent the average of ratios for each business in the group.

Introduction and Data Sources - concluded

Definitions

1. Liquidity Ratio

$$\text{Current} = \frac{\text{current assets}}{\text{current liabilities}}$$

2. Leverage Ratios

$$\text{Debt/Equity} = \frac{\text{total liabilities}}{\text{equity}} \quad \text{Interest Coverage} = \frac{\text{net profit} + \text{interest expense}}{\text{interest expense}}$$

$$\text{Debt Ratio} = \frac{\text{total liabilities}}{\text{total assets}}$$

d) Table 4

Table 4 shows the source and application of funds and the subsequent change in working capital. Values shown are averages for all businesses and columns are additive. This table is limited to incorporated businesses only.

e) Table 5

The data in this table are derived from the payroll records of employers and apply to all employees who are issued T4 tax records. Employees earning less than \$500 a year may be excluded as this is the cutoff for the mandatory issuance of T4 tax records.

Due to the annual nature of the data source, we assume that both newly reporting businesses and no longer reporting businesses have been in activity for six months. As a result, their estimated average labour units (ALUs) are assumed to be twice their actual ALUs (i.e. annualized).

f) Table 6

This table shows the distribution of businesses reporting a profit or a loss in an industry from 1982 through 1985. The businesses identified in this table are the same as those in Tables 1 to 3.

How to Use the Tables

The profiles are comprised of six tables. Each table (except Table 5) displays data in quartiles based on sales.

To use the tables:

- 1) Select the industry and/or province of interest to you (See Table of Contents).
- 2) Locate the appropriate sales range that is displayed on the two lines entitled "Low Sales Value" and "High Sales Value".
- 3) The selected range will indicate the proper quartile, i.e. the bottom 25%, the lower middle 25%, the upper middle 25% or the top 25%.
- 4) All data pertaining to the selected business will be in that column.

For example:

Let us take a plumbing business in Canada with sales of \$50,000.

- 1) Select the table entitled "Plumbing Contractors (SIC 4241)".
- 2) Sales of \$50,000 is in the range of \$37,000 to \$90,000 ("Low Sales" and "High Sales" values).
- 3) Thus, sales of \$50,000 are in the lower middle 25% quartile.
- 4) All relevant data pertaining to this plumbing business with sales of \$50,000 are in this quartile for Tables 1 to 4 and Table 6.

Note:

One can note that wages and salaries expense in the plumbing industry range from 10% of sales in the lowest quartile to 26% in the highest quartile. Such variations may illustrate how some expenses vary in proportion to sales.

This comparison by quartile is applicable to Tables 1 to 4 and Table 6.

Table 5 contains employment data for the years 1982 and 1985 and shows the changes in the industry over this time period. The data comprised in this table are cross-sectional.

Standard Industrial Classification - Definition

The SIC for each industry is described at the end of Table 1.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985
Newfoundland, Single Family Housing Contractors (SIC 4011)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	270	67	67	68	68
Businesses in sample	38				
Low sales value (\$000's)	(1)	(1)	17	72	229
High sales value (\$000's)	(1)	17	72	229	(1)

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Cost of Sales	36.2	31.2	26.8	33.4	49.0	77.9	46.4	31.2	35.4	...	53.4
Occupancy Expenses	4.6	9.6	5.2	2.4	2.3	98.6	4.7	9.6	5.3	2.5	2.3
Mortgage Interest	-	-	-	-	-	1.2	0.5	-	-	-	-
Depreciation	3.1	8.4	2.4	1.3	1.0	90.1	3.4	8.4	2.5	1.6	1.1
Repairs & Maintenance	-	-	-	-	-	8.1	0.2	-	-	-	-
Heat, Light & Telephone	0.7	0.1	1.5	0.9	0.5	78.6	0.9	0.2	1.6	1.1	0.5
Business & Property Tax	0.2	-	0.6	0.1	0.1	25.7	0.7	-	1.4	0.3	0.4
Insurance	0.6	1.1	0.7	0.1	0.5	76.9	0.8	1.1	1.0	0.4	0.5
Rent	0.1	-	-	-	-	8.8	0.7	-	-	-	-
Personnel Expenses	32.5	44.4	40.3	20.9	27.3	89.1	36.4	44.4	49.4	25.8	29.4
Financial Expenses	4.5	7.0	3.3	4.1	3.8	99.2	4.6	7.0	3.3	4.3	3.8
Bank interest & Charges	2.5	3.2	2.7	3.1	1.3	96.5	2.6	3.2	2.7	3.5	1.3
Professional Fees	2.0	3.8	0.6	1.1	2.4	81.5	2.5	3.8	0.8	2.4	2.5
Other Expenses	27.0	28.3	7.3	...	17.3	99.2	27.2	28.3	7.3	...	17.3
Profit (loss)	-4.8	-20.6	17.1	-14.9	0.3	97.5	-4.9	-20.6	17.1	-14.9	0.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	...	...	...	...	...

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$ for each quartile.

(3) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$ for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit/loss) plus expenses does not necessarily equal 100%.

See Notes on Symbols Page

Standard Industrial Classification Definition:

SIC 4011 - Single Family Housing Contractors

Businesses primarily engaged in the development and construction of single detached and single attached dwellings such as: cottages, single duplexes, garden homes, semi-detached houses, single attached houses, erecting prefabricated homes, row houses (exc. row duplexes), single residences and summer homes.

TABLE 2. Balance Sheet Profile for 1985
Newfoundland, Single Family Housing Contractors (SIC 4011)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	270	67	67	68	68
Businesses in sample	38				
Low sales value (\$000's)	(1)	(1)	17	72	229
High sales value (\$000's)	(1)	17	72	229	(1)
	Average (\$000's)				
Assets					
Cash	8	-	2	3	23
Accounts and Notes Receivable	16	-	-	5	48
Inventory	25	-	-	36	53
Other Current Assets	2	-	-	3	5
Total Current Assets	51	-	2	47	128
Fixed Assets	10	3	1	5	26
Less: Accum. Dep. on Fixed Assets	3	2	-	1	8
Other Assets	-	-	-	-	1
Total Assets	58	2	4	50	147
Liabilities and Equity					
Current Loans	8	1	-	3	23
Other Current Liabilities	40	-	3	47	90
Total Current Liabilities	47	1	3	50	113
Mortgages Payable	1	-	-	-	2
Long Term Debt	2	-	-	1	4
Other Liabilities	8	4	-	-	23
Total Liabilities	58	6	3	51	142
Total Equity	1	-4	1	-1	5

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

TABLE 3. Financial Ratios for 1985
Newfoundland, Single Family Housing Contractors (SIC 4011)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	270	67	67	68	68
Businesses in sample	38				
Low sales value (\$000's)	(1)	(1)	17	72	229
High sales value (\$000's)	(1)	17	72	229	(1)
	Average				
Liquidity Ratio					
Current ratio (times)	1.2	0.1	1.2	1.8	1.4
Leverage Ratios					
Debt/Equity ratio (times)	6.9	-0.8	5.8	-2.0	17.6
Interest Coverage ratio (times)	7.7	0.7	35.1		0.1
Debt ratio (times)	1.1	1.3	0.8	1.1	1.2

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)
Newfoundland, Single Family Housing Contractors (SIC 4011)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	78	--	--	--	--
Businesses in sample	17				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
	Average (\$000 s)				
Source of Funds					
From Operations	8	--	--	--	--
Sale of Fixed Assets	48	--	--	--	--
Increase in Long Term Debt	44	--	--	--	--
Advances From Owners and Affiliates	9	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	3	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	66	--	--	--	--
Total	176	--	--	--	--
Application of Funds					
Purchase of Fixed Assets	92	--	--	--	--
Payment of Dividends	-	--	--	--	--
Repayment of Long Term Debt	64	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	1	--	--	--	--
Repayment of Adv. From Owners and Affil.	9	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	1	--	--	--	--
Other Applications	6	--	--	--	--
Total	173	--	--	--	--
Increase (Decrease) in Net Working Capital	3	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985
Newfoundland, Residential Building and Development (SIC 401)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	394	26,071	1,241	92	79
less than 20	388	13,740	634	91	78
20 - 99	3	1,239	57	-	-
100 - 499	X	X	116	1	1
500 and over	X	X	434	-	-
1985					
Total	496	25,274	1,114	93	...
less than 20	489	20,924	911	91	...
20 - 99	5	X	200	1	...
100 - 499	X	X	3	1	...
500 and over	-	-	-	-	...

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985
Newfoundland. Single Family Housing Contractors (SIC 4011)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
1982					
All Businesses (No.)	111	27	28	28	28
Total Sales \$	32,046	701	2,537	6,178	22,630
Total Expense \$	32,035	1,039	2,635	6,083	22,278
Net Profit (loss) \$	11	-338	-98	95	352
Businesses reporting a profit (No.)	56	8	18	13	17
Total Sales \$	20,201	215	1,512	2,934	15,540
Total Expense \$	18,961	201	1,377	2,581	14,802
Net Profit \$	1,240	14	135	353	738
Businesses reporting loss (No.)	55	19	10	15	11
Total Sales \$	11,845	486	1,025	3,244	7,090
Total Expense \$	13,074	838	1,258	3,502	7,476
Net Loss \$	-1,229	-352	-233	-258	-386
1983					
All Businesses (No.)	127	31	32	32	32
Total Sales \$	31,642	647	2,393	5,874	22,728
Total Expense \$	31,874	725	2,541	5,740	22,868
Net Profit (loss) \$	-232	-78	-148	134	-140
Businesses reporting a profit (No.)	75	25	14	20	16
Total Sales \$	15,669	489	926	3,787	10,467
Total Expense \$	14,162	313	813	3,443	9,593
Net Profit \$	1,507	176	113	344	874
Businesses reporting a loss (No.)	52	6	18	12	16
Total Sales \$	15,973	158	1,467	2,087	12,261
Total Expense \$	17,712	412	1,728	2,297	13,275
Net Loss \$	-1,739	-254	-261	-210	-1,014
1984					
All Businesses (No.)	251	55	67	64	65
Total Sales \$	61,980	957	3,997	13,323	43,703
Total Expense \$	60,400	960	4,050	13,338	42,052
Net Profit (loss) \$	1,580	-3	-53	-15	1,651
Businesses reporting a profit (No.)	157	37	30	35	55
Total Sales \$	46,089	683	2,366	5,960	37,080
Total Expense \$	43,478	618	2,283	5,537	35,040
Net Profit \$	2,611	65	83	423	2,040
Businesses reporting a loss (No.)	94	18	37	29	10
Total Sales \$	15,891	274	1,631	7,363	6,623
Total Expense \$	16,922	342	1,767	7,801	7,012
Net Loss \$	-1,031	-68	-136	-438	-389
1985					
All Businesses (No.)	273	58	72	70	73
Total Sales \$	56,418	761	2,233	8,791	44,633
Total Expense \$	56,359	499	2,143	9,179	44,538
Net Profit (loss) \$	59	262	90	-388	95
Businesses reporting a profit (No.)	188	35	68	34	51
Total Sales \$	40,499	507	2,013	5,110	32,869
Total Expense \$	38,772	130	1,863	4,877	31,902
Net Profit \$	1,727	377	150	233	967
Businesses reporting a loss (No.)	85	23	4	36	22
Total Sales \$	15,919	254	220	3,681	11,764
Total Expense \$	17,587	369	280	4,302	12,636
Net Loss \$	-1,668	-115	-60	-621	-872

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985
Newfoundland, Masonry Contractors (SIC 4231)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%					
Number of businesses (estimated)	53	--	--	--	--					
Businesses in sample	7									
Low sales value (\$000's)	(1)	--	--	--	--					
High sales value (\$000's)	(1)	--	--	--	--					

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Cost of Sales	48.7	--	--	--	--	56.1	86.9	--	--	--	--
Occupancy Expenses	3.1	--	--	--	--	100.0	3.1	--	--	--	--
Mortgage Interest	-	--	--	--	--	-	-	--	--	--	--
Depreciation	0.1	--	--	--	--	23.7	0.4	--	--	--	--
Repairs & Maintenance	-	--	--	--	--	3.8	-	--	--	--	--
Heat, Light & Telephone	0.5	--	--	--	--	51.8	1.1	--	--	--	--
Business & Property Tax	-	--	--	--	--	6.0	0.4	--	--	--	--
Insurance	0.1	--	--	--	--	19.7	0.4	--	--	--	--
Rent	2.3	--	--	--	--	48.1	4.9	--	--	--	--
Personnel Expenses	18.2	--	--	--	--	51.8	35.2	--	--	--	--
Financial Expenses	1.9	--	--	--	--	56.1	3.3	--	--	--	--
Bank Interest & Charges	0.9	--	--	--	--	56.1	1.6	--	--	--	--
Professional Fees	1.0	--	--	--	--	56.1	1.7	--	--	--	--
Other Expenses	30.5	--	--	--	--	100.0	30.5	--	--	--	--
Profit (loss)	-2.4	--	--	--	--	100.0	-2.4	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$ for each quartile

(3) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$ for each quartile

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

Standard Industrial Classification Definition:

SIC 4231 - Masonry Contractors

Businesses primarily engaged in conventional or specialty masonry work, (except interior marble work) such as installation of architectural stone, blocklaying, brick or stone lining (chimney, kiln, boiler, etc.) bricklaying, installation of granite (exterior work), installation of marble (exterior work), masonry work, installation of ornamental stone, pointing masonry, installation of slate (exterior work), stone cutting and setting and installation of veneer facing stone or brick.

TABLE 2. Balance Sheet Profile for 1985
Newfoundland, Masonry Contractors (SIC 4231)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	53	--	--	--	--
Businesses in sample	7				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
			Average (\$000's)		
Assets					
Cash	2	--	--	--	--
Accounts and Notes Receivable	21	--	--	--	--
Inventory	2	--	--	--	--
Other Current Assets	3	--	--	--	--
Total Current Assets	28	--	--	--	--
Fixed Assets	10	--	--	--	--
Less: Accum. Dep. on Fixed Assets	6	--	--	--	--
Other Assets	-	--	--	--	--
Total Assets	33	--	--	--	--
Liabilities and Equity					
Current Loans	5	--	--	--	--
Other Current Liabilities	25	--	--	--	--
Total Current Liabilities	30	--	--	--	--
Mortgages Payable	-	--	--	--	--
Long Term Debt	1	--	--	--	--
Other Liabilities	3	--	--	--	--
Total Liabilities	34	--	--	--	--
Total Equity	-2	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

TABLE 3. Financial Ratios for 1985
Newfoundland, Masonry Contractors (SIC 4231)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	53	--	--	--	--
Businesses in sample	7				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
			Average		
Liquidity Ratio					
Current ratio (times)	0.3	--	--	--	--
Leverage Ratios					
Debt/Equity ratio (times)	4.1	--	--	--	--
Interest Coverage ratio (times)	-	--	--	--	--
Debt ratio (times)	6.1	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

See Notes on Symbols Page

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)
Newfoundland, Masonry Contractors (SIC 4231)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	7	--	--	--	--
Businesses in sample	3				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
	Average (\$000's)				
Source of Funds					
From Operations	-2	--	--	--	--
Sale of Fixed Assets	-	--	--	--	--
Increase in Long Term Debt	11	--	--	--	--
Advances From Owners and Affiliates	10	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	-	--	--	--	--
Total	19	--	--	--	--
Application of Funds					
Purchase of Fixed Assets	2	--	--	--	--
Payment of Dividends	-	--	--	--	--
Repayment of Long Term Debt	9	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	-	--	--	--	--
Repayment of Adv. From Owners and Affil.	3	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Applications	-	--	--	--	--
Total	14	--	--	--	--
Increase (Decrease) in Net Working Capital	5	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985
Newfoundland, Masonry Contractors (SIC 4231)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	25	1,332	58	5	8
less than 20	24	X	34	5	8
20 - 99	X	X	24	-	-
100 - 499	-	-	-	-	-
500 and over	-	-	-	-	-
1985					
Total	36	2,182	99	6	...
less than 20	35	X	68	6	...
20 - 99	X	X	31	-	...
100 - 499	-	-	-	-	...
500 and over	-	-	-	-	...

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985
Newfoundland, Masonry Contractors (SIC 4231)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
1982					
All Businesses (No.)	32	1	14	9	8
Total Sales \$	2,399	23	266	449	1,661
Total Expense \$	2,048	15	209	363	1,461
Net Profit (loss) \$	351	8	57	86	200
Businesses reporting a profit (No.)	28	1	13	8	6
Total Sales \$	1,843	23	236	407	1,177
Total Expense \$	1,474	15	171	314	974
Net Profit \$	369	8	65	93	203
Businesses reporting loss (No.)	4	-	1	1	2
Total Sales \$	556	-	30	42	484
Total Expense \$	574	-	38	49	487
Net Loss \$	-18	-	-8	-7	-3
1983					
All Businesses (No.)	23	6	5	6	6
Total Sales \$	3,222	107	252	596	2,267
Total Expense \$	3,038	86	185	532	2,235
Net Profit (loss) \$	184	21	67	64	32
Businesses reporting a profit (No.)	18	5	5	4	4
Total Sales \$	2,290	97	252	402	1,539
Total Expense \$	2,065	75	185	324	1,501
Net Profit \$	205	22	67	78	38
Businesses reporting a loss (No.)	5	1	-	2	2
Total Sales \$	932	10	-	194	728
Total Expense \$	953	11	-	208	734
Net Loss \$	-21	-1	-	-14	-6
1984					
All Businesses (No.)	41	10	2	18	11
Total Sales \$	6,298	153	129	1,648	4,368
Total Expense \$	5,988	25	115	1,568	4,280
Net Profit (loss) \$	310	128	14	80	88
Businesses reporting a profit (No.)	38	10	2	18	8
Total Sales \$	5,006	153	129	1,648	3,076
Total Expense \$	4,654	25	115	1,568	2,946
Net Profit \$	352	128	14	80	130
Businesses reporting a loss (No.)	3	-	-	-	3
Total Sales \$	1,292	-	-	-	1,292
Total Expense \$	1,334	-	-	-	1,334
Net Loss \$	-42	-	-	-	-42
1985					
All Businesses (No.)	59	3	24	17	15
Total Sales \$	9,952	75	1,126	1,836	6,915
Total Expense \$	9,981	47	1,147	1,905	6,882
Net Profit (loss) \$	-29	28	-21	-69	33
Businesses reporting a profit (No.)	15	3	4	-	8
Total Sales \$	3,265	75	334	-	2,856
Total Expense \$	2,961	47	236	-	2,678
Net Profit \$	304	28	98	-	178
Businesses reporting a loss (No.)	44	-	20	17	7
Total Sales \$	6,687	-	792	1,836	4,059
Total Expense \$	7,020	-	911	1,905	4,204
Net Loss \$	-333	-	-119	-69	-145

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985
Newfoundland, Plumbing Contractors (SIC 4241)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	
Number of businesses (estimated)	77	--	--	--	--	
Businesses in sample	13					
Low sales value (\$000's)	(1)	--	--	--	--	
High sales value (\$000's)	(1)	--	--	--	--	

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Cost of Sales	55.9	--	--	--	--	98.4	56.8	--	--	--	--
Occupancy Expenses	4.2	--	--	--	--	100.0	4.2	--	--	--	--
Mortgage Interest	-	--	--	--	--	-	-	--	--	--	--
Depreciation	1.0	--	--	--	--	60.0	1.7	--	--	--	--
Repairs & Maintenance	0.2	--	--	--	--	51.2	0.4	--	--	--	--
Heat, Light & Telephone	1.4	--	--	--	--	82.8	1.6	--	--	--	--
Business & Property Tax	0.8	--	--	--	--	90.8	0.9	--	--	--	--
Insurance	0.7	--	--	--	--	77.4	0.9	--	--	--	--
Rent	0.1	--	--	--	--	8.2	0.8	--	--	--	--
Personnel Expenses	21.9	--	--	--	--	98.4	22.2	--	--	--	--
Financial Expenses	1.4	--	--	--	--	98.4	1.4	--	--	--	--
Bank Interest & Charges	0.5	--	--	--	--	48.8	1.0	--	--	--	--
Professional Fees	0.9	--	--	--	--	96.9	0.9	--	--	--	--
Other Expenses	11.8	--	--	--	--	100.0	11.8	--	--	--	--
Profit (loss)	4.9	--	--	--	--	100.0	4.9	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$ for each quartile.

(3) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$ for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

Standard Industrial Classification Definition:

SIC 4241 - Plumbing Contractors

Businesses primarily engaged in the installation and repair of primary hot and cold water piping systems (i.e. except space heating) such as: installation of waste and vent systems drain, installation of hot water heaters and plumbing tanks, installation of water meters, installation of piping systems, installation of plumbing fixtures, installation of primary hot water, installation of root drainage systems (exc. eavestroughing), and installation of sanitary ware.

TABLE 2. Balance Sheet Profile for 1985
Newfoundland, Plumbing Contractors (SIC 4241)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	77	--	--	--	--
Businesses in sample	13				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	8	--	--	--	--
Accounts and Notes Receivable	44	--	--	--	--
Inventory	14	--	--	--	--
Other Current Assets	16	--	--	--	--
Total Current Assets	82	--	--	--	--
Fixed Assets	35	--	--	--	--
Less: Accum. Dep. on Fixed Assets	10	--	--	--	--
Other Assets	4	--	--	--	--
Total Assets	111	--	--	--	--
Liabilities and Equity					
Current Loans	16	--	--	--	--
Other Current Liabilities	51	--	--	--	--
Total Current Liabilities	67	--	--	--	--
Mortgages Payable	12	--	--	--	--
Long Term Debt	.	--	--	--	--
Other Liabilities	16	--	--	--	--
Total Liabilities	95	--	--	--	--
Total Equity	16	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

TABLE 3. Financial Ratios for 1985
Newfoundland, Plumbing Contractors (SIC 4241)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	77	--	--	--	--
Businesses in sample	13				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
Liquidity Ratio					
Current ratio (times)	2.9	--	--	--	--
Leverage Ratios					
Debt-Equity ratio (times)	-0.7	--	--	--	--
Interest Coverage ratio (times)	109.1	--	--	--	--
Debt ratio (times)	0.6	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)
Newfoundland, Plumbing Contractors (SIC 4241)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	16	--	--	--	--
Businesses in sample	4				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
	Average (\$000's)				
Source of Funds					
From Operations	21	--	--	--	--
Sale of Fixed Assets	-	--	--	--	--
Increase in Long Term Debt	5	--	--	--	--
Advances From Owners and Affiliates	2	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	-	--	--	--	--
Total	29	--	--	--	--
Application of Funds					
Purchase of Fixed Assets	26	--	--	--	--
Payment of Dividends	-	--	--	--	--
Repayment of Long Term Debt	5	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	-	--	--	--	--
Repayment of Adv. From Owners and Affil.	-	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Applications	2	--	--	--	--
Total	33	--	--	--	--
Increase (Decrease) in Net Working Capital	-5	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985
Newfoundland, Plumbing, Heating and Air Conditioning, Mechanical Work (SIC 424)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	57	4,877	213	7	12
less than 20	54	3,364	148	7	12
20 - 99	X	X	35	-	-
100 - 499	X	X	30	-	-
500 and over	-	-	-	-	-
1985					
Total	90	7,326	334	11	...
less than 20	85	4,835	221	11	...
20 - 99	3	X	68	-	...
100 - 499	X	X	45	-	...
500 and over	-	-	-	-	...

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985
Newfoundland, Plumbing Contractors (SIC 4241)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
1982					
All Businesses (No.)	52	12	14	12	14
Total Sales \$	12,116	223	651	1,808	9,434
Total Expense \$	11,337	192	505	1,552	9,088
Net Profit (loss) \$	779	31	146	256	346
Businesses reporting a profit (No.)	42	12	13	9	8
Total Sales \$	8,467	223	588	1,411	6,245
Total Expense \$	7,611	192	441	1,143	5,835
Net Profit \$	856	31	147	268	410
Businesses reporting loss (No.)	10	-	1	3	6
Total Sales \$	3,649	-	63	397	3,189
Total Expense \$	3,726	-	64	409	3,253
Net Loss \$	-77	-	-1	-12	-64
1983					
All Businesses (No.)	48	11	12	12	13
Total Sales \$	7,303	262	558	998	5,485
Total Expense \$	7,114	234	549	905	5,426
Net Profit (loss) \$	189	28	9	93	59
Businesses reporting a profit (No.)	34	8	7	10	9
Total Sales \$	5,024	201	347	846	3,630
Total Expense \$	4,697	168	282	746	3,501
Net Profit \$	327	33	65	100	129
Businesses reporting a loss (No.)	14	3	5	2	4
Total Sales \$	2,279	61	211	152	1,855
Total Expense \$	2,417	66	267	159	1,925
Net Loss \$	-138	-5	-56	-7	-70
1984					
All Businesses (No.)	64	10	21	13	20
Total Sales \$	17,181	354	2,013	3,519	11,295
Total Expense \$	16,211	297	1,790	3,429	10,695
Net Profit (loss) \$	970	57	223	90	600
Businesses reporting a profit (No.)	57	9	20	8	20
Total Sales \$	15,710	321	1,865	2,229	11,295
Total Expense \$	14,679	259	1,605	2,120	10,695
Net Profit \$	1,031	62	260	109	600
Businesses reporting a loss (No.)	7	1	1	5	-
Total Sales \$	1,471	33	148	1,290	-
Total Expense \$	1,532	38	185	1,309	-
Net Loss \$	-61	-5	-37	-19	-
1985					
All Businesses (No.)	90	17	27	23	23
Total Sales \$	22,465	514	1,422	3,899	16,630
Total Expense \$	21,607	505	1,304	3,619	16,179
Net Profit (loss) \$	858	9	118	280	451
Businesses reporting a profit (No.)	74	8	27	19	20
Total Sales \$	19,790	233	1,422	3,101	15,034
Total Expense \$	18,814	181	1,304	2,784	14,545
Net Profit \$	976	52	118	317	489
Businesses reporting a loss (No.)	16	9	-	4	3
Total Sales \$	2,675	281	-	798	1,596
Total Expense \$	2,793	324	-	835	1,634
Net Loss \$	-118	-43	-	-37	-38

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985
Newfoundland, Truck Transport Industry (SIC 456)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	814	203	203	204	204
Businesses in sample	69				
Low sales value (\$000's)	(1)	(1)	27	59	127
High sales value (\$000's)	(1)	27	59	127	(1)

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Vehicle Expenses	35.2	54.1	...	38.5	26.1	97.2	36.2	54.1	29.0	38.5	26.1
Depreciation	8.3	8.9	6.6	9.2	8.7	85.6	9.7	8.9	9.1	10.4	10.3
Repairs & Maintenance	1.0	1.5	0.1	1.5	1.1	25.1	4.0	2.5	0.4	12.4	5.0
Insurance	4.0	6.5	2.7	3.8	3.6	88.1	4.6	6.5	4.2	3.8	4.0
Fuel Expense	20.7	36.5		22.8	10.9	70.9	29.2	36.5	24.4	25.0	33.2
Business Tax	1.1	0.6	0.9	1.2	1.7	69.4	1.6	0.9	1.6	1.7	2.1
Personnel Expenses	18.3	16.3	16.8	15.2	24.8	87.6	20.9	18.6	19.3	18.2	26.9
Financial Expenses	3.0	0.4	3.3	4.6	3.1	92.3	3.2	0.6	3.3	4.8	3.2
Bank Interest & Charges	1.9	-	2.7	2.9	1.7	67.3	2.9	-	3.3	3.6	1.8
Professional Fees	1.1	0.4	0.6	1.7	1.4	83.4	1.3	0.6	0.7	1.9	1.6
Franchise Fees	-	-	-	-	-	-	-	-	-	-	-
Other Expenses	34.3	26.0	36.3	29.9	43.5	100.0	34.3	26.0	36.3	29.9	43.5
Profit (loss)	9.2	3.1	...	11.8	2.6	100.0	9.2	3.1	17.6	11.8	2.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	...	...	...	...	...

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$ for each quartile.

(3) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$ for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit/loss) plus expenses does not necessarily equal 100%.

See Notes on Symbols Page.

Standard Industrial Classification Definition:

SIC 456 - Truck Transport Industry

Businesses primarily engaged in the provision of all types of trucking, transfer and related services. Truck "broker-operators" are included in this industry.

TABLE 2. Balance Sheet Profile for 1985
Newfoundland, Truck Transport Industry (SIC 456)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	814	203	203	204	204
Businesses in sample	69				
Low sales value (\$000's)	(1)	(1)	27	59	127
High sales value (\$000's)	(1)	27	59	127	(1)
	Average (\$000's)				
Assets					
Cash	11	-	-	2	39
Accounts and Notes Receivable	10	4	-	1	34
Inventory	-	-	-	-	1
Other Current Assets	3	-	-	-	13
Total Current Assets	24	4	-	3	87
Fixed Assets	67	13	8	16	224
Less: Accum. Dep. on Fixed Assets	39	6	7	8	132
Other Assets	5	-	-	-	21
Total Assets	57	11	2	11	200
Liabilities and Equity					
Current Loans	4	-	1	1	15
Other Current Liabilities	16	-	1	9	52
Total Current Liabilities	20	-	2	10	67
Mortgages Payable	-	-	-	-	-
Long Term Debt	4	-	-	1	13
Other Liabilities	13	-	3	-	47
Total Liabilities	37	-	5	12	127
Total Equity	20	11	-3	-1	73

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

TABLE 3. Financial Ratios for 1985
Newfoundland, Truck Transport Industry (SIC 456)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	814	203	203	204	204
Businesses in sample	69				
Low sales value (\$000's)	(1)	(1)	27	59	127
High sales value (\$000's)	(1)	27	59	127	(1)
	Average				
Liquidity Ratio					
Current ratio (times)	5.0	25.1	0.3	0.4	3.3
Leverage Ratios					
Debt/Equity ratio (times)	-0.6	-	-4.1	-6.3	3.5
Interest Coverage ratio (times)	15.1	-	47.3	4.1	-
Debt ratio (times)	1.1	-	2.4	1.8	0.7

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page

TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)
Newfoundland. Truck Transport Industry (SIC 456)

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	173	--	--	--	--
Businesses in sample	15				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
	Average (\$000's)				
Source of Funds					
From Operations	40	--	--	--	--
Sale of Fixed Assets	7	--	--	--	--
Increase in Long Term Debt	33	--	--	--	--
Advances From Owners and Affiliates	1	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	-	--	--	--	--
Total	82	--	--	--	--
Application of Funds					
Purchase of Fixed Assets	37	--	--	--	--
Payment of Dividends	1	--	--	--	--
Repayment of Long Term Debt	33	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	4	--	--	--	--
Repayment of Adv. From Owners and Affil.	4	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Applications	-	--	--	--	--
Total	81	--	--	--	--
Increase (Decrease) in Net Working Capital	1	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985
Newfoundland. Truck Transport Industry (SIC 456)

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	320	43,274	2,975	77	43
less than 20	296	10,644	741	72	43
20 - 99	12	6,189	425	3	-
100 - 499	5	4,672	321	1	-
500 and over	7	21,769	1,488	1	-
1985					
Total	338	59,411	3,689	59	...
less than 20	314	13,414	773	56	...
20 - 99	12	8,092	466	-	...
100 - 499	4	4,959	286	1	...
500 and over	8	32,946	2,164	2	...

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985
Newfoundland, Truck Transport Industry (SIC 456)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
1982					
All Businesses (No.)	669	155	175	169	170
Total Sales \$	60,316	2,476	5,953	10,584	41,303
Total Expense \$	54,743	2,218	5,050	9,034	38,441
Net Profit (loss) \$	5,573	258	903	1,550	2,862
Businesses reporting a profit (No.)	506	99	127	142	138
Total Sales \$	45,595	1,710	4,439	8,840	30,606
Total Expense \$	38,728	1,298	3,208	7,126	27,096
Net Profit \$	6,867	412	1,231	1,714	3,510
Businesses reporting loss (No.)	163	56	48	27	32
Total Sales \$	14,721	766	1,514	1,744	10,697
Total Expense \$	16,015	920	1,842	1,908	11,345
Net Loss \$	-1,294	-154	-328	-164	-648
1983					
All Businesses (No.)	698	160	183	179	176
Total Sales \$	57,218	2,697	6,052	11,089	37,380
Total Expense \$	50,673	1,943	4,409	8,716	35,605
Net Profit (loss) \$	6,545	754	1,643	2,373	1,775
Businesses reporting a profit (No.)	597	129	180	157	131
Total Sales \$	40,562	2,296	5,919	9,729	22,618
Total Expense \$	32,952	1,402	4,258	7,085	20,207
Net Profit \$	7,610	894	1,661	2,644	2,411
Businesses reporting a loss (No.)	101	31	3	22	45
Total Sales \$	16,656	401	133	1,360	14,762
Total Expense \$	17,721	541	151	1,631	15,398
Net Loss \$	-1,065	-140	-18	-271	-636
1984					
All Businesses (No.)	675	162	175	166	172
Total Sales \$	93,108	2,684	5,780	12,842	71,802
Total Expense \$	81,655	1,795	4,752	10,955	64,153
Net Profit (loss) \$	11,453	889	1,028	1,887	7,649
Businesses reporting a profit (No.)	559	145	138	125	151
Total Sales \$	79,804	2,305	4,782	9,652	63,065
Total Expense \$	67,607	1,275	3,583	7,690	55,059
Net Profit \$	12,197	1,030	1,199	1,962	8,006
Businesses reporting a loss (No.)	116	17	37	41	21
Total Sales \$	13,304	379	998	3,190	8,737
Total Expense \$	14,048	520	1,169	3,265	9,094
Net Loss \$	-744	-141	-171	-75	-357
1985					
All Businesses (No.)	815	196	209	205	205
Total Sales \$	104,869	4,453	9,468	17,186	73,762
Total Expense \$	96,276	3,843	7,237	14,728	70,468
Net Profit (loss) \$	8,593	610	2,231	2,458	3,294
Businesses reporting a profit (No.)	651	142	180	191	138
Total Sales \$	79,942	3,070	7,948	15,956	52,968
Total Expense \$	70,143	2,117	5,604	13,398	49,024
Net Profit \$	9,799	953	2,344	2,558	3,944
Businesses reporting a loss (No.)	164	54	29	14	67
Total Sales \$	24,927	1,383	1,520	1,230	20,794
Total Expense \$	26,133	1,726	1,633	1,330	21,444
Net Loss \$	-1,206	-343	-113	-100	-650

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985
Newfoundland, Taxicab Industry (SIC 4581)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	329	82	82	82	83
Businesses in sample	21				
Low sales value (\$000's)	(1)	(1)	12	16	20
High sales value (\$000's)	(1)	12	16	20	(1)

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Vehicle Expenses	40.9	42.3	44.2	40.2	37.0	100.0	40.9	42.3	44.2	40.2	37.0
Depreciation	9.7	5.2	18.6	8.5	5.1	80.3	12.0	7.7	25.0	8.5	6.7
Repairs & Maintenance	0.4	...	...	...	...	15.1	2.8	-	-	-	-
Insurance	5.5	4.6	4.9	4.0	8.3	100.0	5.5	4.6	4.9	4.0	8.3
Fuel Expense	24.6	31.6	20.0	27.0	21.3	100.0	24.6	31.6	20.0	27.0	21.3
Business Tax	0.7	0.9	0.7	0.7	0.8	89.3	0.8	0.9	0.9	0.7	1.0
Personnel Expenses	4.7	...	...	...	...	23.5	19.9	...	-	-	...
Financial Expenses	1.2	4.5	0.1	0.3	0.7	57.4	2.1	4.5	0.2	1.2	1.1
Bank Interest & Charges	1.0	...	...	...	...	34.5	3.0	-	-	-	-
Professional Fees	0.2	...	...	...	...	41.8	0.4	-	-	-	-
Franchise Fees	-	-	-	-	-	-	-	-	-	-	-
Other Expenses	32.3	50.5	21.8	34.0	27.5	100.0	32.3	50.5	21.8	34.0	27.5
Profit (loss)	20.9	-1.7	33.8	25.5	20.3	100.0	20.9	-1.7	33.8	25.5	20.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	...	...	...	...	...

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$ for each quartile

(3) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$ for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit/loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

Standard Industrial Classification Definition:

SIC 4581 - Taxicab Industry

Businesses primarily engaged in providing passenger transportation by automobiles not operated on regular schedules or between fixed terminals. Taxicab fleet owners and organizations are included regardless of whether drivers are hired, rent their cabs or are otherwise compensated. Also included are those who own and operate their own taxicabs, taxi dispatching, road motor vehicle taxi service, and taxicab service.

TABLE 2. Balance Sheet Profile for 1985
Newfoundland, Taxicab Industry (SIC 4581)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	329	82	82	82	83
Businesses in sample	21				
Low sales value (\$000's)	(1)	(1)	12	16	20
High sales value (\$000's)	(1)	12	16	20	(1)
	Average (\$000's)				
Assets					
Cash	1	-	-	-	3
Accounts and Notes Receivable	1	-	-	-	4
Inventory	-	-	-	-	-
Other Current Assets	1	-	-	-	2
Total Current Assets	2	-	-	-	9
Fixed Assets	2	-	-	-	8
Less: Accum. Dep. on Fixed Assets	-	-	-	-	2
Other Assets	-	-	-	-	2
Total Assets	4	-	-	-	17
Liabilities and Equity					
Current Loans	-	-	-	-	-
Other Current Liabilities	-	-	-	-	1
Total Current Liabilities	-	-	-	-	1
Mortgages Payable	-	-	-	-	-
Long Term Debt	-	-	-	-	1
Other Liabilities	4	-	-	-	15
Total Liabilities	4	-	-	-	17
Total Equity	-	-	-	-	-

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

TABLE 3. Financial Ratios for 1985
Newfoundland, Taxicab Industry (SIC 4581)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	329	82	82	82	83
Businesses in sample	21				
Low sales value (\$000's)	(1)	(1)	12	16	20
High sales value (\$000's)	(1)	12	16	20	(1)
	Average				
Liquidity Ratio					
Current ratio (times)	5.9	-	-	-	5.9
Leverage Ratios					
Debt/Equity ratio (times)	112.7	-	-	-	112.7
Interest Coverage ratio (times)	10.2	7.7	-	18.9	8.7
Debt ratio (times)	1.0	-	-	-	1.0

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)
Newfoundland, Taxicab Industry (SIC 4581)

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	10	--	--	--	--
Businesses in sample	1				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
	Average (\$000's)				
Source of Funds					
From Operations	X	--	--	--	--
Sale of Fixed Assets	X	--	--	--	--
Increase in Long Term Debt	X	--	--	--	--
Advances From Owners and Affiliates	X	--	--	--	--
From Government	X	--	--	--	--
Increase in Share Capital	X	--	--	--	--
Sale of Investments	X	--	--	--	--
Tax Adjustments	X	--	--	--	--
Other Sources	X	--	--	--	--
Total	X	--	--	--	--
Application of Funds					
Purchase of Fixed Assets	X	--	--	--	--
Payment of Dividends	X	--	--	--	--
Repayment of Long Term Debt	X	--	--	--	--
Current Portion of Long Term Debt	X	--	--	--	--
Purchase of Investments	X	--	--	--	--
Repayment of Adv. From Owners and Affil.	X	--	--	--	--
Decrease in Equity	X	--	--	--	--
Tax Adjustments	X	--	--	--	--
Other Applications	X	--	--	--	--
Total	X	--	--	--	--
Increase (Decrease) in Net Working Capital	X	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985
Newfoundland, Taxicab Industry (SIC 4581)

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	37	1,014	91	10	5
less than 20	37	1,014	91	10	5
20 - 99	-	-	-	-	-
100 - 499	-	-	-	-	-
500 and over	-	-	-	-	-
1985					
Total	55	1,259	114	13	...
less than 20	54	X	92	13	...
20 - 99	X	X	22	-	...
100 - 499	-	-	-	-	...
500 and over	-	-	-	-	...

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985
Newfoundland, Taxicab Industry (SIC 4581)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
1982					
All Businesses (No.)	234	48	69	58	59
Total Sales \$	8,924	678	1,299	1,387	5,560
Total Expense \$	7,370	534	897	1,004	4,935
Net Profit (loss) \$	1,554	144	402	383	625
Businesses reporting a profit (No.)	228	47	69	58	54
Total Sales \$	7,473	666	1,299	1,387	4,121
Total Expense \$	5,815	512	897	1,004	3,402
Net Profit \$	1,658	154	402	383	719
Businesses reporting loss (No.)	6	1	-	-	5
Total Sales \$	1,451	12	-	-	1,439
Total Expense \$	1,555	22	-	-	1,533
Net Loss \$	-104	-10	-	-	-94
1983					
All Businesses (No.)	336	63	90	83	100
Total Sales \$	8,514	683	1,213	1,525	5,093
Total Expense \$	6,900	478	774	1,153	4,495
Net Profit (loss) \$	1,614	205	439	372	598
Businesses reporting a profit (No.)	325	63	90	83	89
Total Sales \$	6,845	683	1,213	1,525	3,424
Total Expense \$	5,152	478	774	1,153	2,747
Net Profit \$	1,693	205	439	372	677
Businesses reporting a loss (No.)	11	-	-	-	11
Total Sales \$	1,669	-	-	-	1,669
Total Expense \$	1,748	-	-	-	1,748
Net Loss \$	-79	-	-	-	-79
1984					
All Businesses (No.)	310	74	69	88	79
Total Sales \$	9,575	1,002	1,285	1,959	5,329
Total Expense \$	8,116	771	1,253	1,466	4,626
Net Profit (loss) \$	1,459	231	32	493	703
Businesses reporting a profit (No.)	284	74	52	88	70
Total Sales \$	8,820	1,002	957	1,959	4,902
Total Expense \$	6,962	771	650	1,466	4,075
Net Profit \$	1,858	231	307	493	827
Businesses reporting a loss (No.)	26	-	17	-	9
Total Sales \$	755	-	328	-	427
Total Expense \$	1,154	-	603	-	551
Net Loss \$	-399	-	-275	-	-124
1985					
All Businesses (No.)	329	76	74	93	86
Total Sales \$	9,603	855	1,111	1,734	5,903
Total Expense \$	8,321	919	879	1,297	5,226
Net Profit (loss) \$	1,282	-64	232	437	677
Businesses reporting a profit (No.)	256	21	56	93	86
Total Sales \$	8,695	239	819	1,734	5,903
Total Expense \$	7,252	179	550	1,297	5,226
Net Profit \$	1,443	60	269	437	677
Businesses reporting a loss (No.)	73	55	18	-	-
Total Sales \$	908	616	292	-	-
Total Expense \$	1,069	740	329	-	-
Net Loss \$	-161	-124	-37	-	-

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

See Notes on Symbols Page.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985
Newfoundland. Specialty Food Stores (SIC 6012)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%						
Number of businesses (estimated)	222	55	55	56	56						
Businesses in sample	38										
Low sales value (\$000's)	(1)	(1)	33	64	203						
High sales value (\$000's)	(1)	33	64	203	(1)						

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Cost of Sales	76.7	73.5	73.0	81.6	78.3	100.0	76.7	73.5	73.0	81.6	78.3
Occupancy Expenses	6.2	7.7	7.4	5.1	5.0	100.0	6.2	7.7	7.4	5.1	5.0
Mortgage interest	-	-	-	-	-	-	-	-	-	-	-
Depreciation	1.0	0.8	1.0	0.9	1.4	62.0	1.7	2.3	2.9	1.1	1.5
Repairs & Maintenance	0.4	0.2	0.4	0.3	0.4	64.1	0.5	0.5	0.7	0.6	0.4
Heat, Light & Telephone	2.7	3.3	3.3	2.5	1.9	98.2	2.8	3.6	3.3	2.5	1.9
Business & Property Tax	0.6	0.5	0.9	0.5	0.4	89.0	0.6	0.5	1.3	0.5	0.4
Insurance	0.6	0.3	1.1	0.5	0.5	69.4	0.9	1.1	2.1	0.5	0.5
Rent	1.0	2.6	0.6	0.5	0.4	33.2	2.9	7.5	4.5	1.2	0.9
Personnel Expenses	9.8	17.3	6.1	5.6	11.1	68.9	14.2	40.0	15.8	6.4	11.1
Financial Expenses	1.4	2.2	0.6	0.7	2.2	80.0	1.8	3.0	1.0	0.8	2.2
Bank Interest & Charges	0.9	0.9	0.4	0.5	1.9	63.1	1.5	1.3	1.1	1.0	2.0
Professional Fees	0.5	1.2	0.2	0.2	0.4	73.8	0.6	1.7	0.3	0.3	0.4
Franchise Fees	-	-	-	-	-	-	-	-	-	-	-
Sales and Admin. Expenses	3.8	4.8	5.0	3.4	2.1	100.0	3.8	4.8	5.0	3.4	2.1
Advertising	0.1	0.2	0.1	0.1	0.2	44.5	0.3	0.4	0.9	0.2	0.3
Supplies	0.7	0.4	1.1	0.6	0.7	90.5	0.8	0.4	1.1	0.7	0.9
Delivery	1.7	-	-	-	-	85.4	2.0	3.6	1.8	2.2	1.2
Fuel Expense	1.2	-	-	-	-	31.8	3.7	-	-	-	-
Other Expenses	1.1	2.8	0.9	0.3	0.6	67.7	1.6	4.3	1.5	0.6	0.7
Profit (loss)	1.0	-8.2	7.0	3.3	0.6	100.0	1.0	-8.2	7.0	3.3	0.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	...	...	...	...	...

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

(2) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$ for each quartile.

(3) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$ for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

Standard Industrial Classification Definition:

SIC 6012 - Specialty Food Stores

Businesses primarily engaged in retail dealing usually in one line of food. Included in this industry are those retail bakeries which sell mainly purchased goods and shops which bake their products on the premises and sell them over-the-counter to final consumers. Businesses primarily engaged in selling fried chicken, doughnuts, pizzas, soft ice cream and the like for off-premises consumption are classified in 9213 -- Take-Out Food Services. This group includes the following types of stores: bread and pastry shops, butcher shops, candy and nut stores, confectionery stores, dairy products stores, delicatessens, fish and seafood stores, fruit and vegetables stores, health food stores, ice cream stores, milk stores, specialty food stores (exc. Take-Out Food Services).

TABLE 2. Balance Sheet Profile for 1985
Newfoundland, Specialty Food Stores (SIC 6012)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	222	55	55	56	56
Businesses in sample	38				
Low sales value (\$000's)	(1)	(1)	33	64	203
High sales value (\$000's)	(1)	33	64	203	(1)
	Average (\$000's)				
Assets					
Cash	3	-	-	-	11
Accounts and Notes Receivable	2	-	-	-	8
Inventory	6	1	-	4	19
Other Current Assets	3	-	-	-	9
Total Current Assets	14	1	-	4	47
Fixed Assets	19	-	-	8	63
Less: Accum. Dep. on Fixed Assets	7	-	-	1	25
Other Assets	1	-	-	-	4
Total Assets	28	1	-	12	90
Liabilities and Equity					
Current Loans	2	-	-	2	5
Other Current Liabilities	10	2	-	2	35
Total Current Liabilities	12	2	-	3	40
Mortgages Payable	1	-	-	2	2
Long Term Debt	2	-	-	-	6
Other Liabilities	6	1	-	-	20
Total Liabilities	21	3	-	6	68
Total Equity	7	-3	-	6	22

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

TABLE 3. Financial Ratios for 1985
Newfoundland, Specialty Food Stores (SIC 6012)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	222	55	55	56	56
Businesses in sample	38				
Low sales value (\$000's)	(1)	(1)	33	64	203
High sales value (\$000's)	(1)	33	64	203	(1)
	Average				
Liquidity Ratio					
Current ratio (times)	1.1	0.3	-	1.7	1.2
Leverage Ratios					
Debt/Equity ratio (times)	1.9	-1.3	-	9.9	0.1
Interest Coverage ratio (times)	83.4	-	-	276.9	05.1
Debt ratio (times)	1.5	4.4	-	0.5	0.9

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)
Newfoundland, Specialty Food Stores (SIC 6012)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	49	--	--	--	--
Businesses in sample	7				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
	Average (\$000's)				
Source of Funds					
From Operations	4	--	--	--	--
Sale of Fixed Assets	71	--	--	--	--
Increase in Long Term Debt	3	--	--	--	--
Advances From Owners and Affiliates	4	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	-	--	--	--	--
Total	83	--	--	--	--
Application of Funds					
Purchase of Fixed Assets	8	--	--	--	--
Payment of Dividends	-	--	--	--	--
Repayment of Long Term Debt	53	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	10	--	--	--	--
Repayment of Adv. From Owners and Affil.	-	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Applications	-	--	--	--	--
Total	72	--	--	--	--
Increase (Decrease) in Net Working Capital	10	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in
Number of Businesses, 1982 and 1985
Newfoundland, Food Stores (SIC 601)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	895	46,735	4,518	180	118
less than 20	866	19,777	1,931	178	118
20 - 99	20	8,524	846	1	-
100 - 499	4	3,612	357	1	-
500 and over	5	14,822	1,384	-	-
1985					
Total	993	54,991	4,951	119	...
less than 20	952	24,760	2,234	114	-
20 - 99	28	9,348	857	4	-
100 - 499	7	10,146	929	-	-
500 and over	6	10,737	931	1	-

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985
Newfoundland, Specialty Food Stores (SIC 6012)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
1982					
All Businesses (No.)	188	32	59	47	50
Total Sales \$	23,592	438	1,901	4,450	16,803
Total Expense \$	22,523	469	1,782	3,994	16,278
Net Profit (loss) \$	1,069	-31	119	456	525
Businesses reporting a profit (No.)	127	1	37	45	44
Total Sales \$	19,678	13	1,495	4,239	13,931
Total Expense \$	18,417	12	1,302	3,749	13,354
Net Profit \$	1,261	1	193	490	577
Businesses reporting loss (No.)	61	31	22	2	6
Total Sales \$	3,914	425	406	211	2,872
Total Expense \$	4,106	457	480	245	2,924
Net Loss \$	-192	-32	-74	-34	-52
1983					
All Businesses (No.)	259	63	59	69	68
Total Sales \$	24,789	935	1,227	3,265	19,362
Total Expense \$	23,890	957	1,209	3,111	18,613
Net Profit (loss) \$	899	-22	18	154	749
Businesses reporting a profit (No.)	153	22	28	43	60
Total Sales \$	19,023	218	569	1,858	16,378
Total Expense \$	17,798	183	410	1,651	15,554
Net Profit \$	1,225	35	159	207	824
Businesses reporting a loss (No.)	106	41	31	26	8
Total Sales \$	5,766	717	658	1,407	2,984
Total Expense \$	6,092	774	799	1,460	3,059
Net Loss \$	-326	-57	-141	-53	-75
1984					
All Businesses (No.)	210	44	61	49	56
Total Sales \$	27,017	551	1,785	3,539	21,142
Total Expense \$	26,165	378	1,705	3,497	20,585
Net Profit (loss) \$	852	173	80	42	557
Businesses reporting a profit (No.)	147	17	42	34	54
Total Sales \$	24,439	211	1,004	2,622	20,602
Total Expense \$	23,497	12	914	2,526	20,045
Net Profit \$	942	199	90	96	557
Businesses reporting a loss (No.)	63	27	19	15	2
Total Sales \$	2,578	340	781	917	540
Total Expense \$	2,668	366	791	971	540
Net Loss \$	-90	-26	-10	-54	-
1985					
All Businesses (No.)	222	47	58	56	61
Total Sales \$	41,279	1,009	2,505	7,691	30,074
Total Expense \$	40,345	1,185	2,370	7,376	29,414
Net Profit (loss) \$	934	-176	135	315	660
Businesses reporting a profit (No.)	127	-	37	45	45
Total Sales \$	29,337	-	1,537	6,322	21,478
Total Expense \$	27,830	-	1,283	5,955	20,592
Net Profit \$	1,507	-	254	367	886
Businesses reporting a loss (No.)	95	47	21	11	16
Total Sales \$	11,942	1,009	968	1,369	8,596
Total Expense \$	12,515	1,185	1,087	1,421	8,822
Net Loss \$	-573	-176	-119	-52	-226

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985
Newfoundland, Pharmacies (SIC 6031)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%						
Number of businesses (estimated)	73	18	18	18	19						
Businesses in sample	22										
Low sales value (\$000's)	(1)	(1)	534	593	994						
High sales value (\$000's)	(1)	534	593	994	(1)						

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Cost of Sales	64.1	61.1	63.1	65.9	65.9	100.0	64.1	61.1	63.1	65.9	65.9
Occupancy Expenses	5.8	7.1	5.5	4.9	5.8	100.0	5.8	7.1	5.5	4.9	5.8
Mortgage Interest	-	-	-	-	-	3.4	0.7	-	-	-	-
Depreciation	1.2	0.8	1.6	0.9	1.3	100.0	1.2	0.8	1.6	0.9	1.3
Repairs & Maintenance	0.6	0.4	0.5	0.8	0.6	96.6	0.6	0.4	0.5	0.8	0.7
Heat, Light & Telephone	1.3	1.7	1.2	1.4	1.1	100.0	1.3	1.7	1.2	1.4	1.1
Business & Property Tax	0.4	0.6	0.4	0.4	0.3	100.0	0.4	0.6	0.4	0.4	0.3
Insurance	0.4	0.4	0.5	0.6	0.3	100.0	0.4	0.4	0.5	0.6	0.3
Rent	1.8	-	-	-	-	57.7	3.1	-	-	-	-
Personnel Expenses	21.3	22.5	24.6	19.4	19.1	100.0	21.3	22.5	24.6	19.4	19.1
Financial Expenses	2.0	2.4	2.3	2.1	1.5	100.0	2.0	2.4	2.3	2.1	1.5
Bank Interest & Charges	1.4	1.5	1.8	1.3	0.8	95.8	1.4	1.5	1.8	1.3	1.0
Professional Fees	0.7	0.8	0.5	0.8	0.6	100.0	0.7	0.8	0.5	0.8	0.6
Franchise Fees	-	-	-	-	-	-	-	-	-	-	-
Sales and Admin. Expenses	2.1	2.2	2.5	1.3	2.3	100.0	2.1	2.2	2.5	1.3	2.3
Advertising	0.8	1.0	1.0	0.4	0.8	100.0	0.8	1.0	1.0	0.4	0.8
Supplies	0.7	0.7	0.5	0.5	0.8	100.0	0.7	0.7	0.5	0.5	0.8
Delivery	0.6	0.5	0.9	0.3	0.6	93.3	0.6	0.5	0.9	0.4	0.6
Fuel Expense	-	-	-	-	-	2.1	0.9	-	-	-	-
Other Expenses	0.8	0.3	1.3	1.0	0.5	100.0	0.8	0.3	1.3	1.0	0.5
Profit (loss)	3.9	4.4	0.8	5.5	5.1	100.0	3.9	4.4	0.8	5.5	5.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	...	...	...	...	...

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$ for each quartile.

(3) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$ for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

Standard Industrial Classification Definition:

SIC 6031 - Pharmacies

Businesses primarily engaged in retail dealing in drugs, pharmaceuticals and patent medicines and drug sundries. Prescribed medicines must be sold but are not necessarily the source of greatest revenue. They may be secondarily engaged in selling other lines such as cosmetics, toiletries, tobacco products, confectionery, stationery, giftware and novelty merchandise.

TABLE 2. Balance Sheet Profile for 1985
Newfoundland, Pharmacies (SIC 6031)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	73	18	18	18	19
Businesses in sample	22				
Low sales value (\$000's)	(1)	(1)	534	593	994
High sales value (\$000's)	(1)	534	593	994	(1)
	Average (\$000's)				
Assets					
Cash	34	4	5	12	106
Accounts and Notes Receivable	34	17	24	26	66
Inventory	148	91	98	111	278
Other Current Assets	24	2	9	67	16
Total Current Assets	241	114	136	216	465
Fixed Assets	170	58	118	212	270
Less: Accum. Dep. on Fixed Assets	72	34	34	78	134
Other Assets	44	39	-	46	87
Total Assets	382	177	220	396	688
Liabilities and Equity					
Current Loans	34	43	26	32	35
Other Current Liabilities	124	67	93	118	207
Total Current Liabilities	158	110	119	150	241
Mortgages Payable	2	-	-	1	8
Long Term Debt	10	6	22	1	11
Other Liabilities	51	16	8	75	98
Total Liabilities	222	132	149	227	358
Total Equity	161	45	72	168	330

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

TABLE 3. Financial Ratios for 1985
Newfoundland, Pharmacies (SIC 6031)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	73	18	18	18	19
Businesses in sample	22				
Low sales value (\$000's)	(1)	(1)	534	593	994
High sales value (\$000's)	(1)	534	593	994	(1)
	Average				
Liquidity Ratio					
Current ratio (times)	1.6	1.5	1.2	1.4	2.4
Leverage Ratios					
Debt/Equity ratio (times)	-4.1	-25.2	2.8	1.0	1.5
Interest Coverage ratio (times)	11.1	3.4	1.8	14.4	25.3
Debt ratio (times)	0.7	0.8	0.7	0.7	0.5

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)
Newfoundland, Pharmacies (SIC 6031)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	72	--	--	--	--
Businesses in sample	18				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
	Average (\$000's)				
Source of Funds					
From Operations	35	--	--	--	--
Sale of Fixed Assets	15	--	--	--	--
Increase in Long Term Debt	15	--	--	--	--
Advances From Owners and Affiliates	7	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	-	--	--	--	--
Total	73	--	--	--	--
Application of Funds					
Purchase of Fixed Assets	22	--	--	--	--
Payment of Dividends	8	--	--	--	--
Repayment of Long Term Debt	25	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	2	--	--	--	--
Repayment of Adv. From Owners and Affil.	23	--	--	--	--
Decrease in Equity	8	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Applications	-	--	--	--	--
Total	88	--	--	--	--
Increase (Decrease) in Net Working Capital	-16	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985
Newfoundland, Pharmacies (SIC 6031)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	117	14,207	1,286	12	2
less than 20	97	8,158	739	11	1
20 - 99	18	X	441	1	-
100 - 499	X	X	106	-	1
500 and over	-	-	-	-	-
1985					
Total	120	21,161	1,577	8	...
less than 20	95	11,031	822	4	...
20 - 99	21	7,269	542	3	...
100 - 499	4	2,861	213	1	...
500 and over	-	-	-	-	...

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985
Newfoundland, Pharmacies (SIC 6031)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
1982					
All Businesses (No.)	69	17	17	17	18
Total Sales \$	28,976	1,188	3,086	7,587	17,115
Total Expense \$	27,025	1,150	2,777	7,107	15,991
Net Profit (loss) \$	1,951	38	309	480	1,124
Businesses reporting a profit (No.)	52	6	15	15	16
Total Sales \$	25,313	356	2,793	6,710	15,454
Total Expense \$	23,238	239	2,478	6,218	14,303
Net Profit \$	2,075	117	315	492	1,151
Businesses reporting loss (No.)	17	11	2	2	2
Total Sales \$	3,663	832	293	877	1,661
Total Expense \$	3,787	911	299	889	1,688
Net Loss \$	-124	-79	-6	-12	-27
1983					
All Businesses (No.)	61	14	16	15	16
Total Sales \$	38,538	2,061	6,451	9,867	20,159
Total Expense \$	36,459	2,185	6,021	9,256	18,997
Net Profit (loss) \$	2,079	-124	430	611	1,162
Businesses reporting a profit (No.)	51	11	15	10	15
Total Sales \$	33,581	1,614	5,957	6,976	19,034
Total Expense \$	30,907	1,454	5,466	6,300	17,687
Net Profit \$	2,674	160	491	676	1,347
Businesses reporting a loss (No.)	10	3	1	5	1
Total Sales \$	4,957	447	494	2,891	1,125
Total Expense \$	5,552	731	555	2,956	1,310
Net Loss \$	-595	-284	-61	-65	-185
1984					
All Businesses (No.)	124	29	31	31	33
Total Sales \$	85,643	4,555	13,153	24,261	43,674
Total Expense \$	81,565	4,040	13,292	23,579	40,654
Net Profit (loss) \$	4,078	515	-139	682	3,020
Businesses reporting a profit (No.)	108	29	21	25	33
Total Sales \$	77,075	4,555	9,508	19,338	43,674
Total Expense \$	72,426	4,040	9,130	18,602	40,654
Net Profit \$	4,649	515	378	736	3,020
Businesses reporting a loss (No.)	16	-	10	6	-
Total Sales \$	8,568	-	3,645	4,923	-
Total Expense \$	9,139	-	4,162	4,977	-
Net Loss \$	-571	-	-517	-54	-
1985					
All Businesses (No.)	77	19	15	23	20
Total Sales \$	61,273	7,626	8,182	18,585	26,880
Total Expense \$	58,252	6,536	8,152	17,877	25,687
Net Profit (loss) \$	3,021	1,090	30	708	1,193
Businesses reporting a profit (No.)	63	10	10	23	20
Total Sales \$	55,871	4,906	5,500	18,585	26,880
Total Expense \$	52,722	3,703	5,455	17,877	25,687
Net Profit \$	3,149	1,203	45	708	1,193
Businesses reporting a loss (No.)	14	9	5	-	-
Total Sales \$	5,402	2,720	2,682	-	-
Total Expense \$	5,530	2,833	2,697	-	-
Net Loss \$	-128	-113	-15	-	-

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985
Newfoundland, Miscellaneous Clothing Stores (SIC 6141)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	51	--	--	--	--
Businesses in sample	10	--	--	--	--
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Cost of Sales	43.0	--	--	--	--	61.3	70.2	--	--	--	--
Occupancy Expenses	16.8	--	--	--	--	100.0	16.8	--	--	--	--
Mortgage Interest	0.1	--	--	--	--	5.9	1.0	--	--	--	--
Depreciation	1.5	--	--	--	--	100.0	1.5	--	--	--	--
Repairs & Maintenance	0.7	--	--	--	--	61.3	1.2	--	--	--	--
Heat, Light & Telephone	3.4	--	--	--	--	100.0	3.4	--	--	--	--
Business & Property Tax	0.2	--	--	--	--	59.2	0.4	--	--	--	--
Insurance	0.7	--	--	--	--	100.0	0.7	--	--	--	--
Rent	10.2	--	--	--	--	85.2	12.0	--	--	--	--
Personnel Expenses	30.3	--	--	--	--	100.0	30.3	--	--	--	--
Financial Expenses	2.1	--	--	--	--	100.0	2.1	--	--	--	--
Bank Interest & Charges	1.3	--	--	--	--	61.3	2.1	--	--	--	--
Professional Fees	0.8	--	--	--	--	85.7	1.0	--	--	--	--
Franchise Fees	-	--	--	--	--	-	-	--	--	--	--
Sales and Admin. Expenses	5.9	--	--	--	--	100.0	5.9	--	--	--	--
Advertising	1.3	--	--	--	--	100.0	1.3	--	--	--	--
Supplies	3.7	--	--	--	--	100.0	3.7	--	--	--	--
Delivery	0.7	--	--	--	--	59.2	1.3	--	--	--	--
Fuel Expense	0.2	--	--	--	--	17.3	1.2	--	--	--	--
Other Expenses	1.8	--	--	--	--	100.0	1.8	--	--	--	--
Profit (loss)	-	--	--	--	--	61.3	-	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$ for each quartile.

(3) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$ for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

Standard Industrial Classification Definition:

SIC 6141 - Miscellaneous Clothing Stores

Businesses primarily engaged in retail dealing in a combination of men's, women's and children's clothing and accessories. Included in this industry are businesses primarily engaged in retailing fur goods. Businesses may be described by product line such as: retail children's and infants' clothing, children's clothing stores, retail children's coats, combination clothing stores (men's, women's and children's), retail children's dresses, blouses and shirts, family clothing stores, retail fur goods, retail children's hosiery, retail infant's and toddler's clothing, retail children's pants and slacks, retail children's skirts, retail children's sleepwear, retail children's suits, retail children's sweaters and retail children's underwear.

TABLE 2. Balance Sheet Profile for 1985
Newfoundland, Miscellaneous Clothing Stores (SIC 6141)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	51	--	--	--	--
Businesses in sample	10				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
			Average (\$000's)		
Assets					
Cash	9	--	--	--	--
Accounts and Notes Receivable	20	--	--	--	--
Inventory	89	--	--	--	--
Other Current Assets	3	--	--	--	--
Total Current Assets	121	--	--	--	--
Fixed Assets	56	--	--	--	--
Less: Accum. Dep. on Fixed Assets	24	--	--	--	--
Other Assets	5	--	--	--	--
Total Assets	158	--	--	--	--
Liabilities and Equity					
Current Loans	16	--	--	--	--
Other Current Liabilities	67	--	--	--	--
Total Current Liabilities	84	--	--	--	--
Mortgages Payable	-	--	--	--	--
Long Term Debt	5	--	--	--	--
Other Liabilities	32	--	--	--	--
Total Liabilities	121	--	--	--	--
Total Equity	36	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

TABLE 3. Financial Ratios for 1985
Newfoundland, Miscellaneous Clothing Stores (SIC 6141)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	51	--	--	--	--
Businesses in sample	10				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
			Average		
Liquidity Ratio					
Current ratio (times)	1.3	--	--	--	--
Leverage Ratios					
Debt/Equity ratio (times)	10.1	--	--	--	--
Interest Coverage ratio (times)	3.7	--	--	--	--
Debt ratio (times)	0.8	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)
Newfoundland, Miscellaneous Clothing Stores (SIC 6141)

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	24	--	--	--	--
Businesses in sample	8				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
	Average (\$000's)				
Source of Funds					
From Operations	27	--	--	--	--
Sale of Fixed Assets	5	--	--	--	--
Increase in Long Term Debt	17	--	--	--	--
Advances From Owners and Affiliates	15	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	-	--	--	--	--
Total	65	--	--	--	--
Application of Funds					
Purchase of Fixed Assets	17	--	--	--	--
Payment of Dividends	-	--	--	--	--
Repayment of Long Term Debt	11	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	-	--	--	--	--
Repayment of Adv. From Owners and Affil.	5	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Applications	1	--	--	--	--
Total	35	--	--	--	--
Increase (Decrease) in Net Working Capital	29	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985
Newfoundland, Miscellaneous Clothing Stores (SIC 6141)

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	85	8,878	880	13	4
less than 20	72	2,924	292	13	2
20 - 99	8	2,477	240	-	1
100 - 499	3	X	210	-	1
500 and over	X	X	138	-	-
1985					
Total	67	10,283	909	7	...
less than 20	52	2,726	242	6	...
20 - 99	10	X	317	-	...
100 - 499	X	X	141	1	...
500 and over	3	2,353	209	-	...

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985
Newfoundland, Miscellaneous Clothing Stores (SIC 6141)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
1982					
All Businesses (No.)	24	5	6	6	7
Total Sales \$	7,653	155	423	1,158	5,917
Total Expense \$	7,517	148	441	1,199	5,729
Net Profit (loss) \$	136	7	-18	-41	188
Businesses reporting a profit (No.)	19	5	4	4	6
Total Sales \$	6,709	155	264	708	5,582
Total Expense \$	6,489	148	256	698	5,387
Net Profit \$	220	7	8	10	195
Businesses reporting loss (No.)	5	-	2	2	1
Total Sales \$	944	-	159	450	335
Total Expense \$	1,028	-	185	501	342
Net Loss \$	-84	-	-26	-51	-7
1983					
All Businesses (No.)	28	5	8	8	7
Total Sales \$	8,176	346	755	1,284	5,791
Total Expense \$	8,161	384	707	1,092	5,978
Net Profit (loss) \$	15	-38	48	192	-187
Businesses reporting a profit (No.)	21	1	8	7	5
Total Sales \$	6,034	73	755	1,096	4,110
Total Expense \$	5,618	73	707	887	3,951
Net Profit \$	416	-	48	209	159
Businesses reporting a loss (No.)	7	4	-	1	2
Total Sales \$	2,142	273	-	188	1,681
Total Expense \$	2,543	311	-	205	2,027
Net Loss \$	-401	-38	-	-17	-346
1984					
All Businesses (No.)	17	-	-	-	-
Total Sales \$	7,537	-	-	-	-
Total Expense \$	7,312	-	-	-	-
Net Profit (loss) \$	225	-	-	-	-
Businesses reporting a profit (No.)	7	-	-	-	-
Total Sales \$	7,327	-	-	-	-
Total Expense \$	7,073	-	-	-	-
Net Profit \$	254	-	-	-	-
Businesses reporting a loss (No.)	10	-	-	-	-
Total Sales \$	210	-	-	-	-
Total Expense \$	239	-	-	-	-
Net Loss \$	-29	-	-	-	-
1985					
All Businesses (No.)	51	-	-	-	-
Total Sales \$	21,126	-	-	-	-
Total Expense \$	20,615	-	-	-	-
Net Profit (loss) \$	511	-	-	-	-
Businesses reporting a profit (No.)	44	-	-	-	-
Total Sales \$	20,619	-	-	-	-
Total Expense \$	20,061	-	-	-	-
Net Profit \$	558	-	-	-	-
Businesses reporting a loss (No.)	7	-	-	-	-
Total Sales \$	507	-	-	-	-
Total Expense \$	554	-	-	-	-
Net Loss \$	-47	-	-	-	-

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985
Newfoundland, Fabric and Yarn Stores (SIC 6151)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%					
Number of businesses (estimated)	33	--	--	--	--					
Businesses in sample	6									
Low sales value (\$000's)	(1)	--	--	--	--					
High sales value (\$000's)	(1)	--	--	--	--					

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Cost of Sales	77.4	--	--	--	--	100.0	77.4	--	--	--	--
Occupancy Expenses	5.9	--	--	--	--	100.0	5.9	--	--	--	--
Mortgage Interest	-	--	--	--	--	-	-	--	--	--	--
Depreciation	1.0	--	--	--	--	57.3	1.7	--	--	--	--
Repairs & Maintenance	1.4	--	--	--	--	100.0	1.4	--	--	--	--
Heat, Light & Telephone	2.0	--	--	--	--	100.0	2.0	--	--	--	--
Business & Property Tax	0.4	--	--	--	--	100.0	0.4	--	--	--	--
Insurance	0.8	--	--	--	--	100.0	0.8	--	--	--	--
Rent	0.4	--	--	--	--	22.3	1.8	--	--	--	--
Personnel Expenses	6.4	--	--	--	--	58.6	10.9	--	--	--	--
Financial Expenses	1.3	--	--	--	--	100.0	1.3	--	--	--	--
Bank Interest & Charges	1.1	--	--	--	--	91.1	1.2	--	--	--	--
Professional Fees	0.2	--	--	--	--	78.3	0.3	--	--	--	--
Franchise Fees	-	--	--	--	--	-	-	--	--	--	--
Sales and Admin. Expenses	3.8	--	--	--	--	100.0	3.8	--	--	--	--
Advertising	0.7	--	--	--	--	78.3	0.9	--	--	--	--
Supplies	1.0	--	--	--	--	100.0	1.0	--	--	--	--
Delivery	1.2	--	--	--	--	100.0	1.2	--	--	--	--
Fuel Expense	0.9	--	--	--	--	50.3	1.7	--	--	--	--
Other Expenses	0.6	--	--	--	--	100.0	0.6	--	--	--	--
Profit (loss)	4.5	--	--	--	--	100.0	4.5	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$ for each quartile.

(3) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$ for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

Standard Industrial Classification Definition:

SIC 6151 - Fabric and Yarn Stores

Businesses primarily engaged in retail dealing in yard goods yarns and related merchandise such as: dry goods and notions stores, fabric stores, retail knitting yarn and accessories, mill-end stores (textile fabric), retail piece goods (textile fabric), retail sewing thread, retail textile fabrics, retail yarn goods (textile fabric), and retail yarn.

TABLE 2. Balance Sheet Profile for 1985
Newfoundland, Fabric and Yarn Stores (SIC 6151)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	33	--	--	--	--
Businesses in sample	6				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
				Average (\$000's)	
Assets					
Cash	5	--	--	--	--
Accounts and Notes Receivable	11	--	--	--	--
Inventory	56	--	--	--	--
Other Current Assets	4	--	--	--	--
Total Current Assets	75	--	--	--	--
Fixed Assets	37	--	--	--	--
Less: Accum. Dep. on Fixed Assets	14	--	--	--	--
Other Assets	-	--	--	--	--
Total Assets	99	--	--	--	--
Liabilities and Equity					
Current Loans	1	--	--	--	--
Other Current Liabilities	10	--	--	--	--
Total Current Liabilities	11	--	--	--	--
Mortgages Payable	-	--	--	--	--
Long Term Debt	1	--	--	--	--
Other Liabilities	65	--	--	--	--
Total Liabilities	77	--	--	--	--
Total Equity	22	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

TABLE 3. Financial Ratios for 1985
Newfoundland, Fabric and Yarn Stores (SIC 6151)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	33	--	--	--	--
Businesses in sample	6				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
				Average	
Liquidity Ratio					
Current ratio (times)	9.0	--	--	--	--
Leverage Ratios					
Debt/Equity ratio (times)	-4.4	--	--	--	--
Interest Coverage ratio (times)	64.1	--	--	--	--
Debt ratio (times)	0.7	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)
Newfoundland, Fabric and Yarn Stores (SIC 6151)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	11	--	--	--	--
Businesses in sample	3				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
	Average (\$000's)				
Source of Funds					
From Operations	18	--	--	--	--
Sale of Fixed Assets	1	--	--	--	--
Increase in Long Term Debt	3	--	--	--	--
Advances From Owners and Affiliates	2	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	-	--	--	--	--
Total	24	--	--	--	--
Application of Funds					
Purchase of Fixed Assets	7	--	--	--	--
Payment of Dividends	-	--	--	--	--
Repayment of Long Term Debt	2	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	-	--	--	--	--
Repayment of Adv. From Owners and Affil.	8	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Applications	-	--	--	--	--
Total	17	--	--	--	--
Increase (Decrease) in Net Working Capital	8	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in
Number of Businesses, 1982 and 1985
Newfoundland, Fabric and Yarn Stores (SIC 6151)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	17	564	55	2	2
less than 20	16	X	50	2	2
20 - 99	-	-	-	-	-
100 - 499	X	X	5	-	-
500 and over	-	-	-	-	-
1985					
Total	18	612	53	2	...
less than 20	17	X	48	2	...
20 - 99	X	X	5	-	...
100 - 499	-	-	-	-	...
500 and over	-	-	-	-	...

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours. Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985
Newfoundland, Fabric and Yarn Stores (SIC 6151)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
1982					
All Businesses (No.)	38	6	12	10	10
Total Sales \$	9,563	182	839	2,133	6,409
Total Expense \$	9,327	311	776	2,066	6,174
Net Profit (loss) \$	236	-129	63	67	235
Businesses reporting a profit (No.)	28	-	11	9	8
Total Sales \$	7,873	-	770	1,906	5,197
Total Expense \$	7,393	-	697	1,808	4,888
Net Profit \$	480	-	73	98	309
Businesses reporting loss (No.)	10	6	1	1	2
Total Sales \$	1,690	182	69	227	1,212
Total Expense \$	1,934	311	79	258	1,286
Net Loss \$	-244	-129	-10	-31	-74
1983					
All Businesses (No.)	66	-	-	-	-
Total Sales \$	7,490	-	-	-	-
Total Expense \$	7,220	-	-	-	-
Net Profit (loss) \$	270	-	-	-	-
Businesses reporting a profit (No.)	31	-	-	-	-
Total Sales \$	5,612	-	-	-	-
Total Expense \$	5,100	-	-	-	-
Net Profit \$	512	-	-	-	-
Businesses reporting a loss (No.)	35	-	-	-	-
Total Sales \$	1,878	-	-	-	-
Total Expense \$	2,120	-	-	-	-
Net Loss \$	-242	-	-	-	-
1984					
All Businesses (No.)	30	-	-	-	-
Total Sales \$	6,678	-	-	-	-
Total Expense \$	6,588	-	-	-	-
Net Profit (loss) \$	90	-	-	-	-
Businesses reporting a profit (No.)	14	-	-	-	-
Total Sales \$	5,087	-	-	-	-
Total Expense \$	4,828	-	-	-	-
Net Profit \$	259	-	-	-	-
Businesses reporting a loss (No.)	16	-	-	-	-
Total Sales \$	1,591	-	-	-	-
Total Expense \$	1,760	-	-	-	-
Net Loss \$	-169	-	-	-	-
1985					
All Businesses (No.)	33	7	7	8	11
Total Sales \$	8,709	347	402	695	7,265
Total Expense \$	8,477	308	355	709	7,105
Net Profit (loss) \$	232	39	47	-14	160
Businesses reporting a profit (No.)	21	7	7	-	7
Total Sales \$	5,841	347	402	-	5,092
Total Expense \$	5,510	308	355	-	4,847
Net Profit \$	331	39	47	-	245
Businesses reporting a loss (No.)	12	-	-	8	4
Total Sales \$	2,868	-	-	695	2,173
Total Expense \$	2,967	-	-	709	2,258
Net Loss \$	-99	-	-	-14	-85

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

See Notes on Symbols Page.

TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985
Newfoundland, Appliance, Television, Radio and Stereo Stores (SIC 622)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%					
Number of businesses (estimated)	33	--	--	--	--					
Businesses in sample	7									
Low sales value (\$000's)	(1)	--	--	--	--					
High sales value (\$000's)	(1)	--	--	--	--					

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Cost of Sales	36.6	--	--	--	--	55.2	66.3	--	--	--	--
Occupancy Expenses	6.6	--	--	--	--	100.0	6.6	--	--	--	--
Mortgage Interest	-	--	--	--	--	-	-	--	--	--	--
Depreciation	1.7	--	--	--	--	55.2	3.1	--	--	--	--
Repairs & Maintenance	0.3	--	--	--	--	47.3	0.6	--	--	--	--
Heat, Light & Telephone	2.6	--	--	--	--	100.0	2.6	--	--	--	--
Business & Property Tax	0.4	--	--	--	--	47.3	1.0	--	--	--	--
Insurance	0.5	--	--	--	--	69.3	0.7	--	--	--	--
Rent	1.0	--	--	--	--	35.5	2.9	--	--	--	--
Personnel Expenses	24.0	--	--	--	--	100.0	24.0	--	--	--	--
Financial Expenses	3.5	--	--	--	--	100.0	3.5	--	--	--	--
Bank Interest & Charges	2.8	--	--	--	--	76.8	3.6	--	--	--	--
Professional Fees	0.3	--	--	--	--	69.3	0.4	--	--	--	--
Franchise Fees	0.4	--	--	--	--	4.7	8.7	--	--	--	--
Sales and Admin. Expenses	4.4	--	--	--	--	100.0	4.4	--	--	--	--
Advertising	1.0	--	--	--	--	55.2	1.7	--	--	--	--
Supplies	1.5	--	--	--	--	72.3	2.0	--	--	--	--
Delivery	1.1	--	--	--	--	100.0	1.1	--	--	--	--
Fuel Expense	0.8	--	--	--	--	72.5	1.2	--	--	--	--
Other Expenses	1.6	--	--	--	--	86.0	1.8	--	--	--	--
Profit (loss)	23.4	--	--	--	--	100.0	23.4	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$ for each quartile.

(3) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$ for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

Standard Industrial Classification Definition:

SIC 622 - Appliance, Television, Radio and Stereo Stores

Businesses primarily engaged in retail dealing in major household appliances, small electrical appliances, television, radio and sound equipment. Repair shops for such appliances are included in this industry group.

TABLE 2. Balance Sheet Profile for 1985
Newfoundland, Appliance, Television, Radio and Stereo Stores (SIC 622)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	33	--	--	--	--
Businesses in sample	7				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
		Average (\$000 s)			
Assets					
Cash	6	--	--	--	--
Accounts and Notes Receivable	24	--	--	--	--
Inventory	71	--	--	--	--
Other Current Assets	2	--	--	--	--
Total Current Assets	103	--	--	--	--
Fixed Assets	55	--	--	--	--
Less: Accum. Dep. on Fixed Assets	28	--	--	--	--
Other Assets	4	--	--	--	--
Total Assets	134	--	--	--	--
Liabilities and Equity					
Current Loans	19	--	--	--	--
Other Current Liabilities	86	--	--	--	--
Total Current Liabilities	106	--	--	--	--
Mortgages Payable	-	--	--	--	--
Long Term Debt	5	--	--	--	--
Other Liabilities	7	--	--	--	--
Total Liabilities	118	--	--	--	--
Total Equity	17	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

TABLE 3. Financial Ratios for 1985
Newfoundland, Appliance, Television, Radio and Stereo Stores (SIC 622)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	33	--	--	--	--
Businesses in sample	7				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
		Average			
Liquidity Ratio					
Current ratio (times)	0.9	--	--	--	--
Leverage Ratios					
Debt/Equity ratio (times)	16.4	--	--	--	--
Interest Coverage ratio (times)	6.3	--	--	--	--
Debt ratio (times)	1.0	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)
Newfoundland, Appliance, Television, Radio and Stereo Stores (SIC 622)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	15	--	--	--	--
Businesses in sample	4				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
	Average (\$000's)				
Source of Funds					
From Operations	14	--	--	--	--
Sale of Fixed Assets	-	--	--	--	--
Increase in Long Term Debt	1	--	--	--	--
Advances From Owners and Affiliates	-	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	10	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	-	--	--	--	--
Total	26	--	--	--	--
Application of Funds					
Purchase of Fixed Assets	13	--	--	--	--
Payment of Dividends	-	--	--	--	--
Repayment of Long Term Debt	5	--	--	--	--
Current Portion of Long Term Debt	2	--	--	--	--
Purchase of Investments	-	--	--	--	--
Repayment of Adv. From Owners and Affil.	-	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Applications	-	--	--	--	--
Total	20	--	--	--	--
Increase (Decrease) in Net Working Capital	6	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985
Newfoundland, Appliance, Television, Radio and Stereo Stores (SIC 622)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	115	5,517	418	23	11
less than 20	108	3,243	257	23	11
20 - 99	6	X	149	-	-
100 - 499	-	-	-	-	-
500 and over	X	X	12	-	-
1985					
Total	120	9,032	531	18	...
less than 20	111	4,732	277	17	...
20 - 99	8	X	238	1	...
100 - 499	-	-	-	-	...
500 and over	X	X	16	-	...

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985
Newfoundland, Appliance, Television, Radio and Stereo Stores (SIC 622)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
1982					
All Businesses (No.)	84	8	34	21	21
Total Sales \$	7 873	116	635	1,338	5,784
Total Expense \$	7,194	144	398	1,050	5,602
Net Profit (loss) \$	679	-28	237	288	182
Businesses reporting a profit (No.)	69	-	34	17	18
Total Sales \$	5,469	-	635	1,090	3,744
Total Expense \$	4,692	-	398	782	3,512
Net Profit \$	777	-	237	308	232
Businesses reporting loss (No.)	15	8	-	4	3
Total Sales \$	2,404	116	-	248	2,040
Total Expense \$	2,502	144	-	268	2,090
Net Loss \$	-98	-28	-	-20	-50
1983					
All Businesses (No.)	42	8	12	11	11
Total Sales \$	5 326	275	577	1,223	3 251
Total Expense \$	5,200	202	585	1,173	3,240
Net Profit (loss) \$	126	73	-8	50	11
Businesses reporting a profit (No.)	28	5	9	10	4
Total Sales \$	3 415	183	402	1,125	1,705
Total Expense \$	3,135	97	390	1,074	1,574
Net Profit \$	280	86	12	51	131
Businesses reporting a loss (No.)	14	3	3	1	7
Total Sales \$	1 911	92	175	98	1 546
Total Expense \$	2 065	105	195	99	1 666
Net Loss \$	-154	-13	-20	-1	-120
1984					
All Businesses (No.)	59	14	15	12	18
Total Sales \$	13 774	790	2 151	2,774	8 059
Total Expense \$	13,054	731	2 055	2,712	7 556
Net Profit (loss) \$	720	59	96	62	503
Businesses reporting a profit (No.)	49	8	11	12	18
Total Sales \$	12,751	443	1,475	2,774	8 059
Total Expense \$	11,913	351	1,294	2,712	7 556
Net Profit \$	838	92	181	62	503
Businesses reporting a loss (No.)	10	6	4	-	-
Total Sales \$	1 023	347	676	-	-
Total Expense \$	1,141	380	761	-	-
Net Loss \$	-118	-33	-85	-	-
1985					
All Businesses (No.)	40	-	-	-	-
Total Sales \$	13,254	-	-	-	-
Total Expense \$	12,767	-	-	-	-
Net Profit (loss) \$	487	-	-	-	-
Businesses reporting a profit (No.)	37	-	-	-	-
Total Sales \$	10,262	-	-	-	-
Total Expense \$	9,397	-	-	-	-
Net Profit \$	865	-	-	-	-
Businesses reporting a loss (No.)	3	-	-	-	-
Total Sales \$	2,992	-	-	-	-
Total Expense \$	3,370	-	-	-	-
Net Loss \$	-378	-	-	-	-

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985
Newfoundland, Gasoline Service Stations (SIC 6331)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	422	105	105	106	106
Businesses in sample	102				
Low sales value (\$000's)	(1)	(1)	201	385	687
High sales value (\$000's)	(1)	201	385	687	(1)

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Cost of Sales	78.6	66.5	83.2	78.3	85.8	100.0	78.6	66.5	83.2	78.3	85.8
Occupancy Expenses	5.0	8.2	4.4	4.2	3.1	100.0	5.0	8.2	4.4	4.2	3.1
Mortgage Interest	0.1	...	...	...	...	3.9	1.4	-	-	-	-
Depreciation	1.0	1.6	0.7	1.0	0.6	84.2	1.2	3.0	0.8	1.1	0.6
Repairs & Maintenance	0.3	0.5	0.3	0.3	0.2	73.8	0.5	1.2	0.4	0.4	0.2
Heat, Light & Telephone	2.0	4.3	1.8	1.1	0.9	100.0	2.0	4.3	1.8	1.1	0.9
Business & Property Tax	0.3	0.6	0.2	0.3	0.3	83.9	0.4	1.0	0.2	0.4	0.3
Insurance	0.6	1.0	0.5	0.6	0.3	90.4	0.7	1.5	0.5	0.6	0.3
Rent	0.6	0.2	0.9	0.7	0.7	45.0	1.4	0.6	2.0	2.0	1.1
Personnel Expenses	12.1	18.6	8.4	13.0	8.6	99.2	12.2	18.6	8.7	13.0	8.6
Financial Expenses	1.2	1.4	1.4	1.2	0.7	99.2	1.2	1.4	1.5	1.2	0.7
Bank Interest & Charges	0.8	1.1	1.1	0.6	0.5	89.3	0.9	1.6	1.2	0.6	0.5
Professional Fees	0.3	0.3	0.3	0.4	0.3	94.4	0.3	0.3	0.3	0.4	0.3
Franchise Fees	0.1	...	...	...	...	3.3	1.8	-	-	-	-
Sales and Admin. Expenses	2.0	3.3	1.3	2.3	1.3	100.0	2.0	3.3	1.3	2.3	1.3
Advertising	0.2	0.2	0.2	0.3	0.3	78.7	0.3	0.4	0.2	0.4	0.3
Supplies	0.4	0.5	0.4	0.4	0.3	87.9	0.5	0.7	0.4	0.5	0.3
Delivery	0.9	1.4	0.5	1.5	0.5	79.6	1.2	2.1	0.7	1.7	0.5
Fuel Expense	0.4	1.2	0.3	-	0.2	20.3	2.0	5.5	0.8	0.4	1.2
Other Expenses	0.8	1.9	0.4	0.5	0.5	92.7	0.9	1.9	0.5	0.5	0.5
Profit (loss)	0.4	0.1	0.9	0.6	-	99.7	0.4	0.1	0.9	0.6	-
Total	100.0	100.0	100.0	100.0	100.0	100.0	...	...	...	...	...

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$ for each quartile.

(3) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$ for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

Standard Industrial Classification Definition:

SIC 6331 - Gasoline Service Stations

Businesses primarily engaged in retail dealing in gasoline, lubricating oils and greases. Included in this industry are businesses primarily engaged in lubricating motor vehicles. This group industry includes businesses described as: retail diesel fuel, filling stations, gas bars, gasoline service stations, retail gasoline, motor vehicles lubrication services, and self-serve gasoline stations.

**TABLE 2. Balance Sheet Profile for 1985
Newfoundland, Gasoline Service Stations (SIC 6331)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	422	105	105	106	106
Businesses in sample	102				
Low sales value (\$000's)	(1)	(1)	201	385	687
High sales value (\$000's)	(1)	201	385	687	(1)
			Average (\$000's)		
Assets					
Cash	6	2	6	6	11
Accounts and Notes Receivable	10	1	3	17	17
Inventory	19	2	16	25	34
Other Current Assets	1	-	-	1	2
Total Current Assets	36	5	25	50	64
Fixed Assets	45	12	27	72	68
Less: Accum. Dep. on Fixed Assets	19	8	6	34	29
Other Assets	3	-	3	4	3
Total Assets	65	9	50	92	106
Liabilities and Equity					
Current Loans	6	1	3	4	15
Other Current Liabilities	24	2	18	38	36
Total Current Liabilities	30	3	21	43	51
Mortgages Payable	4	-	5	3	7
Long Term Debt	3	-	4	5	3
Other Liabilities	16	8	17	19	22
Total Liabilities	53	11	46	69	82
Total Equity	12	-2	3	23	24

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985
Newfoundland, Gasoline Service Stations (SIC 6331)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	422	105	105	106	106
Businesses in sample	102				
Low sales value (\$000's)	(1)	(1)	201	385	687
High sales value (\$000's)	(1)	201	385	687	(1)
			Average		
Liquidity Ratio					
Current ratio (times)	2.0	2.3	2.2	2.2	1.6
Leverage Ratios					
Debt/Equity ratio (times)	1.5	-0.8	-19.5	35.2	12.6
Interest Coverage ratio (times)	2.6	...	9.2	9.4	2.2
Debt ratio (times)	0.9	1.3	1.0	0.8	0.8

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)
Newfoundland, Gasoline Service Stations (SIC 6331)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	220	55	55	55	55
Businesses in sample	34				
Low sales value (\$000's)	(1)	(1)	244	514	792
High sales value (\$000's)	(1)	244	514	792	(1)
	Average (\$000's)				
Source of Funds					
From Operations	7	3	4	13	7
Sale of Fixed Assets	2	6	-	1	2
Increase in Long Term Debt	5	-	2	5	14
Advances From Owners and Affiliates	6	5	14	1	1
From Government	-	-	-	-	-
Increase in Share Capital	-	-	-	-	-
Sale of Investments	-	-	-	-	-
Tax Adjustments	-	-	-	-	-
Other Sources	-	-	2	-	-
Total	21	14	22	20	25
Application of Funds					
Purchase of Fixed Assets	7	-	6	13	9
Payment of Dividends	1	-	-	3	-
Repayment of Long Term Debt	7	1	4	8	14
Current Portion of Long Term Debt	-	-	-	-	-
Purchase of Investments	-	-	-	-	-
Repayment of Adv From Owners and Affil	5	7	10	2	1
Decrease in Equity	-	-	-	-	-
Tax Adjustments	-	-	-	-	-
Other Applications	1	-	3	-	-
Total	21	9	22	26	25
Increase (Decrease) in Net Working Capital	-	5	-	-6	-

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in
Number of Businesses, 1982 and 1985
Newfoundland, Gasoline Service Stations (SIC 6331)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	365	16,395	1,689	51	34
less than 20	357	14,584	1,504	51	32
20 - 99	5	1,278	133	-	2
100 - 499	-	-	-	-	-
500 and over	3	533	52	-	-
1985					
Total	370	19,001	1,704	45	...
less than 20	363	17,058	1,528	44	...
20 - 99	6	X	148	1	...
100 - 499	-	-	-	-	...
500 and over	X	X	28	-	...

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985
Newfoundland. Gasoline Service Stations (SIC 6331)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
1982					
All Businesses (No.)	322	77	83	82	80
Total Sales \$	143,009	6,330	21,402	38,338	76,939
Total Expense \$	139,174	5,823	20,890	37,158	75,303
Net Profit (loss) \$	3,835	507	512	1,180	1,636
Businesses reporting a profit (No.)	248	63	53	68	64
Total Sales \$	113,122	5,078	13,624	32,058	62,362
Total Expense \$	108,830	4,487	12,908	30,815	60,620
Net Profit \$	4,292	591	716	1,243	1,742
Businesses reporting loss (No.)	74	14	30	14	16
Total Sales \$	29,887	1,252	7,778	6,280	14,577
Total Expense \$	30,344	1,336	7,982	6,343	14,683
Net Loss \$	-457	-84	-204	-63	-106
1983					
All Businesses (No.)	342	78	90	88	86
Total Sales \$	125,297	2,817	13,277	33,592	75,611
Total Expense \$	123,373	2,516	12,824	32,889	75,144
Net Profit (loss) \$	1,924	301	-453	703	467
Businesses reporting a profit (No.)	227	36	74	60	57
Total Sales \$	84,088	1,172	10,984	23,385	48,547
Total Expense \$	80,955	629	10,309	22,497	47,520
Net Profit \$	3,133	543	675	888	1,027
Businesses reporting a loss (No.)	115	42	16	28	29
Total Sales \$	41,209	1,645	2,293	10,207	27,064
Total Expense \$	42,418	1,887	2,515	10,392	27,624
Net Loss \$	-1,209	-242	-222	-185	-560
1984					
All Businesses (No.)	380	88	100	96	96
Total Sales \$	185,939	4,912	25,345	50,798	104,884
Total Expense \$	183,086	4,586	24,180	49,974	104,346
Net Profit (loss) \$	2,853	326	1,165	824	538
Businesses reporting a profit (No.)	310	64	90	84	72
Total Sales \$	146,343	3,436	22,281	43,959	76,667
Total Expense \$	142,887	2,976	21,013	43,035	75,863
Net Profit \$	3,456	460	1,268	924	804
Businesses reporting a loss (No.)	70	24	10	12	24
Total Sales \$	39,596	1,476	3,064	6,839	28,217
Total Expense \$	40,199	1,610	3,167	6,939	28,483
Net Loss \$	-603	-134	-103	-100	-266
1985					
All Businesses (No.)	423	105	105	107	106
Total Sales \$	204,092	8,779	30,442	54,469	110,402
Total Expense \$	202,449	8,453	30,052	53,856	110,088
Net Profit (loss) \$	1,643	326	390	613	314
Businesses reporting a profit (No.)	288	59	80	82	67
Total Sales \$	141,290	5,646	22,608	40,682	72,354
Total Expense \$	138,660	5,096	22,017	39,957	71,590
Net Profit \$	2,630	550	591	725	764
Businesses reporting a loss (No.)	135	46	25	25	39
Total Sales \$	62,802	3,133	7,834	13,787	38,048
Total Expense \$	63,789	3,357	8,035	13,899	38,498
Net Loss \$	-987	-224	-201	-112	-450

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985
Newfoundland, Tire, Battery, Parts and Accessories Stores (SIC 6342)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	25	--	--	--	--
Businesses in sample	4				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Cost of Sales	59.2	--	--	--	--	100.0	59.2	--	--	--	--
Occupancy Expenses	6.5	--	--	--	--	100.0	6.5	--	--	--	--
Mortgage Interest	-	--	--	--	--	-	.	--	--	--	--
Depreciation	2.4	--	--	--	--	100.0	2.4	--	--	--	--
Repairs & Maintenance	0.4	--	--	--	--	61.5	0.7	--	--	--	--
Heat, Light & Telephone	2.7	--	--	--	--	100.0	2.7	--	--	--	--
Business & Property Tax	0.2	--	--	--	--	61.5	0.4	--	--	--	--
Insurance	0.4	--	--	--	--	61.5	0.6	--	--	--	--
Rent	0.4	--	--	--	--	38.5	1.1	--	--	--	--
Personnel Expenses	21.4	--	--	--	--	100.0	21.4	--	--	--	--
Financial Expenses	1.9	--	--	--	--	100.0	1.9	--	--	--	--
Bank interest & Charges	1.4	--	--	--	--	100.0	1.4	--	--	--	--
Professional Fees	0.5	--	--	--	--	61.5	0.8	--	--	--	--
Franchise Fees	-	--	--	--	--	-	-	--	--	--	--
Sales and Admin. Expenses	6.2	--	--	--	--	100.0	6.2	--	--	--	--
Advertising	0.7	--	--	--	--	100.0	0.7	--	--	--	--
Supplies	0.6	--	--	--	--	100.0	0.6	--	--	--	--
Delivery	3.3	--	--	--	--	100.0	3.3	--	--	--	--
Fuel Expense	1.6	--	--	--	--	16.9	9.5	--	--	--	--
Other Expenses	0.4	--	--	--	--	100.0	0.4	--	--	--	--
Profit (loss)	4.3	--	--	--	--	100.0	4.3	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$ for each quartile

(3) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$ for each quartile

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page

Standard Industrial Classification Definition:

SIC 6342 - Tire, Battery, Parts and Accessories Stores

Businesses primarily engaged in retail dealing in new or used tires, tubes batteries and other automobile parts and accessories separately or in combination. These businesses may be secondarily engaged in tire installation and repair as well as in automobile repair. This industry includes the following types of retail operations: retail automotive batteries, retail automotive parts and accessories, retail automotive cassettes and 8-track tape recorders, retail motor vehicle radios (inc. C.B. or GRS), retail motor vehicle stereos, retail motor vehicle tape decks and retail tires and tubes.

TABLE 2. Balance Sheet Profile for 1985
Newfoundland, Tire, Battery, Parts and Accessories Stores (SIC 6342)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	25	--	--	--	--
Businesses in sample	4				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
			Average (\$000's)		
Assets					
Cash	4	--	--	--	--
Accounts and Notes Receivable	28	--	--	--	--
Inventory	50	--	--	--	--
Other Current Assets	-	--	--	--	--
Total Current Assets	82	--	--	--	--
Fixed Assets	74	--	--	--	--
Less: Accum. Dep. on Fixed Assets	26	--	--	--	--
Other Assets	-	--	--	--	--
Total Assets	130	--	--	--	--
Liabilities and Equity					
Current Loans	13	--	--	--	--
Other Current Liabilities	37	--	--	--	--
Total Current Liabilities	50	--	--	--	--
Mortgages Payable	-	--	--	--	--
Long Term Debt	8	--	--	--	--
Other Liabilities	27	--	--	--	--
Total Liabilities	86	--	--	--	--
Total Equity	45	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

TABLE 3. Financial Ratios for 1985
Newfoundland, Tire, Battery, Parts and Accessories Stores (SIC 6342)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	25	--	--	--	--
Businesses in sample	4				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
			Average		
Liquidity Ratio					
Current ratio (times)	1.7	--	--	--	--
Leverage Ratios					
Debt/Equity ratio (times)	2.3	--	--	--	--
Interest Coverage ratio (times)	11.6	--	--	--	--
Debt ratio (times)	0.6	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)
Newfoundland, Tire, Battery, Parts and Accessories Stores (SIC 6342)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	25	--	--	--	--
Businesses in sample	4				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
	Average (\$000's)				
Source of Funds					
From Operations	21	--	--	--	--
Sale of Fixed Assets	-	--	--	--	--
Increase in Long Term Debt	7	--	--	--	--
Advances From Owners and Affiliates	3	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	-	--	--	--	--
Total	31	--	--	--	--
Application of Funds					
Purchase of Fixed Assets	18	--	--	--	--
Payment of Dividends	-	--	--	--	--
Repayment of Long Term Debt	3	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	-	--	--	--	--
Repayment of Adv. From Owners and Affil.	1	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Applications	-	--	--	--	--
Total	22	--	--	--	--
Increase (Decrease) in Net Working Capital	9	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985
Newfoundland, Tire, Battery, Parts and Accessories Stores (SIC 6342)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	52	2,446	234	7	3
less than 20	50	1,540	141	7	3
20 - 99	X	X	92	-	-
100 - 499	X	X	1	-	-
500 and over	-	-	-	-	-
1985					
Total	40	2,182	171	2	...
less than 20	38	X	106	1	...
20 - 99	X	X	65	1	...
100 - 499	-	-	-	-	...
500 and over	-	-	-	-	...

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985
Newfoundland, Tire, Battery, Parts and Accessories Stores (SIC 6342)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
1982					
All Businesses (No.)	35	9	4	13	9
Total Sales \$	7,606	400	357	2,172	4,677
Total Expense \$	7,351	327	361	2,143	4,520
Net Profit (loss) \$	255	73	-4	29	157
Businesses reporting a profit (No.)	25	9	2	7	7
Total Sales \$	5,238	400	205	1,272	3,361
Total Expense \$	4,937	327	205	1,208	3,197
Net Profit \$	301	73	-	64	164
Businesses reporting loss (No.)	10	-	2	6	2
Total Sales \$	2,368	-	152	900	1,316
Total Expense \$	2,414	-	156	935	1,323
Net Loss \$	-46	-	-4	-35	-7
1983					
All Businesses (No.)	19	4	5	5	5
Total Sales \$	7,310	350	1,132	2,281	3,547
Total Expense \$	7,185	371	1,101	2,232	3,481
Net Profit (loss) \$	125	-21	31	49	66
Businesses reporting a profit (No.)	15	2	4	4	5
Total Sales \$	6,475	190	846	1,892	3,547
Total Expense \$	6,299	178	807	1,833	3,481
Net Profit \$	176	12	39	59	66
Businesses reporting a loss (No.)	4	2	1	1	-
Total Sales \$	835	160	286	389	-
Total Expense \$	886	193	294	399	-
Net Loss \$	-51	-33	-8	-10	-
1984					
All Businesses (No.)	34	-	-	-	-
Total Sales \$	9,277	-	-	-	-
Total Expense \$	9,203	-	-	-	-
Net Profit (loss) \$	74	-	-	-	-
Businesses reporting a profit (No.)	20	-	-	-	-
Total Sales \$	7,091	-	-	-	-
Total Expense \$	6,850	-	-	-	-
Net Profit \$	241	-	-	-	-
Businesses reporting a loss (No.)	14	-	-	-	-
Total Sales \$	2,186	-	-	-	-
Total Expense \$	2,353	-	-	-	-
Net Loss \$	-167	-	-	-	-
1985					
All Businesses (No.)	26	-	-	-	-
Total Sales \$	8,755	-	-	-	-
Total Expense \$	8,491	-	-	-	-
Net Profit (loss) \$	264	-	-	-	-
Businesses reporting a profit (No.)	24	-	-	-	-
Total Sales \$	6,282	-	-	-	-
Total Expense \$	5,947	-	-	-	-
Net Profit \$	335	-	-	-	-
Businesses reporting a loss (No.)	2	-	-	-	-
Total Sales \$	2,473	-	-	-	-
Total Expense \$	2,544	-	-	-	-
Net Loss \$	-71	-	-	-	-

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

See Notes on Symbols Page.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985
Newfoundland, General Stores (SIC 6412)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	245	61	61	61	62
Businesses in sample	36				
Low sales value (\$000's)	(1)	(1)	81	179	379
High sales value (\$000's)	(1)	81	179	379	(1)

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Cost of Sales	86.1	...	87.5	72.9	80.8	97.1	88.7	...	87.5	81.8	80.8
Occupancy Expenses	4.6	...	4.0	5.1	4.5	100.0	4.6	...	4.0	5.1	4.5
Mortgage Interest	-	-	-	-	-	-	-	-	-	-	-
Depreciation	0.7	0.1	1.1	0.7	0.8	74.0	1.0	0.4	1.6	0.8	0.8
Repairs & Maintenance	0.3	-	0.3	0.5	0.4	71.6	0.4	-	0.3	0.7	0.4
Heat, Light & Telephone	2.4	3.7	2.0	2.3	2.0	100.0	2.4	3.7	2.0	2.3	2.0
Business & Property Tax	0.3	0.4	0.2	0.5	0.3	90.6	0.4	0.4	0.2	0.6	0.3
Insurance	0.5	0.4	0.4	0.8	0.5	89.1	0.6	0.6	0.6	0.8	0.5
Rent	0.2	-	-	-	-	24.1	1.0	-	-	-	-
Personnel Expenses	7.4	4.8	1.0	12.8	10.5	87.0	8.5	4.8	2.0	12.8	10.7
Financial Expenses	0.8	0.2	0.4	1.0	1.6	85.9	0.9	0.3	0.4	1.0	1.6
Bank Interest & Charges	0.4	0.1	0.1	0.7	0.8	75.9	0.6	0.2	0.2	0.7	0.8
Professional Fees	0.4	0.1	0.2	0.3	0.8	74.3	0.5	0.2	0.3	0.4	0.8
Franchise Fees	-	-	-	-	-	-	-	-	-	-	-
Sales and Admin. Expenses	2.1	1.3	2.1	2.9	1.8	94.9	2.2	1.7	2.1	2.9	1.8
Advertising	0.2	-	0.1	0.2	0.5	53.8	0.4	0.1	0.2	0.5	0.6
Supplies	0.6	0.5	0.5	0.9	0.4	92.4	0.6	0.7	0.5	0.9	0.4
Delivery	0.8	0.2	0.4	1.7	0.8	72.9	1.1	0.7	0.5	1.7	1.1
Fuel Expense	0.5	0.6	1.1	0.1	0.1	38.7	1.2	2.1	1.4	0.5	0.7
Other Expenses	1.4	2.7	0.1	1.9	1.2	72.7	2.0	3.8	0.3	2.3	1.3
Profit (loss)	-2.4	...	5.0	3.4	-0.5	100.0	-2.4	...	5.0	3.4	-0.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	...	...	...	...	...

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$ for each quartile.

(3) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$ for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

Standard Industrial Classification Definition:

SIC 6412 - General Stores

Businesses primarily engaged in retail dealing in a general line of merchandise on a non-departmental basis, the most important of which is food. Other merchandise sold usually includes ready-to-wear apparel, toiletries, cosmetics, hardware, farm supplies and housewares. Businesses may be described as country general stores and general stores.

TABLE 2. Balance Sheet Profile for 1985
Newfoundland. General Stores (SIC 6412)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	245	61	61	61	62
Businesses in sample	36				
Low sales value (\$000's)	(1)	(1)	81	179	379
High sales value (\$000's)	(1)	81	179	379	(1)
	Average (\$000's)				
Assets					
Cash	7	-	1	2	26
Accounts and Notes Receivable	11	-	-	6	37
Inventory	49	-	2	50	140
Other Current Assets	1	-	-	-	4
Total Current Assets	68	-	3	58	206
Fixed Assets	29	-	3	23	90
Less: Accum. Dep. on Fixed Assets	14	-	1	14	39
Other Assets	1	-	-	-	4
Total Assets	85	-	5	67	261
Liabilities and Equity					
Current Loans	12	-	-	8	40
Other Current Liabilities	34	-	-	21	111
Total Current Liabilities	46	-	-	29	151
Mortgages Payable	-	-	-	-	1
Long Term Debt	3	-	-	2	10
Other Liabilities	15	-	-	11	47
Total Liabilities	64	-	-	42	208
Total Equity	21	-	4	25	53

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

TABLE 3. Financial Ratios for 1985
Newfoundland. General Stores (SIC 6412)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	245	61	61	61	62
Businesses in sample	36				
Low sales value (\$000's)	(1)	(1)	81	179	379
High sales value (\$000's)	(1)	81	179	379	(1)
	Average				
Liquidity Ratio					
Current ratio (times)	2.7	-	10.5	2.1	2.4
Leverage Ratios					
Debt/Equity ratio (times)	5.9	-	0.1	4.0	8.2
Interest Coverage ratio (times)	23.9	-	102.0	30.5	-
Debt ratio (times)	0.7	-	0.1	0.7	0.8

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)
Newfoundland. General Stores (SIC 6412)

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	64	--	--	--	--
Businesses in sample	11				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
	Average (\$000's)				
Source of Funds					
From Operations	2	--	--	--	--
Sale of Fixed Assets	2	--	--	--	--
Increase in Long Term Debt	18	--	--	--	--
Advances From Owners and Affiliates	3	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	-	--	--	--	--
Total	25	--	--	--	--
Application of Funds					
Purchase of Fixed Assets	15	--	--	--	--
Payment of Dividends	-	--	--	--	--
Repayment of Long Term Debt	8	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	1	--	--	--	--
Repayment of Adv From Owners and Affil.	2	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Applications	-	--	--	--	--
Total	26	--	--	--	--
Increase (Decrease) in Net Working Capital	-	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985
Newfoundland. General Merchandise Stores (SIC 641)

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	339	39,622	4,326	41	33
less than 20	318	7,099	772	41	33
20 - 99	10	2,707	297	-	-
100 - 499	4	7,710	832	-	-
500 and over	7	22,106	2,425	-	-
1985					
Total	343	44,085	4,136	26	...
less than 20	322	8,680	812	25	...
20 - 99	8	2,577	242	-	...
100 - 499	4	6,889	639	-	...
500 and over	9	25,939	2,443	1	...

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page

TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985
Newfoundland, General Stores (SIC 6412)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
1982					
All Businesses (No.)	166	41	41	41	43
Total Sales \$	47,337	1,686	5,118	9,296	31,237
Total Expense \$	46,210	1,622	4,983	8,985	30,620
Net Profit (loss) \$	1,127	64	135	311	617
Businesses reporting a profit (No.)	128	24	36	33	35
Total Sales \$	40,155	1,275	4,360	7,173	27,347
Total Expense \$	38,643	1,155	4,207	6,775	26,506
Net Profit \$	1,512	120	153	398	841
Businesses reporting loss (No.)	38	17	5	8	8
Total Sales \$	7,182	411	758	2,123	3,890
Total Expense \$	7,567	467	776	2,210	4,114
Net Loss \$	-385	-56	-18	-87	-224
1983					
All Businesses (No.)	192	46	48	50	48
Total Sales \$	59,102	3,807	6,709	13,026	35,560
Total Expense \$	56,951	3,745	6,468	12,384	34,354
Net Profit (loss) \$	2,151	62	241	642	1,206
Businesses reporting a profit (No.)	161	33	39	49	40
Total Sales \$	50,784	2,536	5,545	12,838	29,865
Total Expense \$	48,277	2,347	5,222	12,195	28,513
Net Profit \$	2,507	189	323	643	1,352
Businesses reporting a loss (No.)	31	13	9	1	8
Total Sales \$	8,318	1,271	1,164	188	5,695
Total Expense \$	8,674	1,398	1,246	189	5,841
Net Loss \$	-356	-127	-82	-1	-146
1984					
All Businesses (No.)	231	54	58	61	58
Total Sales \$	70,614	3,242	8,378	15,593	43,401
Total Expense \$	68,976	3,118	7,726	15,564	42,568
Net Profit (loss) \$	1,638	124	652	29	833
Businesses reporting a profit (No.)	168	30	54	44	40
Total Sales \$	50,408	2,399	7,780	11,021	29,208
Total Expense \$	48,067	2,248	7,118	10,563	28,138
Net Profit \$	2,341	151	662	458	1,070
Businesses reporting a loss (No.)	63	24	4	17	18
Total Sales \$	20,206	843	598	4,572	14,193
Total Expense \$	20,909	870	608	5,001	14,430
Net Loss \$	-703	-27	-10	-429	-237
1985					
All Businesses (No.)	244	60	61	62	61
Total Sales \$	72,385	2,243	8,997	17,695	43,450
Total Expense \$	71,472	2,279	8,643	17,146	43,404
Net Profit (loss) \$	913	-36	354	549	46
Businesses reporting a profit (No.)	172	31	48	52	41
Total Sales \$	51,450	1,251	7,404	14,479	28,316
Total Expense \$	49,733	1,191	7,007	13,862	27,673
Net Profit \$	1,717	60	397	617	643
Businesses reporting a loss (No.)	72	29	13	10	20
Total Sales \$	20,935	992	1,593	3,216	15,134
Total Expense \$	21,739	1,088	1,636	3,284	15,731
Net Loss \$	-804	-96	-43	-68	-597

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985
Newfoundland, General Merchandise Stores (SIC 6413)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%						
Number of businesses (estimated)	112	--	--	--	--						
Businesses in sample	12										
Low sales value (\$000's)	(1)	--	--	--	--						
High sales value (\$000's)	(1)	--	--	--	--						
Selected expense item	Industry Average(2)					% bus- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Cost of Sales	72.3	--	--	--	--	90.9	79.6	--	--	--	--
Occupancy Expenses	6.9	--	--	--	--	100.0	6.9	--	--	--	--
Mortgage Interest	-	--	--	--	--	2.8	0.8	--	--	--	--
Depreciation	2.1	--	--	--	--	91.6	2.3	--	--	--	--
Repairs & Maintenance	0.3	--	--	--	--	44.4	0.6	--	--	--	--
Heat, Light & Telephone	3.3	--	--	--	--	100.0	3.3	--	--	--	--
Business & Property Tax	0.4	--	--	--	--	100.0	0.4	--	--	--	--
Insurance	0.7	--	--	--	--	100.0	0.7	--	--	--	--
Rent	0.1	--	--	--	--	9.4	1.2	--	--	--	--
Personnel Expenses	8.3	--	--	--	--	100.0	8.3	--	--	--	--
Financial Expenses	1.0	--	--	--	--	96.1	1.0	--	--	--	--
Bank Interest & Charges	0.7	--	--	--	--	93.4	0.7	--	--	--	--
Professional Fees	0.3	--	--	--	--	79.2	0.4	--	--	--	--
Franchise Fees	-	--	--	--	--	-	-	--	--	--	--
Sales and Admin. Expenses	2.4	--	--	--	--	100.0	2.4	--	--	--	--
Advertising	0.3	--	--	--	--	91.6	0.3	--	--	--	--
Supplies	0.7	--	--	--	--	96.1	0.7	--	--	--	--
Delivery	1.1	--	--	--	--	83.2	1.3	--	--	--	--
Fuel Expense	0.4	--	--	--	--	58.6	0.6	--	--	--	--
Other Expenses	0.3	--	--	--	--	83.2	0.4	--	--	--	--
Profit (loss)	8.8	--	--	--	--	100.0	8.8	--	--	--	--
Total	100.0	--	--	--	--	100.0	100.0	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$ for each quartile.

(3) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$ for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

Standard Industrial Classification Definition:

SIC 6413 - General Merchandise Stores

Businesses primarily engaged in retail dealing in a general line of merchandise on a non-departmental basis including ready-to-wear apparel, toiletries, cosmetics, hardware and housewares, where food and household furniture are not normally commodity lines and where no one commodity line accounts for more than 50% of total revenue.

TABLE 2. Balance Sheet Profile for 1985
Newfoundland, General Merchandise Stores (SIC 6413)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	112	--	--	--	--
Businesses in sample	12				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
			Average (\$000's)		
Assets					
Cash	7	--	--	--	--
Accounts and Notes Receivable	4	--	--	--	--
Inventory	28	--	--	--	--
Other Current Assets	2	--	--	--	--
Total Current Assets	41	--	--	--	--
Fixed Assets	17	--	--	--	--
Less: Accum. Dep. on Fixed Assets	6	--	--	--	--
Other Assets	-	--	--	--	--
Total Assets	52	--	--	--	--
Liabilities and Equity					
Current Loans	4	--	--	--	--
Other Current Liabilities	17	--	--	--	--
Total Current Liabilities	21	--	--	--	--
Mortgages Payable	2	--	--	--	--
Long Term Debt	1	--	--	--	--
Other Liabilities	1	--	--	--	--
Total Liabilities	25	--	--	--	--
Total Equity	27	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

TABLE 3. Financial Ratios for 1985
Newfoundland, General Merchandise Stores (SIC 6413)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	112	--	--	--	--
Businesses in sample	12				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
			Average		
Liquidity Ratio					
Current ratio (times)	5.8	--	--	--	--
Leverage Ratios					
Debt Equity ratio (times)	0.9	--	--	--	--
Interest Coverage ratio (times)	16.2	--	--	--	--
Debt ratio (times)	0.9	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)
Newfoundland, General Merchandise Stores (SIC 6413)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	10	--	--	--	--
Businesses in sample	6				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
	Average (\$000's)				
Source of Funds					
From Operations	63	--	--	--	--
Sale of Fixed Assets	1	--	--	--	--
Increase in Long Term Debt	6	--	--	--	--
Advances From Owners and Affiliates	-	--	--	--	--
From Government	15	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	-	--	--	--	--
Total	85	--	--	--	--
Application of Funds					
Purchase of Fixed Assets	8	--	--	--	--
Payment of Dividends	-	--	--	--	--
Repayment of Long Term Debt	16	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	2	--	--	--	--
Repayment of Adv. From Owners and Affil	14	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	1	--	--	--	--
Other Applications	1	--	--	--	--
Total	42	--	--	--	--
Increase (Decrease) in Net Working Capital	43	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in
Number of Businesses, 1982 and 1985
Newfoundland, General Merchandise Stores (SIC 641)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	339	39,622	4,326	41	33
less than 20	318	7,099	772	41	33
20 - 99	10	2,707	297	-	-
100 - 499	4	7,710	832	-	-
500 and over	7	22,106	2,425	-	-
1985					
Total	343	44,085	4,136	26	...
less than 20	322	8,680	812	25	...
20 - 99	8	2,577	242	-	...
100 - 499	4	6,889	639	-	...
500 and over	9	25,939	2,443	1	...

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985
Newfoundland, General Merchandise Stores (SIC 6413)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
1982					
All Businesses (No.)	126	30	31	33	32
Total Sales \$	37,397	993	2,757	7,540	26,107
Total Expense \$	36,542	958	2,574	7,363	25,647
Net Profit (loss) \$	855	35	183	177	460
Businesses reporting a profit (No.)	103	21	29	28	25
Total Sales \$	28,744	630	2,571	6,116	19,427
Total Expense \$	27,665	540	2,376	5,865	18,884
Net Profit \$	1,079	90	195	251	543
Businesses reporting loss (No.)	23	9	2	5	7
Total Sales \$	8,653	363	186	1,424	6,680
Total Expense \$	8,877	418	198	1,498	6,763
Net Loss \$	-224	-55	-12	-74	-83
1983					
All Businesses (No.)	93	17	29	23	24
Total Sales \$	30,402	612	3,617	7,978	18,195
Total Expense \$	29,494	523	3,643	7,715	17,613
Net Profit (loss) \$	908	89	-26	263	582
Businesses reporting a profit (No.)	67	14	13	20	20
Total Sales \$	25,285	458	1,738	6,986	16,103
Total Expense \$	24,092	336	1,607	6,708	15,441
Net Profit \$	1,193	122	131	278	662
Businesses reporting a loss (No.)	26	3	16	3	4
Total Sales \$	5,117	154	1,879	992	2,092
Total Expense \$	5,402	187	2,036	1,007	2,172
Net Loss \$	-285	-33	-157	-15	-80
1984					
All Businesses (No.)	106	12	39	25	30
Total Sales \$	28,643	559	4,616	5,976	17,492
Total Expense \$	27,025	579	3,552	5,719	17,175
Net Profit (loss) \$	1,618	-20	1,064	257	317
Businesses reporting a profit (No.)	63	-	25	17	21
Total Sales \$	18,518	-	2,477	3,888	12,153
Total Expense \$	16,767	-	1,399	3,623	11,745
Net Profit \$	1,751	-	1,078	265	408
Businesses reporting a loss (No.)	43	12	14	8	9
Total Sales \$	10,125	559	2,139	2,088	5,339
Total Expense \$	10,258	579	2,153	2,096	5,430
Net Loss \$	-133	-20	-14	-8	-91
1985					
All Businesses (No.)	120	30	30	26	34
Total Sales \$	31,789	1,543	2,991	5,243	22,012
Total Expense \$	31,052	1,351	2,967	5,144	21,590
Net Profit (loss) \$	737	192	24	99	422
Businesses reporting a profit (No.)	88	21	21	18	28
Total Sales \$	26,151	931	2,211	3,776	19,233
Total Expense \$	25,028	730	2,132	3,629	18,537
Net Profit \$	1,123	201	79	147	696
Businesses reporting a loss (No.)	32	9	9	8	6
Total Sales \$	5,638	612	780	1,467	2,779
Total Expense \$	6,024	621	835	1,515	3,053
Net Loss \$	-386	-9	-55	-48	-274

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985
Newfoundland, Sporting Goods Stores (SIC 6541)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	86	--	--	--	--
Businesses in sample	9				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Cost of Sales	79.7	--	--	--	--	100.0	79.7	--	--	--	--
Occupancy Expenses	5.4	--	--	--	--	80.5	6.7	--	--	--	--
Mortgage interest	-	--	--	--	--	-	-	--	--	--	--
Depreciation	0.6	--	--	--	--	59.2	1.1	--	--	--	--
Repairs & Maintenance	0.6	--	--	--	--	26.8	2.2	--	--	--	--
Heat, Light & Telephone	2.3	--	--	--	--	80.5	2.8	--	--	--	--
Business & Property Tax	0.4	--	--	--	--	50.0	0.7	--	--	--	--
Insurance	0.4	--	--	--	--	56.0	0.7	--	--	--	--
Rent	1.2	--	--	--	--	26.8	4.4	--	--	--	--
Personnel Expenses	4.5	--	--	--	--	61.2	7.3	--	--	--	--
Financial Expenses	2.5	--	--	--	--	100.0	2.5	--	--	--	--
Bank Interest & Charges	2.1	--	--	--	--	100.0	2.1	--	--	--	--
Professional Fees	0.4	--	--	--	--	59.2	0.7	--	--	--	--
Franchise Fees	-	--	--	--	--	-	-	--	--	--	--
Sales and Admin. Expenses	6.3	--	--	--	--	100.0	6.3	--	--	--	--
Advertising	2.4	--	--	--	--	59.2	4.1	--	--	--	--
Supplies	0.6	--	--	--	--	100.0	0.6	--	--	--	--
Delivery	0.9	--	--	--	--	57.2	1.6	--	--	--	--
Fuel Expense	2.4	--	--	--	--	46.9	5.0	--	--	--	--
Other Expenses	2.0	--	--	--	--	100.0	2.0	--	--	--	--
Profit (loss)	-0.4	--	--	--	--	100.0	-0.4	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$ for each quartile.

(3) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$ for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

Standard Industrial Classification Definition:

SIC 6541 - Sporting Goods Stores

Businesses primarily engaged in retail dealing in sporting goods, playground and gymnasium equipment. Businesses may be described by product line such as: retail archery equipment, retail athletic clothing (inc. uniforms), retail athletic footwear, retail baseball equipment, retail bowling equipment, retail camping equipment (exc. tent trailers), retail sports and fishing tackle, retail football equipment, retail golf equipment, retail hockey equipment, retail hunting equipment, retail playground equipment, retail skiing equipment, retail soccer equipment, retail softball equipment, sporting goods stores, retail tennis equipment, and retail track and field equipment.

TABLE 2. Balance Sheet Profile for 1985
Newfoundland, Sporting Goods Stores (SIC 6541)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	86	--	--	--	--
Businesses in sample	9				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
		Average (\$000's)			
Assets					
Cash	7	--	--	--	--
Accounts and Notes Receivable	10	--	--	--	--
Inventory	43	--	--	--	--
Other Current Assets	4	--	--	--	--
Total Current Assets	64	--	--	--	--
Fixed Assets	7	--	--	--	--
Less: Accum. Dep. on Fixed Assets	2	--	--	--	--
Other Assets	1	--	--	--	--
Total Assets	69	--	--	--	--
Liabilities and Equity					
Current Loans	3	--	--	--	--
Other Current Liabilities	26	--	--	--	--
Total Current Liabilities	29	--	--	--	--
Mortgages Payable	1	--	--	--	--
Long Term Debt	-	--	--	--	--
Other Liabilities	9	--	--	--	--
Total Liabilities	39	--	--	--	--
Total Equity	31	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

TABLE 3. Financial Ratios for 1985
Newfoundland, Sporting Goods Stores (SIC 6541)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	86	--	--	--	--
Businesses in sample	9				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
		Average			
Liquidity Ratio					
Current ratio (times)	2.7	--	--	--	--
Leverage Ratios					
Debt/Equity ratio (times)	-3.0	--	--	--	--
Interest Coverage ratio (times)	41.3	--	--	--	--
Debt ratio (times)	0.5	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)
Newfoundland, Sporting Goods Stores (SIC 6541)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	3	--	--	--	--
Businesses in sample	1				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
	Average (\$000's)				
Source of Funds					
From Operations	X	--	--	--	--
Sale of Fixed Assets	X	--	--	--	--
Increase in Long Term Debt	X	--	--	--	--
Advances From Owners and Affiliates	X	--	--	--	--
From Government	X	--	--	--	--
Increase in Share Capital	X	--	--	--	--
Sale of Investments	X	--	--	--	--
Tax Adjustments	X	--	--	--	--
Other Sources	X	--	--	--	--
Total	X	--	--	--	--
Application of Funds					
Purchase of Fixed Assets	X	--	--	--	--
Payment of Dividends	X	--	--	--	--
Repayment of Long Term Debt	X	--	--	--	--
Current Portion of Long Term Debt	X	--	--	--	--
Purchase of Investments	X	--	--	--	--
Repayment of Adv. From Owners and Affil.	X	--	--	--	--
Decrease in Equity	X	--	--	--	--
Tax Adjustments	X	--	--	--	--
Other Applications	X	--	--	--	--
Total	X	--	--	--	--
Increase (Decrease) in Net Working Capital	X	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985
Newfoundland, Sporting Goods Stores (SIC 6541)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	24	732	59	6	5
less than 20	24	732	59	6	5
20 - 99	-	-	-	-	-
100 - 499	-	-	-	-	-
500 and over	-	-	-	-	-
1985					
Total	27	1,228	97	6	...
less than 20	27	1,228	97	6	...
20 - 99	-	-	-	-	-
100 - 499	-	-	-	-	-
500 and over	-	-	-	-	-

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page

TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985
Newfoundland, Sporting Goods Stores (SIC 6541)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
1982					
All Businesses (No.)	36	6	12	5	13
Total Sales \$	7,028	272	1,166	861	4,729
Total Expense \$	6,781	298	1,056	836	4,591
Net Profit (loss) \$	247	-26	110	25	138
Businesses reporting a profit (No.)	27	2	11	3	11
Total Sales \$	4,823	145	1,073	528	3,077
Total Expense \$	4,462	139	962	441	2,920
Net Profit \$	361	6	111	87	157
Businesses reporting loss (No.)	9	4	1	2	2
Total Sales \$	2,205	127	93	333	1,652
Total Expense \$	2,319	159	94	395	1,671
Net Loss \$	-114	-32	-1	-62	-19
1983					
All Businesses (No.)	20	4	5	5	6
Total Sales \$	7,712	345	839	1,713	4,815
Total Expense \$	7,777	375	845	1,755	4,802
Net Profit (loss) \$	-65	-30	-6	-42	13
Businesses reporting a profit (No.)	12	2	3	2	5
Total Sales \$	5,540	190	536	565	4,249
Total Expense \$	5,348	170	500	536	4,142
Net Profit \$	192	20	36	29	107
Businesses reporting a loss (No.)	8	2	2	3	1
Total Sales \$	2,172	155	303	1,148	566
Total Expense \$	2,429	205	345	1,219	660
Net Loss \$	-257	-50	-42	-71	-94
1984					
All Businesses (No.)	73	17	14	19	23
Total Sales \$	17,458	179	488	5,197	11,594
Total Expense \$	17,050	193	444	5,264	11,149
Net Profit (loss) \$	408	-14	44	-67	445
Businesses reporting a profit (No.)	41	-	14	4	23
Total Sales \$	13,274	-	488	1,192	11,594
Total Expense \$	12,665	-	444	1,072	11,149
Net Profit \$	609	-	44	120	445
Businesses reporting a loss (No.)	32	17	-	15	-
Total Sales \$	4,184	179	-	4,005	-
Total Expense \$	4,385	193	-	4,192	-
Net Loss \$	-201	-14	-	-187	-
1985					
All Businesses (No.)	86	17	18	20	31
Total Sales \$	13,400	195	371	1,608	11,226
Total Expense \$	12,588	232	358	1,675	10,323
Net Profit (loss) \$	812	-37	13	-67	903
Businesses reporting a profit (No.)	50	-	18	1	31
Total Sales \$	11,668	-	371	71	11,226
Total Expense \$	10,742	-	358	61	10,323
Net Profit \$	926	-	13	10	903
Businesses reporting a loss (No.)	36	17	-	19	-
Total Sales \$	1,732	195	-	1,537	-
Total Expense \$	1,846	232	-	1,614	-
Net Loss \$	-114	-37	-	-77	-

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

See Notes on Symbols Page.

TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985
Newfoundland, Toy, Hobby, Novelty and Souvenir Stores (SIC 658)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	68	--	--	--	--
Businesses in sample	6				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Cost of Sales	59.1	--	--	--	--	100.0	59.1	--	--	--	--
Occupancy Expenses	13.3	--	--	--	--	100.0	13.3	--	--	--	--
Mortgage Interest	.	--	--	--	--	.	.	--	--	--	--
Depreciation	3.3	--	--	--	--	75.4	4.4	--	--	--	--
Repairs & Maintenance	2.4	--	--	--	--	49.8	4.9	--	--	--	--
Heat, Light & Telephone	5.8	--	--	--	--	86.6	6.7	--	--	--	--
Business & Property Tax	0.5	--	--	--	--	86.6	0.6	--	--	--	--
Insurance	0.7	--	--	--	--	86.6	0.8	--	--	--	--
Rent	0.6	--	--	--	--	19.9	2.8	--	--	--	--
Personnel Expenses	10.4	--	--	--	--	86.6	12.0	--	--	--	--
Financial Expenses	0.7	--	--	--	--	65.9	1.0	--	--	--	--
Bank Interest & Charges	0.6	--	--	--	--	65.9	1.0	--	--	--	--
Professional Fees	.	--	--	--	--	17.8	0.3	--	--	--	--
Franchise Fees	.	--	--	--	--	.	.	--	--	--	--
Sales and Admin. Expenses	4.3	--	--	--	--	100.0	4.3	--	--	--	--
Advertising	0.4	--	--	--	--	29.1	1.3	--	--	--	--
Supplies	2.0	--	--	--	--	100.0	2.0	--	--	--	--
Delivery	0.9	--	--	--	--	93.4	1.0	--	--	--	--
Fuel Expense	0.9	--	--	--	--	48.1	1.9	--	--	--	--
Other Expenses	1.7	--	--	--	--	63.2	2.7	--	--	--	--
Profit (loss)	10.5	--	--	--	--	100.0	10.5	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$ for each quartile

(3) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$ for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page

Standard Industrial Classification Definition:

SIC 658 - Toy, Hobby, Novelty and Souvenir Stores

Businesses primarily engaged in retail dealing in toys, hobby supplies, gifts, novelties and souvenirs

TABLE 2. Balance Sheet Profile for 1985
Newfoundland, Toy, Hobby, Novelty and Souvenir Stores (SIC 658)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	68	--	--	--	--
Businesses in sample	6				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
		Average (\$000's)			
Assets					
Cash	2	--	--	--	--
Accounts and Notes Receivable	1	--	--	--	--
Inventory	6	--	--	--	--
Other Current Assets	-	--	--	--	--
Total Current Assets	9	--	--	--	--
Fixed Assets	5	--	--	--	--
Less: Accum. Dep. on Fixed Assets	1	--	--	--	--
Other Assets	-	--	--	--	--
Total Assets	14	--	--	--	--
Liabilities and Equity					
Current Loans	1	--	--	--	--
Other Current Liabilities	1	--	--	--	--
Total Current Liabilities	2	--	--	--	--
Mortgages Payable	-	--	--	--	--
Long Term Debt	1	--	--	--	--
Other Liabilities	5	--	--	--	--
Total Liabilities	8	--	--	--	--
Total Equity	5	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

TABLE 3. Financial Ratios for 1985
Newfoundland, Toy, Hobby, Novelty and Souvenir Stores (SIC 658)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	68	--	--	--	--
Businesses in sample	6				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
		Average			
Liquidity Ratio					
Current ratio (times)	150.4	--	--	--	--
Leverage Ratios					
Debt/Equity ratio (times)	-0.6	--	--	--	--
Interest Coverage ratio (times)	20.5	--	--	--	--
Debt ratio (times)	1.0	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)
Newfoundland, Toy, Hobby, Novelty and Souvenir Stores (SIC 658)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	4	--	--	--	--
Businesses in sample	1				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
	Average (\$000's)				
Source of Funds					
From Operations	X	--	--	--	--
Sale of Fixed Assets	X	--	--	--	--
Increase in Long Term Debt	X	--	--	--	--
Advances From Owners and Affiliates	X	--	--	--	--
From Government	X	--	--	--	--
Increase in Share Capital	X	--	--	--	--
Sale of Investments	X	--	--	--	--
Tax Adjustments	X	--	--	--	--
Other Sources	X	--	--	--	--
Total	X	--	--	--	--
Application of Funds					
Purchase of Fixed Assets	X	--	--	--	--
Payment of Dividends	X	--	--	--	--
Repayment of Long Term Debt	X	--	--	--	--
Current Portion of Long Term Debt	X	--	--	--	--
Purchase of Investments	X	--	--	--	--
Repayment of Adv. From Owners and Affil.	X	--	--	--	--
Decrease in Equity	X	--	--	--	--
Tax Adjustments	X	--	--	--	--
Other Applications	X	--	--	--	--
Total	X	--	--	--	--
Increase (Decrease) in Net Working Capital	X	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985
Newfoundland, Toy, Hobby, Novelty and Souvenir Stores (SIC 658)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	134	6,049	471	22	9
less than 20	129	2,938	228	21	8
20 - 99	3	419	32	1	-
100 - 499	X	X	9	-	1
500 and over	X	X	202	-	-
1985					
Total	110	4,005	314	13	...
less than 20	103	2,981	235	12	...
20 - 99	3	696	55	1	...
100 - 499	3	X	16	-	...
500 and over	X	X	8	-	...

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985
Newfoundland, Toy, Hobby, Novelty and Souvenir Stores (SIC 658)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
1982					
All Businesses (No.)	50	-	-	-	-
Total Sales \$	4,157	-	-	-	-
Total Expense \$	3,896	-	-	-	-
Net Profit (loss) \$	261	-	-	-	-
Businesses reporting a profit (No.)	43	-	-	-	-
Total Sales \$	3,767	-	-	-	-
Total Expense \$	3,470	-	-	-	-
Net Profit \$	297	-	-	-	-
Businesses reporting loss (No.)	7	-	-	-	-
Total Sales \$	390	-	-	-	-
Total Expense \$	426	-	-	-	-
Net Loss \$	-36	-	-	-	-
1983					
All Businesses (No.)	41	-	-	-	-
Total Sales \$	3,656	-	-	-	-
Total Expense \$	3,533	-	-	-	-
Net Profit (loss) \$	123	-	-	-	-
Businesses reporting a profit (No.)	28	-	-	-	-
Total Sales \$	2,974	-	-	-	-
Total Expense \$	2,761	-	-	-	-
Net Profit \$	213	-	-	-	-
Businesses reporting a loss (No.)	13	-	-	-	-
Total Sales \$	682	-	-	-	-
Total Expense \$	772	-	-	-	-
Net Loss \$	-90	-	-	-	-
1984					
All Businesses (No.)	91	17	17	24	33
Total Sales \$	7,748	179	285	803	6,481
Total Expense \$	7,549	221	254	517	6,557
Net Profit (loss) \$	199	-42	31	286	-76
Businesses reporting a profit (No.)	55	-	17	24	14
Total Sales \$	2,579	-	285	803	1,491
Total Expense \$	2,220	-	254	517	1,449
Net Profit \$	359	-	31	286	42
Businesses reporting a loss (No.)	36	17	-	-	19
Total Sales \$	5,169	179	-	-	4,990
Total Expense \$	5,329	221	-	-	5,108
Net Loss \$	-160	-42	-	-	-118
1985					
All Businesses (No.)	71	9	19	20	23
Total Sales \$	5,895	115	547	766	4,467
Total Expense \$	5,560	82	475	700	4,303
Net Profit (loss) \$	335	33	72	66	164
Businesses reporting a profit (No.)	48	9	18	10	11
Total Sales \$	3,111	115	531	456	2,009
Total Expense \$	2,744	82	459	384	1,819
Net Profit \$	367	33	72	72	190
Businesses reporting a loss (No.)	23	-	1	10	12
Total Sales \$	2,784	-	16	310	2,458
Total Expense \$	2,816	-	16	316	2,484
Net Loss \$	-32	-	-	-6	-26

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985
Newfoundland, Gift, Novelty and Souvenir Stores (SIC 6582)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%							
Number of businesses (estimated)	49	--	--	--	--							
Businesses in sample	4											
Low sales value (\$000's)	(1)	--	--	--	--							
High sales value (\$000's)	(1)	--	--	--	--							
		Industry Average(2)						Reporting businesses only (3)				
Selected expense item	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	% busi- nesses reporting	Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%	
	Percent of sales						Percent of sales					
Cost of Sales	60.0	--	--	--	--	100.0	60.0	--	--	--	--	
Occupancy Expenses	9.8	--	--	--	--	100.0	9.8	--	--	--	--	
Mortgage Interest	-	--	--	--	--	-	-	--	--	--	--	
Depreciation	4.4	--	--	--	--	81.7	5.4	--	--	--	--	
Repairs & Maintenance	-	--	--	--	--	24.5	0.2	--	--	--	--	
Heat, Light & Telephone	3.5	--	--	--	--	81.7	4.3	--	--	--	--	
Business & Property Tax	0.6	--	--	--	--	81.7	0.8	--	--	--	--	
Insurance	0.5	--	--	--	--	81.7	0.6	--	--	--	--	
Rent	0.8	--	--	--	--	27.3	2.8	--	--	--	--	
Personnel Expenses	7.9	--	--	--	--	81.7	9.6	--	--	--	--	
Financial Expenses	0.8	--	--	--	--	81.7	1.0	--	--	--	--	
Bank Interest & Charges	0.8	--	--	--	--	81.7	1.0	--	--	--	--	
Professional Fees	-	--	--	--	--	9.0	0.3	--	--	--	--	
Franchise Fees	-	--	--	--	--	-	-	--	--	--	--	
Sales and Admin. Expenses	3.5	--	--	--	--	100.0	3.5	--	--	--	--	
Advertising	0.4	--	--	--	--	24.5	1.8	--	--	--	--	
Supplies	1.5	--	--	--	--	100.0	1.5	--	--	--	--	
Delivery	0.8	--	--	--	--	91.0	0.9	--	--	--	--	
Fuel Expense	0.7	--	--	--	--	57.2	1.2	--	--	--	--	
Other Expenses	2.1	--	--	--	--	42.8	5.0	--	--	--	--	
Profit (loss)	16.0	--	--	--	--	100.0	16.0	--	--	--	--	
Total	100.0	--	--	--	--	100.0	...	--	--	--	--	

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$ for each quartile.

(3) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$ for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page

Standard Industrial Classification Definition:

SIC 6582 - Gift, Novelty and Souvenir Stores

Businesses primarily engaged in retail dealing in gifts, novelty merchandise and souvenirs such as: retail carvings and artwork, retail handicraft ceramics, retail seasonal and holiday decorations, retail handicraft decoupage, retail eskimo carvings, retail gift wrap supplies, gift shops, retail handcrafted goods (novelties, souvenirs), joke shops, retail handicraft macrame, retail handicraft metalwork, retail novelty merchandise, retail handicraft pottery, and retail souvenirs.

TABLE 2. Balance Sheet Profile for 1985
Newfoundland, Gift, Novelty and Souvenir Stores (SIC 6582)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	49	--	--	--	--
Businesses in sample	4				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
		Average (\$000's)			
Assets					
Cash	3	--	--	--	--
Accounts and Notes Receivable	1	--	--	--	--
Inventory	8	--	--	--	--
Other Current Assets	-	--	--	--	--
Total Current Assets	12	--	--	--	--
Fixed Assets	7	--	--	--	--
Less: Accum. Dep. on Fixed Assets	1	--	--	--	--
Other Assets	-	--	--	--	--
Total Assets	19	--	--	--	--
Liabilities and Equity					
Current Loans	2	--	--	--	--
Other Current Liabilities	1	--	--	--	--
Total Current Liabilities	3	--	--	--	--
Mortgages Payable	-	--	--	--	--
Long Term Debt	1	--	--	--	--
Other Liabilities	7	--	--	--	--
Total Liabilities	11	--	--	--	--
Total Equity	7	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

TABLE 3. Financial Ratios for 1985
Newfoundland, Gift, Novelty and Souvenir Stores (SIC 6582)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	49	--	--	--	--
Businesses in sample	4				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
		Average			
Liquidity Ratio					
Current ratio (times)	150.4	--	--	--	--
Leverage Ratios					
Debt/Equity ratio (times)	-0.6	--	--	--	--
Interest Coverage ratio (times)	23.7	--	--	--	--
Debt ratio (times)	1.0	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)
Newfoundland, Gift, Novelty and Souvenir Stores (SIC 6582)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	4	--	--	--	--
Businesses in sample	1				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
	Average (\$000's)				
Source of Funds					
From Operations	X	--	--	--	--
Sale of Fixed Assets	X	--	--	--	--
Increase in Long Term Debt	X	--	--	--	--
Advances From Owners and Affiliates	X	--	--	--	--
From Government	X	--	--	--	--
Increase in Share Capital	X	--	--	--	--
Sale of Investments	X	--	--	--	--
Tax Adjustments	X	--	--	--	--
Other Sources	X	--	--	--	--
Total	X	--	--	--	--
Application of Funds					
Purchase of Fixed Assets	X	--	--	--	--
Payment of Dividends	X	--	--	--	--
Repayment of Long Term Debt	X	--	--	--	--
Current Portion of Long Term Debt	X	--	--	--	--
Purchase of Investments	X	--	--	--	--
Repayment of Adv. From Owners and Affil	X	--	--	--	--
Decrease in Equity	X	--	--	--	--
Tax Adjustments	X	--	--	--	--
Other Applications	X	--	--	--	--
Total	X	--	--	--	--
Increase (Decrease) in Net Working Capital	X	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985
Newfoundland, Gift, Novelty and Souvenir Stores (SIC 6582)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	129	5,975	465	21	8
less than 20	124	2,864	222	20	7
20 - 99	3	419	32	1	-
100 - 499	X	X	9	-	1
500 and over	X	X	202	-	-
1985					
Total	98	3,861	302	9	...
less than 20	91	2,837	223	8	...
20 - 99	3	696	55	1	...
100 - 499	3	X	16	-	...
500 and over	X	X	8	-	...

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page

TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985
Newfoundland, Gift, Novelty and Souvenir Stores (SIC 6582)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
1982					
All Businesses (No.)	37	-	-	-	-
Total Sales \$	3,260	-	-	-	-
Total Expense \$	3,008	-	-	-	-
Net Profit (loss) \$	252	-	-	-	-
Businesses reporting a profit (No.)	36	-	-	-	-
Total Sales \$	3,016	-	-	-	-
Total Expense \$	2,762	-	-	-	-
Net Profit \$	254	-	-	-	-
Businesses reporting loss (No.)	1	-	-	-	-
Total Sales \$	244	-	-	-	-
Total Expense \$	246	-	-	-	-
Net Loss \$	-2	-	-	-	-
1983					
All Businesses (No.)	40	-	-	-	-
Total Sales \$	3,593	-	-	-	-
Total Expense \$	3,459	-	-	-	-
Net Profit (loss) \$	134	-	-	-	-
Businesses reporting a profit (No.)	28	-	-	-	-
Total Sales \$	2,974	-	-	-	-
Total Expense \$	2,761	-	-	-	-
Net Profit \$	213	-	-	-	-
Businesses reporting a loss (No.)	12	-	-	-	-
Total Sales \$	619	-	-	-	-
Total Expense \$	698	-	-	-	-
Net Loss \$	-79	-	-	-	-
1984					
All Businesses (No.)	34	17	17	17	33
Total Sales \$	7,303	179	285	358	6,481
Total Expense \$	7,208	221	254	176	6,557
Net Profit (loss) \$	95	-42	31	182	-76
Businesses reporting a profit (No.)	48	-	17	17	14
Total Sales \$	2,134	-	285	358	1,491
Total Expense \$	1,879	-	254	176	1,449
Net Profit \$	255	-	31	182	42
Businesses reporting a loss (No.)	36	17	-	-	19
Total Sales \$	5,169	179	-	-	4,990
Total Expense \$	5,329	221	-	-	5,108
Net Loss \$	-160	-42	-	-	-118
1985					
All Businesses (No.)	53	-	-	-	-
Total Sales \$	5,082	-	-	-	-
Total Expense \$	4,737	-	-	-	-
Net Profit (loss) \$	345	-	-	-	-
Businesses reporting a profit (No.)	49	-	-	-	-
Total Sales \$	3,111	-	-	-	-
Total Expense \$	2,744	-	-	-	-
Net Profit \$	367	-	-	-	-
Businesses reporting a loss (No.)	4	-	-	-	-
Total Sales \$	1,971	-	-	-	-
Total Expense \$	1,993	-	-	-	-
Net Loss \$	-22	-	-	-	-

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985
Newfoundland, Operators of Buildings and Dwellings (SIC 751)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%						
Number of businesses (estimated)	423	105	106	106	106						
Businesses in sample	26										
Low sales value (\$000's)	(1)	(1)	18	43	95						
High sales value (\$000's)	(1)	18	43	95	(1)						

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Occupancy Expenses	47.1	51.5	49.8	40.4	46.0	100.0	47.1	51.5	49.8	40.4	46.0
Mortgage Interest	3.2	-	-	-	-	10.1	31.5	-	-	-	-
Depreciation	18.6	21.8	15.2	21.9	17.5	93.1	20.0	21.8	19.8	21.9	17.5
Repairs & Maintenance	6.2	9.0	5.3	2.9	7.5	84.6	7.4	9.0	7.2	3.7	8.5
Heat, Light & Telephone	6.3	3.3	12.3	3.2	4.6	73.8	8.5	5.0	16.6	5.2	5.2
Business & Property Tax	7.8	11.4	8.7	9.1	3.6	97.6	8.0	11.4	8.7	9.1	4.0
Insurance	3.3	6.1	2.7	3.3	1.9	81.7	4.1	6.2	3.7	5.5	2.1
Rent	1.7	-	-	-	-	3.2	52.1	-	-	-	-
Personnel Expenses	10.8	13.0	5.2	10.5	14.8	44.8	24.0	19.8	20.7	26.8	27.7
Financial Expenses	17.3	29.0	17.9	17.9	8.1	93.1	18.6	43.5	17.9	17.9	8.1
Bank Interest & Charges	14.6	27.0	14.3	17.0	4.5	87.2	16.7	40.5	14.3	17.0	5.6
Professional Fees	2.7	2.0	3.6	0.9	3.6	89.2	3.0	3.0	3.6	1.1	3.6
Other Expenses	15.4	21.0	6.2	32.4	8.9	92.7	16.7	21.0	8.3	32.4	8.9
Profit (loss)	9.4	-14.5	20.8	-1.2	22.1	100.0	9.4	-14.5	20.8	-1.2	22.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	...	...	...	...	...

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$ for each quartile.

(3) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$ for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit/loss) plus expenses does not necessarily equal 100%.

See Notes on Symbols Page.

Standard Industrial Classification Definition:

SIC 751 - Operators of Buildings and Dwellings

Businesses primarily engaged in the operating or in owning and operating buildings and dwellings.

TABLE 2. Balance Sheet Profile for 1985
Newfoundland, Operators of Buildings and Dwellings (SIC 751)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	423	105	106	106	106
Businesses in sample	26				
Low sales value (\$000's)	(1)	(1)	18	43	95
High sales value (\$000's)	(1)	18	43	95	(1)
	Average (\$000's)				
Assets					
Cash	11	1	13	5	21
Accounts and Notes Receivable	6	1	1	7	13
Inventory	4	-	-	-	14
Other Current Assets	31	1	6	2	97
Total Current Assets	53	3	20	14	146
Fixed Assets	556	105	146	336	1,429
Less: Accum. Dep. on Fixed Assets	123	29	54	81	288
Other Assets	95	1	2	48	287
Total Assets	580	80	114	318	1,574
Liabilities and Equity					
Current Loans	6	2	4	3	11
Other Current Liabilities	71	33	14	57	163
Total Current Liabilities	76	35	18	60	174
Mortgages Payable	59	21	19	-	168
Long Term Debt	12	3	16	14	14
Other Liabilities	273	43	25	219	718
Total Liabilities	421	101	78	293	1,074
Total Equity	159	-21	37	24	500

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

TABLE 3. Financial Ratios for 1985
Newfoundland, Operators of Buildings and Dwellings (SIC 751)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	423	105	106	106	106
Businesses in sample	26				
Low sales value (\$000's)	(1)	(1)	18	43	95
High sales value (\$000's)	(1)	18	43	95	(1)
	Average				
Liquidity Ratio					
Current ratio (times)	3.0	1.0	1.1	0.3	8.0
Leverage Ratios					
Debt/Equity ratio (times)	5.2	3.6	25.3	-23.1	6.2
Interest Coverage ratio (times)	20.6	14.5	19.9	8.9	33.2
Debt ratio (times)	0.9	1.2	0.8	0.9	0.8

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)
Newfoundland, Operators of Buildings and Dwellings (SIC 751)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	419	104	105	105	105
Businesses in sample	21				
Low sales value (\$000's)	(1)	(1)	19	43	65
High sales value (\$000's)	(1)	19	43	65	(1)
	Average (\$000's)				
Source of Funds					
From Operations	28	3	4	27	70
Sale of Fixed Assets	16	-	36	-	25
Increase in Long Term Debt	52	-	42	47	104
Advances From Owners and Affiliates	30	-	9	5	91
From Government	-	-	-	-	-
Increase in Share Capital	3	-	-	-	9
Sale of Investments	135	-	-	596	1
Tax Adjustments	-	-	-	-	-
Other Sources	3	-	-	-	10
Total	267	4	92	676	309
Application of Funds					
Purchase of Fixed Assets	84	-	28	1	262
Payment of Dividends	3	-	4	-	6
Repayment of Long Term Debt	164	6	56	618	30
Current Portion of Long Term Debt	-	-	-	-	-
Purchase of Investments	5	-	-	-	16
Repayment of Adv. From Owners and Affil.	5	-	-	4	14
Decrease in Equity	1	-	-	-	3
Tax Adjustments	10	-	-	43	1
Other Applications	-	-	-	-	-
Total	272	6	88	668	333
Increase (Decrease) in Net Working Capital	-4	-2	4	9	-23

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985
Newfoundland, Operators of Buildings and Dwellings (SIC 751)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	137	18,522	1,066	26	16
less than 20	129	4,350	262	25	16
20 - 99	3	1,004	56	1	-
100 - 499	4	X	729	-	-
500 and over	X	X	19	-	-
1985					
Total	148	18,120	1,027	21	...
less than 20	141	5,590	321	20	...
20 - 99	4	1,631	92	1	...
100 - 499	X	X	3	-	...
500 and over	X	X	611	-	...

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985
Newfoundland, Operators of Buildings and Dwellings (SIC 751)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
1982					
All Businesses (No.)	244	60	61	62	61
Total Sales \$	33,483	1,053	2,445	6,457	23,528
Total Expense \$	33,436	1,152	2,566	5,939	23,779
Net Profit (loss) \$	47	-99	-121	518	-251
Businesses reporting a profit (No.)	89	17	15	29	28
Total Sales \$	12,235	328	661	3,219	8,027
Total Expense \$	8,465	126	276	2,030	6,033
Net Profit \$	3,770	202	385	1,189	1,994
Businesses reporting loss (No.)	155	43	46	33	33
Total Sales \$	21,248	725	1,784	3,238	15,501
Total Expense \$	24,971	1,026	2,290	3,909	17,746
Net Loss \$	-3,723	-301	-506	-671	-2,245
1983					
All Businesses (No.)	274	68	68	69	69
Total Sales \$	38,284	1,007	2,536	7,074	27,667
Total Expense \$	37,202	973	2,470	6,712	27,047
Net Profit (loss) \$	1,082	34	66	362	620
Businesses reporting a profit (No.)	124	22	34	33	35
Total Sales \$	18,220	346	1,310	3,459	13,105
Total Expense \$	12,068	141	718	1,928	9,281
Net Profit \$	6,152	205	592	1,531	3,824
Businesses reporting a loss (No.)	150	46	34	36	34
Total Sales \$	20,064	661	1,226	3,615	14,562
Total Expense \$	25,134	832	1,752	4,784	17,766
Net Loss \$	-5,070	-171	-526	-1,169	-3,204
1984					
All Businesses (No.)	445	107	109	111	118
Total Sales \$	54,637	2,534	5,308	11,039	35,756
Total Expense \$	54,233	2,389	4,780	11,980	35,084
Net Profit (loss) \$	404	145	528	-941	672
Businesses reporting a profit (No.)	261	58	61	82	60
Total Sales \$	35,329	1,324	2,943	7,094	23,968
Total Expense \$	29,566	1,105	1,359	5,638	21,464
Net Profit \$	5,763	219	1,584	1,456	2,504
Businesses reporting a loss (No.)	184	49	48	29	58
Total Sales \$	19,308	1,210	2,365	3,945	11,788
Total Expense \$	24,667	1,284	3,421	6,342	13,620
Net Loss \$	-5,359	-74	-1,056	-2,397	-1,832
1985					
All Businesses (No.)	425	96	108	112	109
Total Sales \$	44,185	1,532	3,191	7,448	32,014
Total Expense \$	35,999	1,655	2,465	7,478	24,401
Net Profit (loss) \$	8,186	-123	726	-30	7,613
Businesses reporting a profit (No.)	281	47	105	39	90
Total Sales \$	31,013	777	3,111	2,796	24,329
Total Expense \$	21,334	692	2,375	2,590	15,677
Net Profit \$	9,679	85	736	206	8,652
Businesses reporting a loss (No.)	144	49	3	73	19
Total Sales \$	13,172	755	80	4,652	7,685
Total Expense \$	14,665	963	90	4,888	8,724
Net Loss \$	-1,493	-208	-10	-236	-1,039

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

See Notes on Symbols Page.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985
Newfoundland, Operators of Non-Residential Buildings (SIC 7512)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	207	--	--	--	--
Businesses in sample	9				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Occupancy Expenses	38.2	--	--	--	--	100.0	38.2	--	--	--	--
Mortgage Interest	6.1	--	--	--	--	11.4	53.3	--	--	--	--
Depreciation	19.9	--	--	--	--	100.0	19.9	--	--	--	--
Repairs & Maintenance	1.5	--	--	--	--	66.4	2.3	--	--	--	--
Heat, Light & Telephone	2.4	--	--	--	--	53.2	4.5	--	--	--	--
Business & Property Tax	5.7	--	--	--	--	100.0	5.7	--	--	--	--
Insurance	2.7	--	--	--	--	54.7	4.9	--	--	--	--
Rent	-	--	--	--	--	-	-	--	--	--	--
Personnel Expenses	8.6	--	--	--	--	35.8	24.0	--	--	--	--
Financial Expenses	18.1	--	--	--	--	100.0	18.1	--	--	--	--
Bank Interest & Charges	16.9	--	--	--	--	88.6	19.1	--	--	--	--
Professional Fees	1.2	--	--	--	--	76.9	1.6	--	--	--	--
Other Expenses	16.5	--	--	--	--	100.0	16.5	--	--	--	--
Profit (loss)	18.6	--	--	--	--	100.0	18.6	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$ for each quartile

(3) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$ for each quartile

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit/loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

Standard Industrial Classification Definition:

SIC 7512 - Operators of Non-Residential Buildings

Businesses primarily engaged in operating, or owning and operating buildings and dwellings such as: arena operating, conference/convention centre operating, leasing non-residential buildings, meeting hall operating, office building rental, real estate operating - non-residential buildings, shopping centre operating, stadium operating and theatre building operating

TABLE 2. Balance Sheet Profile for 1985
Newfoundland. Operators of Non-Residential Buildings (SIC 7512)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	207	--	--	--	--
Businesses in sample	9				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
			Average (\$000's)		
Assets					
Cash	7	--	--	--	--
Accounts and Notes Receivable	12	--	--	--	--
Inventory	17	--	--	--	--
Other Current Assets	1	--	--	--	--
Total Current Assets	37	--	--	--	--
Fixed Assets	516	--	--	--	--
Less: Accum. Dep. on Fixed Assets	106	--	--	--	--
Other Assets	96	--	--	--	--
Total Assets	544	--	--	--	--
Liabilities and Equity					
Current Loans	5	--	--	--	--
Other Current Liabilities	105	--	--	--	--
Total Current Liabilities	110	--	--	--	--
Mortgages Payable	183	--	--	--	--
Long Term Debt	17	--	--	--	--
Other Liabilities	144	--	--	--	--
Total Liabilities	453	--	--	--	--
Total Equity	91	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

TABLE 3. Financial Ratios for 1985
Newfoundland. Operators of Non-Residential Buildings (SIC 7512)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	207	--	--	--	--
Businesses in sample	9				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
			Average		
Liquidity Ratio					
Current ratio (times)	0.9	--	--	--	--
Leverage Ratios					
Debt:Equity ratio (times)	2.4	--	--	--	--
Interest Coverage ratio (times)	67.7	--	--	--	--
Debt ratio (times)	0.8	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)
Newfoundland, Operators of Non-Residential Buildings (SIC 7512)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	223	--	--	--	--
Businesses in sample	14				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
	Average (\$000's)				
Source of Funds					
From Operations	29	--	--	--	--
Sale of Fixed Assets	23	--	--	--	--
Increase in Long Term Debt	85	--	--	--	--
Advances From Owners and Affiliates	30	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	253	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	6	--	--	--	--
Total	426	--	--	--	--
Application of Funds					
Purchase of Fixed Assets	135	--	--	--	--
Payment of Dividends	4	--	--	--	--
Repayment of Long Term Debt	287	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	7	--	--	--	--
Repayment of Adv. From Owners and Affil.	3	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	19	--	--	--	--
Other Applications	-	--	--	--	--
Total	455	--	--	--	--
Increase (Decrease) in Net Working Capital	-28	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in
Number of Businesses, 1982 and 1985
Newfoundland, Operators of Buildings and Dwellings (SIC 751)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	137	18,522	1,066	26	16
less than 20	129	4,350	262	25	16
20 - 99	3	1,004	56	1	-
100 - 499	4	X	729	-	-
500 and over	X	X	19	-	-
1985					
Total	148	18,120	1,027	21	...
less than 20	141	5,590	321	20	-
20 - 99	4	1,631	92	1	-
100 - 499	X	X	3	-	-
500 and over	X	X	611	-	-

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985
Newfoundland, Operators of Non-Residential Buildings (SIC 7512)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
1982					
All Businesses (No.)	52	13	12	13	14
Total Sales \$	7,191	236	568	1,628	4,759
Total Expense \$	7,809	190	718	1,608	5,293
Net Profit (loss) \$	-618	46	-150	20	-534
Businesses reporting a profit (No.)	18	4	1	7	6
Total Sales \$	2,426	79	58	919	1,370
Total Expense \$	1,616	29	7	586	1,052
Net Profit \$	810	50	51	333	318
Businesses reporting loss (No.)	34	9	11	6	8
Total Sales \$	4,765	157	510	709	3,389
Total Expense \$	6,193	219	711	1,022	4,241
Net Loss \$	-1,428	-62	-201	-313	-852
1983					
All Businesses (No.)	64	15	16	16	17
Total Sales \$	11,171	280	716	2,052	8,123
Total Expense \$	9,805	355	548	1,163	7,739
Net Profit (loss) \$	1,366	-75	168	889	384
Businesses reporting a profit (No.)	36	6	9	12	9
Total Sales \$	6,348	110	396	1,543	4,299
Total Expense \$	4,032	76	161	564	3,231
Net Profit \$	2,316	34	235	979	1,068
Businesses reporting a loss (No.)	28	9	7	4	8
Total Sales \$	4,823	170	320	509	3,824
Total Expense \$	5,773	279	387	599	4,508
Net Loss \$	-950	-109	-67	-90	-684
1984					
All Businesses (No.)	205	40	61	47	57
Total Sales \$	27,833	901	2,948	4,786	19,198
Total Expense \$	26,384	785	1,996	5,361	17,242
Net Profit (loss) \$	2,449	116	952	-575	1,956
Businesses reporting a profit (No.)	139	26	47	33	33
Total Sales \$	20,050	531	2,399	3,131	13,989
Total Expense \$	15,148	401	816	2,113	11,818
Net Profit \$	4,902	130	1,583	1,018	2,171
Businesses reporting a loss (No.)	66	14	14	14	24
Total Sales \$	7,783	370	549	1,655	5,209
Total Expense \$	10,236	384	1,180	3,248	5,424
Net Loss \$	-2,453	-14	-631	-1,593	-215
1985					
All Businesses (No.)	232	47	57	56	72
Total Sales \$	26,027	1,165	2,386	2,969	19,507
Total Expense \$	20,272	1,081	1,912	3,062	14,217
Net Profit (loss) \$	5,755	84	474	-93	5,290
Businesses reporting a profit (No.)	173	44	38	19	72
Total Sales \$	23,052	1,101	1,523	921	19,507
Total Expense \$	17,129	1,000	991	921	14,217
Net Profit \$	5,923	101	532	-	5,290
Businesses reporting a loss (No.)	59	3	19	37	-
Total Sales \$	2,975	64	863	2,048	-
Total Expense \$	3,143	81	921	2,141	-
Net Loss \$	-168	-17	-58	-93	-

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985
Newfoundland, Insurance and Real Estate Agencies (SIC 7611)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	64	--	--	--	--
Businesses in sample	12				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Occupancy Expenses	7.1	--	--	--	--	82.7	8.6	--	--	--	--
Mortgage Interest	-	--	--	--	--	-	-	--	--	--	--
Depreciation	1.1	--	--	--	--	82.7	1.3	--	--	--	--
Repairs & Maintenance	0.4	--	--	--	--	34.4	1.1	--	--	--	--
Heat, Light & Telephone	2.7	--	--	--	--	71.1	3.8	--	--	--	--
Business & Property Tax	0.1	--	--	--	--	26.3	0.3	--	--	--	--
Insurance	1.0	--	--	--	--	63.1	1.6	--	--	--	--
Rent	1.9	--	--	--	--	44.3	4.2	--	--	--	--
Personnel Expenses	58.5	--	--	--	--	87.1	67.2	--	--	--	--
Financial Expenses	1.8	--	--	--	--	98.4	1.9	--	--	--	--
Bank Interest & Charges	0.8	--	--	--	--	72.3	1.1	--	--	--	--
Professional Fees	1.0	--	--	--	--	81.1	1.3	--	--	--	--
Other Expenses	30.1	--	--	--	--	100.0	30.1	--	--	--	--
Profit (loss)	2.4	--	--	--	--	92.0	2.6	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$ for each quartile.

(3) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$ for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

Standard Industrial Classification Definition:

SIC 7611 - Insurance and Real Estate Agencies

Businesses primarily engaged in either the selling of insurance and pension products as an independent agent or broker or dealing in real estate such as buying and selling for others, managing and appraising real estate for others or whose activities encompass both fields such as: real estate appraisal services, independent insurance claim adjusters, insurance agents and brokers, insurance and real estate agencies, insurance broker services and real estate agencies.

TABLE 2. Balance Sheet Profile for 1985
Newfoundland, Insurance and Real Estate Agencies (SIC 7611)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	64	--	--	--	--
Businesses in sample	12				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
			Average (\$000's)		
Assets					
Cash	34	--	--	--	--
Accounts and Notes Receivable	45	--	--	--	--
Inventory	-	--	--	--	--
Other Current Assets	11	--	--	--	--
Total Current Assets	91	--	--	--	--
Fixed Assets	44	--	--	--	--
Less: Accum. Dep. on Fixed Assets	17	--	--	--	--
Other Assets	32	--	--	--	--
Total Assets	150	--	--	--	--
Liabilities and Equity					
Current Loans	3	--	--	--	--
Other Current Liabilities	90	--	--	--	--
Total Current Liabilities	93	--	--	--	--
Mortgages Payable	-	--	--	--	--
Long Term Debt	-	--	--	--	--
Other Liabilities	18	--	--	--	--
Total Liabilities	111	--	--	--	--
Total Equity	38	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

TABLE 3. Financial Ratios for 1985
Newfoundland, Insurance and Real Estate Agencies (SIC 7611)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	64	--	--	--	--
Businesses in sample	12				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
			Average		
Liquidity Ratio					
Current ratio (times)	0.8	--	--	--	--
Leverage Ratios					
Debt:Equity ratio (times)	104.8	--	--	--	--
Interest Coverage ratio (times)	29.1	--	--	--	--
Debt ratio (times)	1.0	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)
Newfoundland, Insurance and Real Estate Agencies (SIC 7611)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	57	--	--	--	--
Businesses in sample	8				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Source of Funds					
From Operations	29	--	--	--	--
Sale of Fixed Assets	8	--	--	--	--
Increase in Long Term Debt	-	--	--	--	--
Advances From Owners and Affiliates	-	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	1	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	-	--	--	--	--
Total	37	--	--	--	--
Application of Funds					
Purchase of Fixed Assets	3	--	--	--	--
Payment of Dividends	-	--	--	--	--
Repayment of Long Term Debt	1	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	2	--	--	--	--
Repayment of Adv. From Owners and Affil.	2	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Applications	-	--	--	--	--
Total	8	--	--	--	--
Increase (Decrease) in Net Working Capital	29	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in
Number of Businesses, 1982 and 1985
Newfoundland, Insurance and Real Estate Agencies (SIC 7611)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	109	12,184	743	19	14
less than 20	93	5,063	310	17	11
20 - 99	8	4,204	256	1	2
100 - 499	4	1,939	118	1	-
500 and over	4	978	59	-	1
1985					
Total	137	18,861	848	19	...
less than 20	117	7,126	320	18	...
20 - 99	11	6,799	306	-	...
100 - 499	3	1,422	64	-	...
500 and over	6	3,514	158	1	...

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985
Newfoundland, Insurance and Real Estate Agencies (SIC 7611)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
1982					
All Businesses (No.)	93	23	23	23	24
Total Sales \$	15,358	667	1,547	2,915	10,229
Total Expense \$	14,281	669	1,424	2,641	9,547
Net Profit (loss) \$	1,077	-2	123	274	682
Businesses reporting a profit (No.)	71	17	17	17	20
Total Sales \$	12,142	473	1,205	2,083	8,381
Total Expense \$	10,752	420	1,041	1,689	7,602
Net Profit \$	1,390	53	164	394	779
Businesses reporting loss (No.)	22	6	6	6	4
Total Sales \$	3,216	194	342	832	1,848
Total Expense \$	3,529	249	383	952	1,945
Net Loss \$	-313	-55	-41	-120	-97
1983					
All Businesses (No.)	82	20	21	20	21
Total Sales \$	16,395	495	1,640	3,166	11,094
Total Expense \$	17,090	307	1,481	3,017	12,285
Net Profit (loss) \$	-695	188	159	149	-1,191
Businesses reporting a profit (No.)	58	17	13	13	15
Total Sales \$	11,426	425	1,064	1,963	7,974
Total Expense \$	9,834	226	858	1,700	7,050
Net Profit \$	1,592	199	206	263	924
Businesses reporting a loss (No.)	24	3	8	7	6
Total Sales \$	4,969	70	576	1,203	3,120
Total Expense \$	7,256	81	623	1,317	5,235
Net Loss \$	-2,287	-11	-47	-114	-2,115
1984					
All Businesses (No.)	124	31	27	30	36
Total Sales \$	22,818	561	1,822	3,021	17,414
Total Expense \$	21,139	610	1,644	2,994	15,891
Net Profit (loss) \$	1,679	-49	178	27	1,523
Businesses reporting a profit (No.)	98	14	27	30	27
Total Sales \$	17,415	384	1,822	3,021	12,188
Total Expense \$	15,476	384	1,644	2,994	10,454
Net Profit \$	1,939	-	178	27	1,734
Businesses reporting a loss (No.)	26	17	-	-	9
Total Sales \$	5,403	177	-	-	5,226
Total Expense \$	5,663	226	-	-	5,437
Net Loss \$	-260	-49	-	-	-211
1985					
All Businesses (No.)	102	19	26	28	29
Total Sales \$	28,436	477	1,395	5,998	20,566
Total Expense \$	27,645	477	1,457	6,492	19,219
Net Profit (loss) \$	791	-	-62	-494	1,347
Businesses reporting a profit (No.)	58	19	-	10	29
Total Sales \$	23,762	477	-	2,719	20,566
Total Expense \$	22,415	477	-	2,719	19,219
Net Profit \$	1,347	-	-	-	1,347
Businesses reporting a loss (No.)	44	-	26	18	-
Total Sales \$	4,674	-	1,395	3,279	-
Total Expense \$	5,230	-	1,457	3,773	-
Net Loss \$	-556	-	-62	-494	-

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

See Notes on Symbols Page.

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985
Newfoundland, Management Consulting Services (SIC 7771)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	97	--	--	--	--
Businesses in sample	7	--	--	--	--
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
	Percent of sales						Percent of sales				
Occupancy Expenses	16.1	--	--	--	--	100.0	16.1	--	--	--	--
Mortgage Interest	-	--	--	--	--	-	-	--	--	--	--
Depreciation	2.5	--	--	--	--	81.2	3.0	--	--	--	--
Repairs & Maintenance	0.3	--	--	--	--	17.5	1.5	--	--	--	--
Heat, Light & Telephone	6.7	--	--	--	--	100.0	6.7	--	--	--	--
Business & Property Tax	1.7	--	--	--	--	42.7	4.1	--	--	--	--
Insurance	1.6	--	--	--	--	74.1	2.2	--	--	--	--
Rent	3.4	--	--	--	--	62.6	5.4	--	--	--	--
Personnel Expenses	36.6	--	--	--	--	81.2	45.1	--	--	--	--
Financial Expenses	3.5	--	--	--	--	100.0	3.5	--	--	--	--
Bank Interest & Charges	2.1	--	--	--	--	94.7	2.2	--	--	--	--
Professional Fees	1.4	--	--	--	--	69.5	2.0	--	--	--	--
Franchise Fees	-	--	--	--	--	-	-	--	--	--	--
Sales and Admin. Expenses	10.7	--	--	--	--	100.0	10.7	--	--	--	--
Advertising	2.2	--	--	--	--	37.8	5.9	--	--	--	--
Supplies	5.2	--	--	--	--	100.0	5.2	--	--	--	--
Delivery	3.3	--	--	--	--	58.3	5.7	--	--	--	--
Other Expenses	22.6	--	--	--	--	100.0	22.6	--	--	--	--
Profit (loss)	10.5	--	--	--	--	100.0	10.5	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$ for each quartile

(3) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$ for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

Standard Industrial Classification Definition:

SIC 7771 - Management Consulting Services

Businesses primarily engaged in providing business and management consulting services such as: business management consulting services, customs consultants, financial management consultants, manager development consultants, organization management consultants, personnel management consultants and tariff and customs consultants.

TABLE 2. Balance Sheet Profile for 1985
Newfoundland, Management Consulting Services (SIC 7771)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	97	--	--	--	--
Businesses in sample	7				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
		Average (\$000's)			
Assets					
Cash	11	--	--	--	--
Accounts and Notes Receivable	26	--	--	--	--
Inventory	10	--	--	--	--
Other Current Assets	141	--	--	--	--
Total Current Assets	189	--	--	--	--
Fixed Assets	154	--	--	--	--
Less: Accum. Dep. on Fixed Assets	73	--	--	--	--
Other Assets	29	--	--	--	--
Total Assets	299	--	--	--	--
Liabilities and Equity					
Current Loans	9	--	--	--	--
Other Current Liabilities	75	--	--	--	--
Total Current Liabilities	84	--	--	--	--
Mortgages Payable	38	--	--	--	--
Long Term Debt	-	--	--	--	--
Other Liabilities	64	--	--	--	--
Total Liabilities	187	--	--	--	--
Total Equity	113	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

TABLE 3. Financial Ratios for 1985
Newfoundland, Management Consulting Services (SIC 7771)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	97	--	--	--	--
Businesses in sample	7				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
		Average			
Liquidity Ratio					
Current ratio (times)	1.3	--	--	--	--
Leverage Ratios					
Debt Equity ratio (times)	-10.8	--	--	--	--
Interest Coverage ratio (times)	15.4	--	--	--	--
Debt ratio (times)	1.0	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)
Newfoundland, Management Consulting Services (SIC 7771)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	66	--	--	--	--
Businesses in sample	3				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
	Average (\$000's)				
Source of Funds					
From Operations	14	--	--	--	--
Sale of Fixed Assets	-	--	--	--	--
Increase in Long Term Debt	-	--	--	--	--
Advances From Owners and Affiliates	78	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	39	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	-	--	--	--	--
Total	131	--	--	--	--
Application of Funds					
Purchase of Fixed Assets	2	--	--	--	--
Payment of Dividends	3	--	--	--	--
Repayment of Long Term Debt	5	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	-	--	--	--	--
Repayment of Adv. From Owners and Affil.	2	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	1	--	--	--	--
Other Applications	1	--	--	--	--
Total	14	--	--	--	--
Increase (Decrease) in Net Working Capital	117	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in
Number of Businesses, 1982 and 1985
Newfoundland, Management Consulting Services (SIC 7771)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	62	5,455	324	15	10
less than 20	55	2,453	148	13	10
20 - 99	4	207	8	2	-
100 - 499	X	X	41	-	-
500 and over	X	X	127	-	-
1985					
Total	61	7,532	391	8	...
less than 20	50	3,125	163	6	...
20 - 99	5	2,750	143	1	...
100 - 499	5	X	79	1	...
500 and over	X	X	6	-	...

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985
Newfoundland. Management Consulting Services (SIC 7771)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
1982					
All Businesses (No.)	50	8	17	12	13
Total Sales \$	6,275	154	569	873	4,679
Total Expense \$	5,765	144	411	970	4,240
Net Profit (loss) \$	510	10	158	-97	439
Businesses reporting a profit (No.)	35	6	11	8	10
Total Sales \$	5,177	111	352	614	4,100
Total Expense \$	4,437	93	144	553	3,647
Net Profit \$	740	18	208	61	453
Businesses reporting loss (No.)	15	2	6	4	3
Total Sales \$	1,098	43	217	259	579
Total Expense \$	1,328	51	267	417	593
Net Loss \$	-230	-8	-50	-158	-14
1983					
All Businesses (No.)	59	-	-	-	-
Total Sales \$	6,316	-	-	-	-
Total Expense \$	5,193	-	-	-	-
Net Profit (loss) \$	1,123	-	-	-	-
Businesses reporting a profit (No.)	48	-	-	-	-
Total Sales \$	5,705	-	-	-	-
Total Expense \$	4,456	-	-	-	-
Net Profit \$	1,249	-	-	-	-
Businesses reporting a loss (No.)	11	-	-	-	-
Total Sales \$	611	-	-	-	-
Total Expense \$	737	-	-	-	-
Net Loss \$	-126	-	-	-	-
1984					
All Businesses (No.)	174	34	45	49	46
Total Sales \$	17,204	593	1,826	2,850	11,935
Total Expense \$	16,468	894	1,624	2,963	10,987
Net Profit (loss) \$	736	-301	202	-113	948
Businesses reporting a profit (No.)	127	17	45	33	32
Total Sales \$	13,955	361	1,826	1,812	9,956
Total Expense \$	12,313	-	1,624	1,779	8,910
Net Profit \$	1,642	361	202	33	1,046
Businesses reporting a loss (No.)	47	17	-	16	14
Total Sales \$	3,249	232	-	1,038	1,979
Total Expense \$	4,155	894	-	1,184	2,077
Net Loss \$	-906	-662	-	-146	-98
1985					
All Businesses (No.)	97	18	28	17	34
Total Sales \$	15,600	191	2,328	2,023	11,058
Total Expense \$	14,893	143	2,069	2,006	10,675
Net Profit (loss) \$	707	48	259	17	383
Businesses reporting a profit (No.)	80	18	28	17	17
Total Sales \$	12,273	191	2,328	2,023	7,731
Total Expense \$	11,499	143	2,069	2,006	7,281
Net Profit \$	774	48	259	17	450
Businesses reporting a loss (No.)	17	-	-	-	17
Total Sales \$	3,327	-	-	-	3,327
Total Expense \$	3,394	-	-	-	3,394
Net Loss \$	-67	-	-	-	-67

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985
Newfoundland, Motels, Hotels and Motor Hotels (SIC 9111 & 9112)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	22	--	--	--	--
Businesses in sample	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Occupancy Expenses	22.6	--	--	--	--	100.0	22.6	--	--	--	--
Mortgage Interest	0.4	--	--	--	--	14.3	2.5	--	--	--	--
Depreciation	6.5	--	--	--	--	100.0	6.5	--	--	--	--
Repairs & Maintenance	3.7	--	--	--	--	71.1	5.1	--	--	--	--
Heat, Light & Telephone	8.6	--	--	--	--	100.0	8.6	--	--	--	--
Business & Property Tax	1.4	--	--	--	--	100.0	1.4	--	--	--	--
Insurance	1.3	--	--	--	--	100.0	1.3	--	--	--	--
Rent	0.7	--	--	--	--	23.1	3.2	--	--	--	--
Personnel Expenses	25.8	--	--	--	--	100.0	25.8	--	--	--	--
Financial Expenses	4.9	--	--	--	--	100.0	4.9	--	--	--	--
Bank Interest & Charges	4.1	--	--	--	--	100.0	4.1	--	--	--	--
Professional Fees	0.8	--	--	--	--	100.0	0.8	--	--	--	--
Franchise Fees	-	--	--	--	--	-	-	--	--	--	--
Sales and Admin. Expenses	7.6	--	--	--	--	100.0	7.6	--	--	--	--
Advertising	1.5	--	--	--	--	100.0	1.5	--	--	--	--
Supplies	3.0	--	--	--	--	100.0	3.0	--	--	--	--
Delivery	3.0	--	--	--	--	71.1	4.2	--	--	--	--
Laundry & Cleaning Expenses	0.1	--	--	--	--	23.1	0.5	--	--	--	--
Other Expenses	43.0	--	--	--	--	100.0	43.0	--	--	--	--
Profit (loss)	-3.8	--	--	--	--	100.0	-3.8	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$ for each quartile.

(3) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$ for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page

Standard Industrial Classification Definition:

SIC 9111 & 9112 - Motels, Hotels and Motor Hotels

Businesses primarily engaged in providing short term accommodation to the public, with or without food, beverage and other services. Those firms with six or more hotel or motel hotel-type rooms are classified here regardless of the major source of revenue. A hotel-type room has access only from the interior of the building and a motel hotel-type room has access from both the interior and exterior.

TABLE 2. Balance Sheet Profile for 1985
Newfoundland, Motels, Hotels and Motor Hotels (SIC 9111 & 9112)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	22	--	--	--	--
Businesses in sample	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
			Average (\$000's)		
Assets					
Cash	12	--	--	--	--
Accounts and Notes Receivable	16	--	--	--	--
Inventory	9	--	--	--	--
Other Current Assets	2	--	--	--	--
Total Current Assets	40	--	--	--	--
Fixed Assets	580	--	--	--	--
Less: Accum. Dep. on Fixed Assets	290	--	--	--	--
Other Assets	99	--	--	--	--
Total Assets	429	--	--	--	--
Liabilities and Equity					
Current Loans	67	--	--	--	--
Other Current Liabilities	69	--	--	--	--
Total Current Liabilities	135	--	--	--	--
Mortgages Payable	87	--	--	--	--
Long Term Debt	16	--	--	--	--
Other Liabilities	65	--	--	--	--
Total Liabilities	302	--	--	--	--
Total Equity	127	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

TABLE 3. Financial Ratios for 1985
Newfoundland, Motels, Hotels and Motor Hotels (SIC 9111 & 9112)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	22	--	--	--	--
Businesses in sample	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
			Average		
Liquidity Ratio					
Current ratio (times)	0.3	--	--	--	--
Leverage Ratios					
Debt/Equity ratio (times)	8.3	--	--	--	--
Interest Coverage ratio (times)		--	--	--	--
Debt ratio (times)	0.7	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)
Newfoundland, Motels, Hotels and Motor Hotels (SIC 9111 & 9112)

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	17	--	--	--	--
Businesses in sample	4				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
	Average (\$000 s)				
Source of Funds					
From Operations	69	--	--	--	--
Sale of Fixed Assets	1	--	--	--	--
Increase in Long Term Debt	327	--	--	--	--
Advances From Owners and Affiliates	26	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	-	--	--	--	--
Total	422	--	--	--	--
Application of Funds					
Purchase of Fixed Assets	34	--	--	--	--
Payment of Dividends	-	--	--	--	--
Repayment of Long Term Debt	317	--	--	--	--
Current Portion of Long Term Debt	2	--	--	--	--
Purchase of Investments	13	--	--	--	--
Repayment of Adv. From Owners and Affil.	4	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Applications	-	--	--	--	--
Total	370	--	--	--	--
Increase (Decrease) in Net Working Capital	52	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985
Newfoundland, Motels, Hotels and Motor Hotels (SIC 9111 & 9112)

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	146	14,801	1,583	22	8
less than 20	123	6,123	655	17	8
20 - 99	19	6,236	667	3	-
100 - 499	X	X	226	-	-
500 and over	3	X	35	2	-
1985					
Total	141	20,394	1,889	15	...
less than 20	121	6,639	615	12	...
20 - 99	14	5,269	488	2	...
100 - 499	4	X	488	1	...
500 and over	X	X	298	-	...

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985
Newfoundland, Motels, Hotels and Motor Hotels (SIC 9111 & 9112)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
1982					
All Businesses (No.)	96	24	23	24	25
Total Sales \$	31,780	781	3,131	6,653	21,215
Total Expense \$	32,587	1,696	3,237	6,469	21,185
Net Profit (loss) \$	-807	-915	-106	184	30
Businesses reporting a profit (No.)	46	8	13	14	11
Total Sales \$	16,296	419	1,402	3,716	10,759
Total Expense \$	14,787	349	1,372	3,406	9,660
Net Profit \$	1,509	70	30	310	1,099
Businesses reporting loss (No.)	50	16	10	10	14
Total Sales \$	15,484	362	1,729	2,937	10,456
Total Expense \$	17,800	1,347	1,865	3,063	11,525
Net Loss \$	-2,316	-985	-136	-126	-1,069
1983					
All Businesses (No.)	70	17	18	17	18
Total Sales \$	24,707	1,033	2,991	5,505	15,178
Total Expense \$	24,049	1,029	2,901	4,929	15,190
Net Profit (loss) \$	658	4	90	576	-12
Businesses reporting a profit (No.)	45	8	13	14	10
Total Sales \$	15,526	491	2,166	4,303	8,566
Total Expense \$	13,753	171	1,999	3,694	7,889
Net Profit \$	1,773	320	167	609	677
Businesses reporting a loss (No.)	25	9	5	3	8
Total Sales \$	9,181	542	825	1,202	6,612
Total Expense \$	10,296	858	902	1,235	7,301
Net Loss \$	-1,115	-316	-77	-33	-689
1984					
All Businesses (No.)	69	6	22	20	21
Total Sales \$	32,584	1,039	4,562	6,520	20,463
Total Expense \$	32,584	1,027	4,584	6,439	20,534
Net Profit (loss) \$	-	12	-22	81	-71
Businesses reporting a profit (No.)	35	2	8	16	9
Total Sales \$	14,204	282	1,841	4,908	7,173
Total Expense \$	13,591	259	1,808	4,629	6,895
Net Profit \$	613	23	33	279	278
Businesses reporting a loss (No.)	34	4	14	4	12
Total Sales \$	18,380	757	2,721	1,612	13,290
Total Expense \$	18,993	768	2,776	1,810	13,639
Net Loss \$	-613	-11	-55	-198	-349
1985					
All Businesses (No.)	22	-	-	-	-
Total Sales \$	13,648	-	-	-	-
Total Expense \$	13,020	-	-	-	-
Net Profit (loss) \$	628	-	-	-	-
Businesses reporting a profit (No.)	17	-	-	-	-
Total Sales \$	13,412	-	-	-	-
Total Expense \$	12,716	-	-	-	-
Net Profit \$	696	-	-	-	-
Businesses reporting a loss (No.)	5	-	-	-	-
Total Sales \$	236	-	-	-	-
Total Expense \$	304	-	-	-	-
Net Loss \$	-68	-	-	-	-

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985
Newfoundland. Licensed and Unlicensed Restaurants (SIC 9211 & 9212)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	183	45	46	46	46
Businesses in sample	27				
Low sales value (\$000's)	(1)	(1)	78	172	270
High sales value (\$000's)	(1)	78	172	270	(1)

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Cost of Sales	54.0	71.1	51.5	51.1	44.1	100.0	54.0	71.1	51.5	51.1	44.1
Occupancy Expenses	16.7	25.0	10.9	15.5	15.5	100.0	16.7	25.0	10.9	15.5	15.5
Mortgage Interest	-	-	-	-	-	1.4	2.9	-	-	-	-
Depreciation	4.4	9.9	0.8	3.2	3.7	87.3	5.0	9.9	1.7	3.2	3.7
Repairs & Maintenance	1.4	1.8	1.7	0.6	1.4	98.9	1.4	1.8	1.7	0.6	1.4
Heat, Light & Telephone	6.0	12.6	5.3	4.2	2.4	98.9	6.0	12.6	5.3	4.2	2.5
Business & Property Tax	0.8	0.7	0.8	0.7	0.8	100.0	0.8	0.7	0.8	0.7	0.8
Insurance	0.5	-	0.7	0.7	0.6	75.9	0.7	-	0.7	0.7	0.6
Rent	3.6	-	1.5	6.0	6.5	43.6	8.4	-	3.2	13.8	8.4
Personnel Expenses	25.9	22.6	28.6	24.4	27.7	100.0	25.9	22.6	28.6	24.4	27.7
Financial Expenses	2.7	0.1	2.8	3.6	3.9	90.1	2.9	0.2	2.8	3.6	3.9
Bank Interest & Charges	1.8	-	2.4	3.0	1.9	73.9	2.4	-	2.6	3.0	1.9
Professional Fees	0.4	0.1	0.4	0.6	0.6	88.5	0.5	0.2	0.4	0.7	0.6
Franchise Fees	0.4	-	-	-	-	10.5	4.1	-	-	-	-
Sales and Admin. Expenses	7.1	14.7	6.7	2.5	4.8	100.0	7.1	14.7	6.7	2.5	4.8
Advertising	1.2	-	1.2	0.5	2.6	75.9	1.5	-	1.2	0.5	2.6
Supplies	5.0	14.3	3.2	1.4	1.5	91.4	5.4	14.3	5.1	1.4	1.5
Delivery	0.9	0.4	2.2	0.5	0.5	67.8	1.3	0.7	2.2	1.4	0.7
Fuel Expense	0.1	-	-	-	-	8.3	0.9	-	-	-	-
Other Expenses	2.3	-	4.5	0.8	3.5	71.2	3.2	-	5.7	0.8	3.5
Profit (loss)	-8.6	-33.4	-5.0	2.2	0.5	100.0	-8.6	-33.4	-5.0	2.2	0.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	...	...	...	...	...

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$ for each quartile.

(3) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$ for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit/loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

Standard Industrial Classification Definition:

SIC 9211 & 9212 - Licensed and Unlicensed Restaurants

Businesses primarily engaged in preparing and serving meals for consumption on the premises either licensed or unlicensed to serve alcoholic beverages.

TABLE 2. Balance Sheet Profile for 1985
Newfoundland, Licensed and Unlicensed Restaurants (SIC 9211 & 9212)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	183	45	46	46	46
Businesses in sample	27				
Low sales value (\$000's)	(1)	(1)	78	172	270
High sales value (\$000's)	(1)	78	172	270	(1)
	Average (\$000's)				
Assets					
Cash	9	-	3	5	23
Accounts and Notes Receivable	1	-	1	1	3
Inventory	4	-	1	6	9
Other Current Assets	2	-	-	2	4
Total Current Assets	16	-	4	14	40
Fixed Assets	72	-	25	77	168
Less: Accum. Dep. on Fixed Assets	27	-	9	21	69
Other Assets	5	-	-	-	17
Total Assets	66	-	20	70	155
Liabilities and Equity					
Current Loans	5	-	6	3	11
Other Current Liabilities	25	-	2	28	62
Total Current Liabilities	30	-	7	31	73
Mortgages Payable	3	-	-	5	6
Long Term Debt	8	-	-	7	22
Other Liabilities	26	-	13	28	57
Total Liabilities	67	-	21	71	158
Total Equity	-1	-	-1	-1	-3

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

TABLE 3. Financial Ratios for 1985
Newfoundland, Licensed and Unlicensed Restaurants (SIC 9211 & 9212)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	183	45	46	46	46
Businesses in sample	27				
Low sales value (\$000's)	(1)	(1)	78	172	270
High sales value (\$000's)	(1)	78	172	270	(1)
	Average				
Liquidity Ratio					
Current ratio (times)	0.9	-	1.4	0.5	1.0
Leverage Ratios					
Debt Equity ratio (times)	0.5	-	1.7	-11.3	8.9
Interest Coverage ratio (times)	2.6	-	2.8	1.7	3.1
Debt ratio (times)	1.3	-	1.9	1.1	1.0

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)
Newfoundland, Licensed and Unlicensed Restaurants (SIC 9211 & 9212)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	105	--	--	--	--
Businesses in sample	13				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
	Average (\$000's)				
Source of Funds					
From Operations	15	--	--	--	--
Sale of Fixed Assets	1	--	--	--	--
Increase in Long Term Debt	6	--	--	--	--
Advances From Owners and Affiliates	6	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	-	--	--	--	--
Total	28	--	--	--	--
Application of Funds					
Purchase of Fixed Assets	10	--	--	--	--
Payment of Dividends	1	--	--	--	--
Repayment of Long Term Debt	10	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	-	--	--	--	--
Repayment of Adv. From Owners and Atfil.	6	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Applications	-	--	--	--	--
Total	28	--	--	--	--
Increase (Decrease) in Net Working Capital	-	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in
Number of Businesses, 1982 and 1985
Newfoundland, Food Services (SIC 921)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	609	33,838	3,892	130	57
less than 20	564	13,643	1,569	120	53
20 - 99	36	8,997	1,035	8	3
100 - 499	4	2,491	286	1	1
500 and over	5	8,707	1,002	1	-
1985					
Total	597	43,116	4,580	97	...
less than 20	549	14,705	1,562	90	...
20 - 99	37	10,327	1,097	6	...
100 - 499	6	8,019	852	-	...
500 and over	5	10,065	1,069	1	...

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985
Newfoundland, Licensed and Unlicensed Restaurants (SIC 9211 & 9212)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
1982					
All Businesses (No.)	117	29	26	32	30
Total Sales \$	25,015	1,286	2,229	5,305	16,195
Total Expense \$	23,782	1,222	2,086	5,125	15,349
Net Profit (loss) \$	1,233	64	143	180	846
Businesses reporting a profit (No.)	81	18	19	20	24
Total Sales \$	17,745	888	1,632	3,233	11,992
Total Expense \$	16,275	776	1,454	2,965	11,080
Net Profit \$	1,470	112	178	268	912
Businesses reporting loss (No.)	36	11	7	12	6
Total Sales \$	7,270	398	597	2,072	4,203
Total Expense \$	7,507	446	632	2,160	4,269
Net Loss \$	-237	-48	-35	-88	-66
1983					
All Businesses (No.)	171	42	25	60	125
Total Sales \$	35,016	1,045	1,547	7,509	24,916
Total Expense \$	34,137	1,004	1,558	7,307	24,268
Net Profit (loss) \$	879	41	-11	201	648
Businesses reporting a profit (No.)	135	41	13	49	32
Total Sales \$	25,084	1,030	833	5,780	17,441
Total Expense \$	23,593	919	662	5,486	16,526
Net Profit \$	1,491	111	171	294	915
Businesses reporting a loss (No.)	36	1	12	11	12
Total Sales \$	9,932	15	714	1,728	7,475
Total Expense \$	10,544	85	896	1,821	7,742
Net Loss \$	-612	-70	-182	-93	-267
1984					
All Businesses (No.)	176	40	45	46	45
Total Sales \$	34,363	1,046	3,784	7,877	21,656
Total Expense \$	34,161	1,211	3,823	7,713	21,414
Net Profit (loss) \$	202	-165	-39	164	242
Businesses reporting a profit (No.)	111	18	28	27	38
Total Sales \$	26,666	557	2,891	4,832	18,386
Total Expense \$	25,175	481	2,654	4,464	17,576
Net Profit \$	1,491	76	237	368	810
Businesses reporting a loss (No.)	65	22	17	19	7
Total Sales \$	7,697	489	893	3,045	3,270
Total Expense \$	8,986	730	1,169	3,249	3,838
Net Loss \$	-1,289	-241	-276	-204	-568
1985					
All Businesses (No.)	191	42	49	44	56
Total Sales \$	49,178	1,871	6,897	9,434	30,976
Total Expense \$	48,088	1,941	6,191	9,186	30,770
Net Profit (loss) \$	1,090	-70	706	248	206
Businesses reporting a profit (No.)	141	19	41	44	37
Total Sales \$	35,476	1,487	5,809	9,434	18,746
Total Expense \$	33,208	1,298	5,052	9,186	17,672
Net Profit \$	2,268	189	757	248	1,074
Businesses reporting a loss (No.)	50	23	8	-	19
Total Sales \$	13,702	384	1,088	-	12,230
Total Expense \$	14,880	643	1,139	-	13,098
Net Loss \$	-1,178	-259	-51	-	-868

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

See Notes on Symbols Page

TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985
Newfoundland, Take-Out Food Services (SIC 9213)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	232	--	--	--	--
Businesses in sample	13	--	--	--	--
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Cost of Sales	48.8	--	--	--	--	100.0	48.8	--	--	--	--
Occupancy Expenses	13.7	--	--	--	--	100.0	13.7	--	--	--	--
Mortgage Interest	0.2	--	--	--	--	5.5	4.2	--	--	--	--
Depreciation	2.9	--	--	--	--	97.2	3.0	--	--	--	--
Repairs & Maintenance	2.6	--	--	--	--	100.0	2.6	--	--	--	--
Heat, Light & Telephone	2.6	--	--	--	--	100.0	2.6	--	--	--	--
Business & Property Tax	0.3	--	--	--	--	55.7	0.5	--	--	--	--
Insurance	0.7	--	--	--	--	100.0	0.7	--	--	--	--
Rent	4.4	--	--	--	--	69.5	6.3	--	--	--	--
Personnel Expenses	31.8	--	--	--	--	100.0	31.8	--	--	--	--
Financial Expenses	2.6	--	--	--	--	100.0	2.6	--	--	--	--
Bank Interest & Charges	0.8	--	--	--	--	97.8	0.8	--	--	--	--
Professional Fees	1.4	--	--	--	--	97.1	1.5	--	--	--	--
Franchise Fees	0.4	--	--	--	--	8.9	4.0	--	--	--	--
Sales and Admin. Expenses	2.4	--	--	--	--	100.0	2.4	--	--	--	--
Advertising	0.6	--	--	--	--	100.0	0.6	--	--	--	--
Supplies	1.0	--	--	--	--	100.0	1.0	--	--	--	--
Delivery	0.8	--	--	--	--	100.0	0.8	--	--	--	--
Fuel Expense	-	--	--	--	--	-	-	--	--	--	--
Other Expenses	0.6	--	--	--	--	51.5	1.2	--	--	--	--
Profit (loss)	0.3	--	--	--	--	100.0	0.3	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$ for each quartile.

(3) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$ for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

Standard Industrial Classification Definition:

SIC 9213 - Take-Out Food Services

Businesses primarily engaged in preparing and selling packaged or wrapped food to the public for consumption away from the premises such as take-out chinese foods, doughnut shops, take-out fish and chips, take-out fried chicken, hot dog stands, ice cream stands, take-out pizzerias, refreshment booths, and prepared food take-out service (exc. caterers and mobile food services).

**TABLE 2. Balance Sheet Profile for 1985
Newfoundland, Take-Out Food Services (SIC 9213)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	232	--	--	--	--
Businesses in sample	13				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
			Average (\$000's)		
Assets					
Cash	4	--	--	--	--
Accounts and Notes Receivable	3	--	--	--	--
Inventory	6	--	--	--	--
Other Current Assets	1	--	--	--	--
Total Current Assets	13	--	--	--	--
Fixed Assets	56	--	--	--	--
Less: Accum. Dep. on Fixed Assets	24	--	--	--	--
Other Assets	14	--	--	--	--
Total Assets	59	--	--	--	--
Liabilities and Equity					
Current Loans	5	--	--	--	--
Other Current Liabilities	19	--	--	--	--
Total Current Liabilities	25	--	--	--	--
Mortgages Payable	3	--	--	--	--
Long Term Debt	2	--	--	--	--
Other Liabilities	16	--	--	--	--
Total Liabilities	45	--	--	--	--
Total Equity	13	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 3. Financial Ratios for 1985
Newfoundland, Take-Out Food Services (SIC 9213)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	232	--	--	--	--
Businesses in sample	13				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
			Average		
Liquidity Ratio					
Current ratio (times)	0.8	--	--	--	--
Leverage Ratios					
Debt/Equity ratio (times)	-6.3	--	--	--	--
Interest Coverage ratio (times)		--	--	--	--
Debt ratio (times)	0.8	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)
Newfoundland, Take-Out Food Services (SIC 9213)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	118	--	--	--	--
Businesses in sample	10				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
	Average (\$000's)				
Source of Funds					
From Operations	17	--	--	--	--
Sale of Fixed Assets	1	--	--	--	--
Increase in Long Term Debt	7	--	--	--	--
Advances From Owners and Affiliates	3	--	--	--	--
From Government	-	--	--	--	--
Increase in Share Capital	-	--	--	--	--
Sale of Investments	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Sources	-	--	--	--	--
Total	28	--	--	--	--
Application of Funds					
Purchase of Fixed Assets	10	--	--	--	--
Payment of Dividends	1	--	--	--	--
Repayment of Long Term Debt	7	--	--	--	--
Current Portion of Long Term Debt	-	--	--	--	--
Purchase of Investments	-	--	--	--	--
Repayment of Adv. From Owners and Affil.	7	--	--	--	--
Decrease in Equity	-	--	--	--	--
Tax Adjustments	-	--	--	--	--
Other Applications	-	--	--	--	--
Total	25	--	--	--	--
Increase (Decrease) in Net Working Capital	3	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in
Number of Businesses, 1982 and 1985
Newfoundland, Food Services (SIC 921)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	609	33,838	3,892	130	57
less than 20	564	13,643	1,569	120	53
20 - 99	36	8,997	1,035	8	3
100 - 499	4	2,491	286	1	1
500 and over	5	8,707	1,002	1	-
1985					
Total	597	43,116	4,580	97	...
less than 20	549	14,705	1,562	90	...
20 - 99	37	10,327	1,097	6	...
100 - 499	6	8,019	852	-	...
500 and over	5	10,065	1,069	1	...

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985
Newfoundland. Take-Out Food Services (SIC 9213)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
1982					
All Businesses (No.)	146	34	38	37	37
Total Sales \$	16,871	868	1,965	3,102	10,936
Total Expense \$	16,211	778	1,792	3,032	10,609
Net Profit (loss) \$	660	90	173	70	327
Businesses reporting a profit (No.)	94	21	23	27	23
Total Sales \$	11,564	660	1,314	2,344	7,246
Total Expense \$	10,577	529	1,053	2,233	6,762
Net Profit \$	987	131	261	111	484
Businesses reporting loss (No.)	52	13	15	10	14
Total Sales \$	5,307	208	651	758	3,690
Total Expense \$	5,634	249	739	799	3,847
Net Loss \$	-327	-41	-88	-41	-157
1983					
All Businesses (No.)	179	40	46	47	46
Total Sales \$	26,428	1,522	2,271	4,218	18,417
Total Expense \$	24,531	1,433	2,144	3,782	17,172
Net Profit (loss) \$	1,897	89	127	436	1,245
Businesses reporting a profit (No.)	143	38	31	41	33
Total Sales \$	19,359	1,453	1,537	3,572	12,797
Total Expense \$	17,106	1,356	1,373	3,079	11,298
Net Profit \$	2,253	97	164	493	1,499
Businesses reporting a loss (No.)	36	2	15	6	13
Total Sales \$	7,069	69	734	646	5,620
Total Expense \$	7,425	77	771	703	5,874
Net Loss \$	-356	-8	-37	-57	-254
1984					
All Businesses (No.)	216	51	54	56	55
Total Sales \$	25,782	1,267	2,351	4,848	17,316
Total Expense \$	24,925	1,076	1,907	5,310	16,632
Net Profit (loss) \$	857	191	444	-462	684
Businesses reporting a profit (No.)	161	51	54	15	41
Total Sales \$	17,229	1,267	2,351	1,222	12,389
Total Expense \$	15,674	1,076	1,907	1,114	11,577
Net Profit \$	1,555	191	444	108	812
Businesses reporting a loss (No.)	55	-	-	41	14
Total Sales \$	8,553	-	-	3,626	4,927
Total Expense \$	9,251	-	-	4,196	5,055
Net Loss \$	-698	-	-	-570	-128
1985					
All Businesses (No.)	300	69	80	68	83
Total Sales \$	48,066	1,512	5,159	7,370	34,025
Total Expense \$	46,856	1,544	4,895	7,296	33,121
Net Profit (loss) \$	1,210	-32	264	74	904
Businesses reporting a profit (No.)	200	46	51	51	52
Total Sales \$	35,969	1,158	3,004	5,619	26,188
Total Expense \$	33,777	942	2,622	5,256	24,957
Net Profit \$	2,192	216	382	363	1,231
Businesses reporting a loss (No.)	100	23	29	17	31
Total Sales \$	12,097	354	2,155	1,751	7,837
Total Expense \$	13,079	602	2,273	2,040	8,164
Net Loss \$	-982	-248	-118	-289	-327

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page

**TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985
Newfoundland, Barber and Beauty Shops (SIC 971)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	189	--	--	--	--
Businesses in sample	14				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Occupancy Expenses	18.3	--	--	--	--	100.0	18.3	--	--	--	--
Mortgage Interest	-	--	--	--	--	-	-	--	--	--	--
Depreciation	2.2	--	--	--	--	77.9	2.8	--	--	--	--
Repairs & Maintenance	1.3	--	--	--	--	68.5	1.9	--	--	--	--
Heat, Light & Telephone	6.3	--	--	--	--	100.0	6.3	--	--	--	--
Business & Property Tax	0.5	--	--	--	--	58.6	0.9	--	--	--	--
Insurance	0.7	--	--	--	--	62.0	1.2	--	--	--	--
Rent	7.2	--	--	--	--	68.2	10.5	--	--	--	--
Personnel Expenses	25.4	--	--	--	--	61.4	41.3	--	--	--	--
Financial Expenses	0.7	--	--	--	--	71.7	0.9	--	--	--	--
Bank Interest & Charges	0.4	--	--	--	--	12.8	3.3	--	--	--	--
Professional Fees	0.3	--	--	--	--	71.7	0.4	--	--	--	--
Franchise Fees	-	--	--	--	--	-	-	--	--	--	--
Sales and Admin. Expenses	9.8	--	--	--	--	100.0	9.8	--	--	--	--
Advertising	0.7	--	--	--	--	58.6	1.2	--	--	--	--
Supplies	7.2	--	--	--	--	98.0	7.4	--	--	--	--
Delivery	1.9	--	--	--	--	66.3	2.8	--	--	--	--
Other Expenses	7.2	--	--	--	--	77.9	9.3	--	--	--	--
Profit (loss)	38.7	--	--	--	--	100.0	38.7	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$ for each quartile

(3) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$ for each quartile

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit/loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

Standard Industrial Classification Definition:

SIC 971 - Barber and Beauty Shops

Businesses primarily engaged in providing beauty or hairdressing services

TABLE 2. Balance Sheet Profile for 1985
Newfoundland, Barber and Beauty Shops (SIC 971)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	189	--	--	--	--
Businesses in sample	14				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
			Average (\$000's)		
Assets					
Cash	-	--	--	--	--
Accounts and Notes Receivable	-	--	--	--	--
Inventory	-	--	--	--	--
Other Current Assets	-	--	--	--	--
Total Current Assets	-	--	--	--	--
Fixed Assets	2	--	--	--	--
Less Accum. Dep. on Fixed Assets	-	--	--	--	--
Other Assets	-	--	--	--	--
Total Assets	3	--	--	--	--
Liabilities and Equity					
Current Loans	-	--	--	--	--
Other Current Liabilities	-	--	--	--	--
Total Current Liabilities	-	--	--	--	--
Mortgages Payable	-	--	--	--	--
Long Term Debt	1	--	--	--	--
Other Liabilities	1	--	--	--	--
Total Liabilities	2	--	--	--	--
Total Equity	-	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

TABLE 3. Financial Ratios for 1985
Newfoundland, Barber and Beauty Shops (SIC 971)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	189	--	--	--	--
Businesses in sample	14				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
			Average		
Liquidity Ratio					
Current ratio (times)	1.0	--	--	--	--
Leverage Ratios					
Debt/Equity ratio (times)	4.4	--	--	--	--
Interest Coverage ratio (times)	10.3	--	--	--	--
Debt ratio (times)	0.6	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)
Newfoundland, Barber and Beauty Shops (SIC 971)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	-	-	-	-	-
Businesses in sample	-	-	-	-	-
Low sales value (\$000's)	(1)	-	-	-	-
High sales value (\$000's)	(1)	-	-	-	-
	Average (\$000's)				
Source of Funds					
From Operations	-	-	-	-	-
Sale of Fixed Assets	-	-	-	-	-
Increase in Long Term Debt	-	-	-	-	-
Advances From Owners and Affiliates	-	-	-	-	-
From Government	-	-	-	-	-
Increase in Share Capital	-	-	-	-	-
Sale of Investments	-	-	-	-	-
Tax Adjustments	-	-	-	-	-
Other Sources	-	-	-	-	-
Total	-	-	-	-	-
Application of Funds					
Purchase of Fixed Assets	-	-	-	-	-
Payment of Dividends	-	-	-	-	-
Repayment of Long Term Debt	-	-	-	-	-
Current Portion of Long Term Debt	-	-	-	-	-
Purchase of Investments	-	-	-	-	-
Repayment of Adv. From Owners and Affil.	-	-	-	-	-
Decrease in Equity	-	-	-	-	-
Tax Adjustments	-	-	-	-	-
Other Applications	-	-	-	-	-
Total	-	-	-	-	-
Increase (Decrease) in Net Working Capital	-	-	-	-	-

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985
Newfoundland, Barber and Beauty Shops (SIC 971)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	176	5,922	590	34	33
less than 20	170	3,765	376	32	33
20 - 99	4	817	81	1	-
100 - 499	X	X	124	1	-
500 and over	X	X	9	-	-
1985					
Total	211	7,862	750	31	...
less than 20	206	5,352	511	29	...
20 - 99	X	X	70	-	...
100 - 499	X	X	154	1	...
500 and over	X	X	15	1	...

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985
Newfoundland, Barber and Beauty Shops (SIC 971)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
1982					
All Businesses (No.)	148	31	41	38	38
Total Sales \$	7,496	457	911	1,630	4,498
Total Expense \$	6,218	160	571	1,173	4,314
Net Profit (loss) \$	1,278	297	340	457	184
Businesses reporting a profit (No.)	129	31	41	29	28
Total Sales \$	5,797	457	911	1,244	3,185
Total Expense \$	4,268	160	571	779	2,758
Net Profit \$	1,529	297	340	465	427
Businesses reporting loss (No.)	19	-	-	9	10
Total Sales \$	1,699	-	-	386	1,313
Total Expense \$	1,950	-	-	394	1,556
Net Loss \$	-251	-	-	-8	-243
1983					
All Businesses (No.)	251	42	64	75	70
Total Sales \$	10,159	466	905	2,336	6,452
Total Expense \$	7,438	243	321	1,397	5,477
Net Profit (loss) \$	2,721	223	584	939	975
Businesses reporting a profit (No.)	249	42	64	74	69
Total Sales \$	10,017	466	905	2,294	6,352
Total Expense \$	7,288	243	321	1,353	5,371
Net Profit \$	2,729	223	584	941	981
Businesses reporting a loss (No.)	2	-	-	1	1
Total Sales \$	142	-	-	42	100
Total Expense \$	150	-	-	44	106
Net Loss \$	-8	-	-	-2	-6
1984					
All Businesses (No.)	334	71	96	82	85
Total Sales \$	14,398	876	2,104	3,195	8,223
Total Expense \$	12,503	475	1,747	2,580	7,701
Net Profit (loss) \$	1,895	401	357	615	522
Businesses reporting a profit (No.)	301	71	79	82	69
Total Sales \$	12,830	876	1,794	3,195	6,965
Total Expense \$	10,877	475	1,427	2,580	6,395
Net Profit \$	1,953	401	367	615	570
Businesses reporting a loss (No.)	33	-	17	-	16
Total Sales \$	1,568	-	310	-	1,258
Total Expense \$	1,626	-	320	-	1,306
Net Loss \$	-58	-	-10	-	-48
1985					
All Businesses (No.)	190	42	37	55	56
Total Sales \$	4,759	528	533	1,061	2,637
Total Expense \$	3,094	405	388	386	1,915
Net Profit (loss) \$	1,665	123	145	675	722
Businesses reporting a profit (No.)	190	42	37	55	56
Total Sales \$	4,759	528	533	1,061	2,637
Total Expense \$	3,094	405	388	386	1,915
Net Profit \$	1,665	123	145	675	722
Businesses reporting a loss (No.)	-	-	-	-	-
Total Sales \$	-	-	-	-	-
Total Expense \$	-	-	-	-	-
Net Loss \$	-	-	-	-	-

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985
Newfoundland. Industrial Machinery and Equipment Rental and Leasing (SIC 9911)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	43	--	--	--	--
Businesses in sample	5	--	--	--	--
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--

Selected expense item	Industry Average(2)					% busi- nesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Mortgage Interest	-	--	--	--	--	-	--	--	--	--	
Depreciation	5.8	--	--	--	--	100.0	5.8	--	--	--	
Repairs & Maintenance	2.1	--	--	--	--	28.5	7.5	--	--	--	
Heat, Light & Telephone	0.9	--	--	--	--	76.5	1.2	--	--	--	
Business & Property Tax	0.8	--	--	--	--	52.0	1.6	--	--	--	
Insurance	1.7	--	--	--	--	52.0	3.3	--	--	--	
Rent	0.4	--	--	--	--	10.6	3.5	--	--	--	
Personnel Expenses	6.1	--	--	--	--	28.5	21.4	--	--	--	
Financial Expenses	0.9	--	--	--	--	52.0	1.8	--	--	--	
Bank Interest & Charges	0.5	--	--	--	--	28.5	1.7	--	--	--	
Professional Fees	0.5	--	--	--	--	52.0	0.9	--	--	--	
Franchise Fees	-	--	--	--	--	-	-	--	--	--	
Sales and Admin. Expenses	56.9	--	--	--	--	76.5	74.4	--	--	--	
Advertising	0.2	--	--	--	--	17.5	1.0	--	--	--	
Supplies	0.6	--	--	--	--	76.5	0.8	--	--	--	
Delivery	56.1	--	--	--	--	69.5	80.8	--	--	--	
Other Expenses	13.0	--	--	--	--	28.5	45.6	--	--	--	
Profit (loss)	11.3	--	--	--	--	100.0	11.3	--	--	--	
Total	100.0	--	--	--	--	100.0	...	--	--	--	

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$ for each quartile.

(3) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$ for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

Standard Industrial Classification Definition:

SIC 9911 - Industrial Machinery and Equipment Rental and Leasing

Businesses primarily engaged in the rental or leasing of heavy industrial machinery and equipment.

TABLE 2. Balance Sheet Profile for 1985
Newfoundland, Industrial Machinery and Equipment Rental and Leasing (SIC 9911)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	43	--	--	--	--
Businesses in sample	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
			Average (\$000's)		
Assets					
Cash	14	--	--	--	--
Accounts and Notes Receivable	9	--	--	--	--
Inventory	1	--	--	--	--
Other Current Assets	1	--	--	--	--
Total Current Assets	24	--	--	--	--
Fixed Assets	77	--	--	--	--
Less: Accum. Dep. on Fixed Assets	45	--	--	--	--
Other Assets	-	--	--	--	--
Total Assets	57	--	--	--	--
Liabilities and Equity					
Current Loans	7	--	--	--	--
Other Current Liabilities	12	--	--	--	--
Total Current Liabilities	19	--	--	--	--
Mortgages Payable	-	--	--	--	--
Long Term Debt	3	--	--	--	--
Other Liabilities	5	--	--	--	--
Total Liabilities	27	--	--	--	--
Total Equity	30	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

TABLE 3. Financial Ratios for 1985
Newfoundland, Industrial Machinery and Equipment Rental and Leasing (SIC 9911)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	43	--	--	--	--
Businesses in sample	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
			Average		
Liquidity Ratio					
Current ratio (times)	1.2	--	--	--	--
Leverage Ratios					
Debt/Equity ratio (times)	2.0	--	--	--	--
Interest Coverage ratio (times)	7.0	--	--	--	--
Debt ratio (times)	0.6	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)
Newfoundland, Industrial Machinery and Equipment Rental and Leasing (SIC 9911)

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	7	--	--	--	--
Businesses in sample	2				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
	Average (\$000's)				
Source of Funds					
From Operations	X	--	--	--	--
Sale of Fixed Assets	X	--	--	--	--
Increase in Long Term Debt	X	--	--	--	--
Advances From Owners and Affiliates	X	--	--	--	--
From Government	X	--	--	--	--
Increase in Share Capital	X	--	--	--	--
Sale of Investments	X	--	--	--	--
Tax Adjustments	X	--	--	--	--
Other Sources	X	--	--	--	--
Total	X	--	--	--	--
Application of Funds					
Purchase of Fixed Assets	X	--	--	--	--
Payment of Dividends	X	--	--	--	--
Repayment of Long Term Debt	X	--	--	--	--
Current Portion of Long Term Debt	X	--	--	--	--
Purchase of Investments	X	--	--	--	--
Repayment of Adv. From Owners and Affil.	X	--	--	--	--
Decrease in Equity	X	--	--	--	--
Tax Adjustments	X	--	--	--	--
Other Applications	X	--	--	--	--
Total	X	--	--	--	--
Increase (Decrease) in Net Working Capital	X	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985
Newfoundland, Industrial Machinery and Equipment Rental and Leasing (SIC 9911)

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	15	903	50	6	6
less than 20	14	X	33	5	6
20 - 99	X	X	17	1	-
100 - 499	-	-	-	-	-
500 and over	-	-	-	-	-
1985					
Total	21	1,300	68	3	...
less than 20	20	X	47	3	-
20 - 99	X	X	21	-	-
100 - 499	-	-	-	-	-
500 and over	-	-	-	-	-

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985
Newfoundland, Industrial Machinery and Equipment Rental and Leasing (SIC 9911)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
1982					
All Businesses (No.)	19	4	3	7	5
Total Sales \$	3,996	138	222	1,044	2,592
Total Expense \$	3,169	142	239	810	1,978
Net Profit (loss) \$	827	-4	-17	234	614
Businesses reporting a profit (No.)	10	2	-	6	2
Total Sales \$	1,765	50	-	892	823
Total Expense \$	587	49	-	656	118
Net Profit \$	1,178	1	-	236	705
Businesses reporting loss (No.)	9	2	3	1	3
Total Sales \$	2,231	88	222	152	1,769
Total Expense \$	2,582	93	239	154	2,096
Net Loss \$	-351	-5	-17	-2	-327
1983					
All Businesses (No.)	27	1	12	7	7
Total Sales \$	7,003	20	276	1,057	5,650
Total Expense \$	6,543	14	284	1,007	5,238
Net Profit (loss) \$	460	6	-8	50	412
Businesses reporting a profit (No.)	19	1	11	4	3
Total Sales \$	4,076	20	252	541	3,263
Total Expense \$	3,520	14	240	457	2,809
Net Profit \$	556	6	12	84	454
Businesses reporting a loss (No.)	8	-	1	3	4
Total Sales \$	2,927	-	24	516	2,387
Total Expense \$	3,023	-	14	550	2,429
Net Loss \$	-96	-	-20	-34	-42
1984					
All Businesses (No.)	44	-	-	-	-
Total Sales \$	5,131	-	-	-	-
Total Expense \$	4,092	-	-	-	-
Net Profit (loss) \$	1,039	-	-	-	-
Businesses reporting a profit (No.)	42	-	-	-	-
Total Sales \$	5,001	-	-	-	-
Total Expense \$	3,937	-	-	-	-
Net Profit \$	1,064	-	-	-	-
Businesses reporting a loss (No.)	2	-	-	-	-
Total Sales \$	130	-	-	-	-
Total Expense \$	155	-	-	-	-
Net Loss \$	-25	-	-	-	-
1985					
All Businesses (No.)	49	1	20	15	13
Total Sales \$	9,040	7	241	870	7,922
Total Expense \$	8,579	11	288	573	7,707
Net Profit (loss) \$	461	-4	-47	297	215
Businesses reporting a profit (No.)	23	-	-	15	8
Total Sales \$	5,404	-	-	870	4,534
Total Expense \$	4,724	-	-	573	4,151
Net Profit \$	680	-	-	297	383
Businesses reporting a loss (No.)	26	1	20	-	5
Total Sales \$	3,636	7	241	-	3,388
Total Expense \$	3,855	11	288	-	3,556
Net Loss \$	-219	-4	-47	-	-168

(1)These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985
Newfoundland, Services to Buildings and Dwellings (SIC 995)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	
Number of businesses (estimated)	153	38	38	38	39	
Businesses in sample	23					
Low sales value (\$000's)	(1)	(1)	19	45	60	
High sales value (\$000's)	(1)	19	45	60	(1)	

Selected expense item	Industry Average(2)					% businesses reporting	Reporting businesses only (3)				
	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
	Percent of sales						Percent of sales				
Occupancy Expenses	12.6	28.8	6.9	8.9	11.4	100.0	12.6	28.8	6.9	8.9	11.4
Mortgage Interest	0.4	-	-	-	-	10.7	4.2	-	-	-	-
Depreciation	6.2	20.0	2.8	3.0	3.5	82.9	7.4	20.0	3.7	5.5	3.5
Repairs & Maintenance	1.6	4.3	0.5	0.6	1.9	66.3	2.4	6.3	2.2	0.7	1.9
Heat, Light & Telephone	1.6	-	1.4	2.0	2.5	81.9	2.0	-	1.4	2.0	2.5
Business & Property Tax	0.2	0.3	0.3	0.1	0.2	55.5	0.4	0.5	0.5	0.2	0.3
Insurance	1.4	3.3	0.6	1.2	1.3	78.7	1.8	3.3	1.6	1.4	1.3
Rent	1.2	0.9	0.6	2.0	1.3	42.1	2.7	2.8	2.7	3.8	2.1
Personnel Expenses	31.3	6.7	24.2	35.1	51.7	87.8	35.7	20.5	24.2	35.1	51.7
Financial Expenses	2.2	0.9	1.3	5.8	1.4	99.8	2.2	0.9	1.3	5.8	1.4
Bank Interest & Charges	0.8	0.8	0.6	0.8	1.1	65.8	1.2	2.4	0.9	1.2	1.2
Professional Fees	0.4	0.2	0.7	0.3	0.4	81.1	0.5	0.2	0.9	0.4	0.4
Franchise Fees	1.0	-	-	-	-	7.3	13.8	-	-	-	-
Sales and Admin. Expenses	13.8	8.7	17.6	15.5	11.5	100.0	13.8	8.7	17.6	15.5	11.5
Advertising	1.2	-	1.0	3.7	0.5	74.9	1.7	-	1.2	3.7	0.5
Supplies	4.2	7.2	0.9	2.3	7.3	89.3	4.7	7.2	1.1	2.3	8.9
Delivery	8.3	1.4	15.7	9.6	3.7	82.7	10.1	4.4	15.7	9.6	4.5
Other Expenses	12.6	8.2	10.0	20.2	12.6	87.8	14.3	8.2	16.2	20.2	12.6
Profit (loss)	27.5	46.8	40.0	14.5	11.4	92.7	29.6	46.8	40.0	21.9	11.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	...	...	...	...	...

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

(2) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$ for each quartile.

(3) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$ for each quartile.

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit/loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

Standard Industrial Classification Definition:

SIC 995 Services to Buildings and Dwellings

Businesses primarily engaged in disinfecting and exterminating, window cleaning, janitorial and other services to buildings and dwellings.

TABLE 2. Balance Sheet Profile for 1985
Newfoundland, Services to Buildings and Dwellings (SIC 995)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	153	38	38	38	39
Businesses in sample	23				
Low sales value (\$000's)	(1)	(1)	19	45	60
High sales value (\$000's)	(1)	19	45	60	(1)
	Average (\$000's)				
Assets					
Cash	-	-	-	1	-
Accounts and Notes Receivable	3	-	-	4	7
Inventory	2	-	-	1	8
Other Current Assets	7	-	-	-	25
Total Current Assets	13	-	-	5	40
Fixed Assets	9	2	-	5	26
Less: Accum. Dep. on Fixed Assets	3	-	-	3	6
Other Assets	1	2	-	-	3
Total Assets	20	3	-	8	62
Liabilities and Equity					
Current Loans	3	-	-	-	12
Other Current Liabilities	7	1	-	5	21
Total Current Liabilities	11	1	-	5	32
Mortgages Payable	-	-	-	-	-
Long Term Debt	-	-	-	-	1
Other Liabilities	3	-	-	1	9
Total Liabilities	14	1	-	6	42
Total Equity	7	2	-	2	20

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

TABLE 3. Financial Ratios for 1985
Newfoundland, Services to Buildings and Dwellings (SIC 995)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	153	38	38	38	39
Businesses in sample	23				
Low sales value (\$000's)	(1)	(1)	19	45	60
High sales value (\$000's)	(1)	19	45	50	(1)
	Average				
Liquidity Ratio					
Current ratio (times)	3.2	0.5	-	4.8	1.1
Leverage Ratios					
Debt/Equity ratio (times)	1.5	0.4	-	-	4.5
Interest Coverage ratio (times)	28.4	21.0	71.4	4.6	11.6
Debt ratio (times)	1.0	0.3	-	1.5	0.4

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)
Newfoundland, Services to Buildings and Dwellings (SIC 995)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	8	--	--	--	--
Businesses in sample	2				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
			Average (\$000's)		
Source of Funds					
From Operations	X	--	--	--	--
Sale of Fixed Assets	X	--	--	--	--
Increase in Long Term Debt	X	--	--	--	--
Advances From Owners and Affiliates	X	--	--	--	--
From Government	X	--	--	--	--
Increase in Share Capital	X	--	--	--	--
Sale of Investments	X	--	--	--	--
Tax Adjustments	X	--	--	--	--
Other Sources	X	--	--	--	--
Total	X	--	--	--	--
Application of Funds					
Purchase of Fixed Assets	X	--	--	--	--
Payment of Dividends	X	--	--	--	--
Repayment of Long Term Debt	X	--	--	--	--
Current Portion of Long Term Debt	X	--	--	--	--
Purchase of Investments	X	--	--	--	--
Repayment of Adv. From Owners and Affil.	X	--	--	--	--
Decrease in Equity	X	--	--	--	--
Tax Adjustments	X	--	--	--	--
Other Applications	X	--	--	--	--
Total	X	--	--	--	--
Increase (Decrease) in Net Working Capital	X	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in Number of Businesses, 1982 and 1985
Newfoundland, Services to Buildings and Dwellings (SIC 995)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	77	9,764	1,049	11	13
less than 20	61	1,647	171	11	13
20 - 99	12	3,703	401	-	-
100 - 499	X	X	167	-	-
500 and over	X	X	310	-	-
1985					
Total	90	7,829	793	14	...
less than 20	73	2,348	216	12	-
20 - 99	14	4,415	465	1	-
100 - 499	-	-	-	-	-
500 and over	3	1,066	112	1	-

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year.

(3) Refers to businesses reporting no payroll deductions in the following year.

See Notes on Symbols Page.

**TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985
Newfoundland, Services to Buildings and Dwellings (SIC 995)**

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
1982					
All Businesses (No.)	68	17	17	17	17
Total Sales \$	9,922	482	826	1,394	7,220
Total Expense \$	8,981	283	580	1,226	6,892
Net Profit (loss) \$	941	199	246	168	328
Businesses reporting a profit (No.)	49	15	13	14	7
Total Sales \$	6,970	415	637	1,162	4,756
Total Expense \$	5,923	214	383	989	4,337
Net Profit \$	1,047	201	254	173	419
Businesses reporting loss (No.)	19	2	4	3	10
Total Sales \$	2,952	67	189	232	2,464
Total Expense \$	3,058	69	197	237	2,555
Net Loss \$	-106	-2	-8	-5	-91
1983					
All Businesses (No.)	159	23	56	40	40
Total Sales \$	10,157	233	781	1,015	8,128
Total Expense \$	8,414	117	329	505	7,463
Net Profit (loss) \$	1,743	116	452	510	665
Businesses reporting a profit (No.)	149	23	55	40	31
Total Sales \$	8,683	233	762	1,015	6,673
Total Expense \$	6,851	117	308	505	5,921
Net Profit \$	1,832	116	454	510	752
Businesses reporting a loss (No.)	10	-	1	-	9
Total Sales \$	1,474	-	19	-	1,455
Total Expense \$	1,563	-	21	-	1,542
Net Loss \$	-89	-	-2	-	-87
1984					
All Businesses (No.)	143	32	35	34	42
Total Sales \$	11,574	368	639	1,156	9,411
Total Expense \$	10,294	149	290	693	9,162
Net Profit (loss) \$	1,280	219	349	463	249
Businesses reporting a profit (No.)	121	32	35	34	20
Total Sales \$	6,931	368	639	1,156	4,768
Total Expense \$	5,451	149	290	693	4,319
Net Profit \$	1,480	219	349	463	449
Businesses reporting a loss (No.)	22	-	-	-	22
Total Sales \$	4,643	-	-	-	4,643
Total Expense \$	4,843	-	-	-	4,843
Net Loss \$	-200	-	-	-	-200
1985					
All Businesses (No.)	155	27	42	47	39
Total Sales \$	15,350	438	1,049	2,488	11,375
Total Expense \$	13,696	234	611	2,104	10,747
Net Profit (loss) \$	1,654	204	438	384	628
Businesses reporting a profit (No.)	155	27	42	47	39
Total Sales \$	15,350	438	1,049	2,488	11,375
Total Expense \$	13,696	234	611	2,104	10,747
Net Profit \$	1,654	204	438	384	628
Businesses reporting a loss (No.)	-	-	-	-	-
Total Sales \$	-	-	-	-	-
Total Expense \$	-	-	-	-	-
Net Loss \$	-	-	-	-	-

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

TABLE 1. Selected Operating Ratios, in Percent of Sales, 1985
Newfoundland, Janitorial Services (SIC 9953)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%						
Number of businesses (estimated)	112	--	--	--	--						
Businesses in sample	17										
Low sales value (\$000's)	(1)	--	--	--	--						
High sales value (\$000's)	(1)	--	--	--	--						
		Industry Average(2)				% busi- nesses reporting	Reporting businesses only (3)				
Selected expense item	Total	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%		Total	Bottom 25%	Lower middle 25%	Upper middle	Top 25%
	Percent of sales						Percent of sales				
Occupancy Expenses	8.4	--	--	--	--	100.0	8.4	--	--	--	--
Mortgage interest	0.7	--	--	--	--	16.7	4.2	--	--	--	--
Depreciation	3.3	--	--	--	--	87.0	3.8	--	--	--	--
Repairs & Maintenance	1.0	--	--	--	--	55.2	1.7	--	--	--	--
Heat, Light & Telephone	1.7	--	--	--	--	100.0	1.7	--	--	--	--
Business & Property Tax	0.2	--	--	--	--	53.3	0.4	--	--	--	--
Insurance	0.8	--	--	--	--	66.3	1.2	--	--	--	--
Rent	0.8	--	--	--	--	38.8	2.0	--	--	--	--
Personnel Expenses	36.6	--	--	--	--	100.0	36.6	--	--	--	--
Financial Expenses	1.3	--	--	--	--	99.7	1.3	--	--	--	--
Bank Interest & Charges	0.8	--	--	--	--	64.2	1.2	--	--	--	--
Professional Fees	0.5	--	--	--	--	89.9	0.6	--	--	--	--
Franchise Fees	-	--	--	--	--	-	-	--	--	--	--
Sales and Admin. Expenses	13.5	--	--	--	--	100.0	13.5	--	--	--	--
Advertising	0.8	--	--	--	--	89.9	0.9	--	--	--	--
Supplies	2.3	--	--	--	--	83.3	2.8	--	--	--	--
Delivery	10.3	--	--	--	--	93.1	11.0	--	--	--	--
Other Expenses	11.8	--	--	--	--	78.3	15.1	--	--	--	--
Profit (loss)	28.4	--	--	--	--	100.0	28.4	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million

(2) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of all businesses in the sample}} \times 100$ for each quartile

(3) Value in each cell = $\frac{\text{Total weighted expenditure on a given item}}{\text{Total weighted sales of businesses reporting this item of expenditure}} \times 100$ for each quartile

Since the number of businesses reporting a specific expense may differ for each cell, the total (profit (loss) plus expenses) does not necessarily equal 100%.

See Notes on Symbols Page.

Standard Industrial Classification Definition:

SIC 9953 - Janitorial Services

Businesses primarily engaged in cleaning and maintenance of buildings and dwellings such as car service, floor waxing, janitorial services, janitorial maintenance of buildings and dwellings and office cleaning.

TABLE 2. Balance Sheet Profile for 1985
Newfoundland, Janitorial Services (SIC 9953)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	112	--	--	--	--
Businesses in sample	17				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
			Average (\$000's)		
Assets					
Cash	-	--	--	--	--
Accounts and Notes Receivable	4	--	--	--	--
Inventory	3	--	--	--	--
Other Current Assets	10	--	--	--	--
Total Current Assets	18	--	--	--	--
Fixed Assets	12	--	--	--	--
Less: Accum. Dep. on Fixed Assets	4	--	--	--	--
Other Assets	1	--	--	--	--
Total Assets	28	--	--	--	--
Liabilities and Equity					
Current Loans	5	--	--	--	--
Other Current Liabilities	9	--	--	--	--
Total Current Liabilities	14	--	--	--	--
Mortgages Payable	-	--	--	--	--
Long Term Debt	-	--	--	--	--
Other Liabilities	4	--	--	--	--
Total Liabilities	18	--	--	--	--
Total Equity	9	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

TABLE 3. Financial Ratios for 1985
Newfoundland, Janitorial Services (SIC 9953)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	112	--	--	--	--
Businesses in sample	17				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
			Average		
Liquidity Ratio					
Current ratio (times)	5.4	--	--	--	--
Leverage Ratios					
Debt/Equity ratio (times)	3.2	--	--	--	--
Interest Coverage ratio (times)	34.7	--	--	--	--
Debt ratio (times)	0.4	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

**TABLE 4. Statement of Changes in Financial Position, 1985 (Incorporated Businesses Only)
Newfoundland, Janitorial Services (SIC 9953)**

	Total(1) 25%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Number of businesses (estimated)	8	--	--	--	--
Businesses in sample	2				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Source of Funds					
From Operations	X	--	--	--	--
Sale of Fixed Assets	X	--	--	--	--
Increase in Long Term Debt	X	--	--	--	--
Advances From Owners and Affiliates	X	--	--	--	--
From Government	X	--	--	--	--
Increase in Share Capital	X	--	--	--	--
Sale of Investments	X	--	--	--	--
Tax Adjustments	X	--	--	--	--
Other Sources	X	--	--	--	--
Total	X	--	--	--	--
Application of Funds					
Purchase of Fixed Assets	X	--	--	--	--
Payment of Dividends	X	--	--	--	--
Repayment of Long Term Debt	X	--	--	--	--
Current Portion of Long Term Debt	X	--	--	--	--
Purchase of Investments	X	--	--	--	--
Repayment of Adv. From Owners and Affil.	X	--	--	--	--
Decrease in Equity	X	--	--	--	--
Tax Adjustments	X	--	--	--	--
Other Applications	X	--	--	--	--
Total	X	--	--	--	--
Increase (Decrease) in Net Working Capital	X	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

**TABLE 5. Employment Changes by Size of Business Showing Total Annual Payroll, Average Labour Units and Changes in
Number of Businesses, 1982 and 1985
Newfoundland. Services to Buildings and Dwellings (SIC 995)**

Business size expressed in average labour units(1)	Number of Businesses	Total payroll (\$000's)	Average labour units(1)	Changes in number of businesses with paid employees	
				Newly reporting(2)	No longer reporting(3)
1982					
Total	77	9,764	1,049	11	13
less than 20	61	1,647	171	11	13
20 - 99	12	3,703	401	.	.
100 - 499	X	X	167	.	.
500 and over	X	X	310	.	.
1985					
Total	90	7,829	793	14	...
less than 20	73	2,348	216	12	...
20 - 99	14	4,415	465	1	...
100 - 499	.	.	.	.	...
500 and over	3	1,066	112	1	...

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Survey of Employment, Payroll and Hours, Statistics Canada, Catalogue No. 72-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canada level. Thus if a business has at least 500 employees in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.

(2) Refers to businesses reporting no payroll deductions in the previous year

(3) Refers to businesses reporting no payroll deductions in the following year

See Notes on Symbols Page

TABLE 6. Selected Operating Characteristics of Small Businesses by Sales Quartile, 1982-1985
Newfoundland, Janitorial Services (SIC 9953)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
All \$ values are expressed in thousands					
1982					
All Businesses (No.)	42	8	8	14	12
Total Sales \$	6,817	191	284	808	5,534
Total Expense \$	5,910	127	130	598	5,055
Net Profit (loss) \$	907	64	154	210	479
Businesses reporting a profit (No.)	36	7	8	11	10
Total Sales \$	6,066	164	284	605	5,013
Total Expense \$	5,135	99	130	387	4,519
Net Profit \$	931	65	154	218	494
Businesses reporting loss (No.)	6	1	-	3	2
Total Sales \$	751	27	-	203	521
Total Expense \$	775	28	-	211	536
Net Loss \$	-24	-1	-	-8	-15
1983					
All Businesses (No.)	125	22	34	30	39
Total Sales \$	7,616	221	510	712	6,173
Total Expense \$	6,008	105	137	335	5,431
Net Profit (loss) \$	1,608	116	373	377	742
Businesses reporting a profit (No.)	119	22	33	30	34
Total Sales \$	7,022	221	491	712	5,598
Total Expense \$	5,370	105	116	335	4,814
Net Profit \$	1,652	116	375	377	784
Businesses reporting a loss (No.)	6	-	1	-	5
Total Sales \$	594	-	19	-	575
Total Expense \$	638	-	21	-	617
Net Loss \$	-44	-	-2	-	-42
1984					
All Businesses (No.)	116	15	35	31	35
Total Sales \$	10,930	157	548	1,275	8,950
Total Expense \$	9,921	120	153	942	8,706
Net Profit (loss) \$	1,009	37	395	333	244
Businesses reporting a profit (No.)	94	15	35	31	13
Total Sales \$	6,287	157	548	1,275	4,307
Total Expense \$	5,078	120	153	942	3,863
Net Profit \$	1,209	37	395	333	444
Businesses reporting a loss (No.)	22	-	-	-	22
Total Sales \$	4,643	-	-	-	4,643
Total Expense \$	4,843	-	-	-	4,843
Net Loss \$	-200	-	-	-	-200
1985					
All Businesses (No.)	112	27	20	30	35
Total Sales \$	13,357	477	567	1,521	10,792
Total Expense \$	11,998	249	339	1,179	10,231
Net Profit (loss) \$	1,359	228	228	342	561
Businesses reporting a profit (No.)	112	27	20	30	35
Total Sales \$	13,357	477	567	1,521	10,792
Total Expense \$	11,998	249	339	1,179	10,231
Net Profit \$	1,359	228	228	342	561
Businesses reporting a loss (No.)	-	-	-	-	-
Total Sales \$	-	-	-	-	-
Total Expense \$	-	-	-	-	-
Net Loss \$	-	-	-	-	-

(1) These estimates are based on a sample of businesses reporting sales between \$10 thousand and \$2 million.

See Notes on Symbols Page.

Appendix A

Selected Publications Relating to Small Business

Catalogue

61-231 **Small Business in Canada: A Statistical Profile 1982-1984**, Bil.

61-521 **Small Business in Canada: A Statistical Profile 1981-1983**, (Annual), Bil.

These publications provide a detailed distribution of businesses by size and by province for all industries where small businesses have a significant presence. At the Canada level, balance sheet and income statement data are displayed.

61-522 **Sales per Selling Area of Independent Retailers - 1986**, Bil.

This study covers 37 kinds of retail business. Data are presented in quartile ranges based on average sales per square foot/metre of selling area and average sales per square foot/metre of total area by kind of business for Canada, provinces and territories.

Small Business Profiles (Annual)

61-601E Canada

61-602E Newfoundland

61-603E Prince Edward Island

61-604E Nova Scotia

61-605E New Brunswick

61-606E Quebec

61-607E Ontario

61-608E Manitoba

61-609E Saskatchewan

61-610E Alberta

61-611E British Columbia

61-612E Yukon

61-613E Northwest Territories

61-614E (SIC 622) Appliance, Television, Radio and Stereo Stores
61-614E (SIC 971) Barber and Beauty Shops
61-614E (SIC 7721) Computer Services
61-614E (SIC 4564) Dry Bulk Materials Trucking Industry
61-614E (SIC 6151) Fabric and Yarn Stores
61-614E (SIC 6331) Gasoline Service Stations
61-614E (SIC 6413) General Merchandise Stores
61-614E (SIC 6412) General Stores
61-614E (SIC 6582) Gift, Novelty and Souvenir Stores
61-614E (SIC 9911) Industrial Machinery and Equipment Rental and Leasing
61-614E (SIC 7611) Insurance and Real Estate Agencies
61-614E (SIC 9953) Janitorial Services
61-614E (SIC 972) Laundries and Cleaners
61-614E (SIC 9211 & 9212) Licensed and Unlicensed Restaurants
61-614E (SIC 7771) Management Consulting Services
61-614E (SIC 4231) Masonry Contractors
61-614E (SIC 6141) Miscellaneous Clothing Stores
61-614E (SIC 9111 & 9112) Motels, Hotels and Motor Hotels
61-614E (SIC 751) Operators of Buildings and Dwellings
61-614E (SIC 7512) Operators of Non-Residential Buildings
61-614E (SIC 6031) Pharmacies
61-614E (SIC 4241) Plumbing Contractors
61-614E (SIC 995) Services to Buildings and Dwellings
61-614E (SIC 4011) Single Family Housing Contractors
61-614E (SIC 6012) Specialty Food Stores
61-614E (SIC 6541) Sporting Goods Stores



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Appendix A - concluded

Selected Publications Relating to Small Business

61-614E (SIC 9213)	Take-Out Food Services
61-614E (SIC 4581)	Taxicab Industry
61-614E (SIC 9961)	Ticket and Travel Agencies
61-614E (SIC 6342)	Tire, Battery, Parts and Accessories Stores
61-614E (SIC 658)	Toy, Hobby, Novelty and Souvenir Stores
61-614E (SIC 456)	Truck Transport Industry
61-614E (SIC 9912)	Video Movies and Audio-Visual Equipment Rental
61-614E (SIC 9942)	Welding

These publications display liquidity ratios, leverage and operating ratios plus information on each industry's distribution of businesses, sales and wages. All this information is portrayed by province and size of business i.e. sales quartiles.

Employment Changes By Province, Industry Classification, Business Size and Business Status (Annual)

Depicts the number of jobs created or lost by new employers, continuing businesses and businesses no longer in operation. These data, by business size, province and major industry group from 1978 to 1985, are available on a cost-recovery basis.

