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TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, Logging Industry (SIC 0411)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	39				
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				
Depreciation	12.4	--	--	--	--	98.5	12.6	--	--	--	--
Repairs & maintenance	17.3	--	--	--	--	92.8	18.6	--	--	--	--
Heat, light & telephone	0.8	--	--	--	--	41.7	1.8	--	--	--	--
Rent	0.4	--	--	--	--	27.3	1.5	--	--	--	--
Personnel expenses	17.6	--	--	--	--	58.2	30.2	--	--	--	--
Financial expenses	4.3	--	--	--	--	75.5	5.7	--	--	--	--
Interest & bank charges	2.4	--	--	--	--	56.8	4.1	--	--	--	--
Professional fees	1.9	--	--	--	--	71.7	2.7	--	--	--	--
Other expenses	28.8	--	--	--	--	100.0	28.8	--	--	--	--
Profit (loss)	18.5	--	--	--	--	96.9	19.1	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
- (2) 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%.
- (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

SIC 0411 - Logging Industry

Businesses primarily engaged in harvesting hardwood and softwood trees on an own-account basis. Included are businesses primarily engaged in the combined activities of driving, booming, sorting and rafting and towing of wood. Barking mills are also included.

TABLE 2. Balance sheet profile for 1986

New Brunswick, Logging Industry (SIC 0411)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	39				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	6	--	--	--	--
Accounts and notes receivable	2	--	--	--	--
Inventory	5	--	--	--	--
Other current assets	1	--	--	--	--
Total current assets	14	--	--	--	--
Fixed assets	26	--	--	--	--
Less: Accum. dep. on fixed assets	12	--	--	--	--
Other assets	2	--	--	--	--
Total assets	30	--	--	--	--
Liabilities and equity					
Current loans	7	--	--	--	--
Other current liabilities	6	--	--	--	--
Total current liabilities	14	--	--	--	--
Mortgages payable	-	--	--	--	--
Long term debt	7	--	--	--	--
Other liabilities	1	--	--	--	--
Total liabilities	22	--	--	--	--
Total equity	8	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986

New Brunswick, Logging Industry (SIC 0411)

	Total (2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	31				
Low sales value (\$000's)	(1)	(1)	26	88	219
High sales value (\$000's)	(1)	26	88	219	(1)
Average					
Liquidity ratio					
Current ratio (times)	5.7	28.4	4.1	5.7	4.2
Leverage ratios					
Debt/equity ratio (times)	1.0	-0.2	-2.8	-1.0	7.9
Interest coverage ratio (times)	-51.5	...	-16.2	0.3	7.7
Debt ratio (times)	1.5	2.3	2.3	0.7	0.7

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:

1. Liquidity ratio:

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986

New Brunswick, Logging Industry (SIC 0411)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	26				
Low sales value (\$000's)	(1)	(1)	16	128	243
High sales value (\$000's)	(1)	16	128	243	(1)
Average (\$000's)					
Operating activities					
Cash from operations	12	6	3	8	29
Depreciation	18	-	6	29	33
Other	-3	87	-2	-26	-14
Dividends	-13	-150	-	-	-1
Investment activities					
Disposal of fixed assets	13	16	2	30	14
Purchase of fixed assets	-71	-	-20	-148	-109
Increase in investment	-	-	-	-	-
Decrease in investment	-	-	-	-	-
Financing activities					
Increase in long term debt	38	-	19	65	56
Repayment of long term debt	-14	-	-	-26	-28
Loans from shareholders	11	-	4	41	3
Repayment of loans from shareholders	-8	-	-14	-3	-6
Advances & loans from government	-	-	-	-	-
Increase in equity	-	-	-	-	-
Decrease in equity	-	-	-	-	-
Other	2	-	-	-	7
Increase(decrease) in cash & equivalents	-14	-40	-2	-30	-13
Cash & equivalents-Beginning of the year	31	177	27	-1	17
Cash & equivalents - End of the year	16	137	24	-31	4

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986

New Brunswick, Logging Industry (SIC 0411)

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)
1983					
Total	85	9,523	456	13	12
less than 20	82	4,627	222	13	12
20 - 99	2	X	57	-	-
100 - 499	1	X	177	-	-
500 and over	-	-	-	-	-
1986					
Total	93	11,993	480	12	...
less than 20	90	6,353	255	10	...
20 - 99	2	X	47	2	...
100 - 499	1	X	178	-	...
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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986
New Brunswick, Logging Industry (SIC 0411)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	235				
Average sales \$	94,589	13,767	24,874	43,480	296,233
Average expense \$	84,457	13,815	18,829	36,588	268,597
Average net profit (loss) \$	10,132	-48	6,045	6,892	27,636
Businesses reporting a profit (No.)	196				
Average sales \$	96,259	13,916	24,876	43,549	302,696
Average expense \$	83,203	11,453	18,683	33,652	269,023
Average net profit \$	13,056	2,463	6,193	9,897	33,673
Businesses reporting a loss (No.)	39				
Average sales \$	85,615	13,498	24,683	43,182	261,098
Average expense \$	90,978	18,075	30,383	49,174	266,281
Average net loss \$	-5,363	-4,577	-5,700	-5,992	-5,183
1985					
Number of observations in sample	184				
Average sales \$	83,816	13,779	20,656	37,171	263,657
Average expense \$	76,906	13,700	18,087	33,047	242,790
Average net profit (loss) \$	6,910	79	2,569	4,124	20,867
Businesses reporting a profit (No.)	138				
Average sales \$	90,512	13,724	21,127	37,070	290,125
Average expense \$	79,157	10,414	15,149	29,040	262,026
Average net profit \$	11,355	3,310	5,978	8,030	28,099
Businesses reporting a loss (No.)	46				
Average sales \$	52,021	13,826	19,458	37,495	137,306
Average expense \$	59,739	16,537	25,556	45,906	150,958
Average net loss \$	-7,718	-2,711	-6,098	-8,411	-13,652
1986					
Number of observations in sample	253				
Average sales \$	81,272	14,659	23,859	40,908	245,661
Average expense \$	72,210	12,961	19,480	35,229	221,170
Average net profit (loss) \$	9,062	1,698	4,379	5,679	24,491
Businesses reporting a profit (No.)	198				
Average sales \$	83,517	14,691	23,640	41,837	253,901
Average expense \$	71,345	11,283	16,541	34,366	223,190
Average net profit \$	12,172	3,408	7,099	7,471	30,711
Businesses reporting a loss (No.)	55				
Average sales \$	66,879	14,581	24,440	35,008	193,485
Average expense \$	73,365	17,069	27,305	40,707	208,378
Average net loss \$	-6,486	-2,488	-2,865	-5,699	-14,893

1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, Single Family Housing Contractors (SIC 4011)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	22				
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				
Cost of sales	40.0	--	--	--	--	75.6	53.0	--	--	--	--
Occupancy expenses	5.2	--	--	--	--	89.8	5.8	--	--	--	--
Depreciation	0.7	--	--	--	--	45.7	1.6	--	--	--	--
Repairs & maintenance	2.6	--	--	--	--	58.5	4.4	--	--	--	--
Heat, light & telephone	1.7	--	--	--	--	63.1	2.8	--	--	--	--
Rent	0.1	--	--	--	--	25.0	0.6	--	--	--	--
Personnel expenses	19.9	--	--	--	--	91.5	21.7	--	--	--	--
Financial expenses	4.6	--	--	--	--	99.0	4.6	--	--	--	--
Interest & bank charges	2.2	--	--	--	--	99.0	2.2	--	--	--	--
Professional fees	2.4	--	--	--	--	99.0	2.4	--	--	--	--
Other expenses	30.5	--	--	--	--	100.0	30.5	--	--	--	--
Profit (loss)	-0.2	--	--	--	--	100.0	-0.2	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

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This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
- (2) 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%.
- (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

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, single detached houses, erecting prefabricated homes, row houses (exc. row duplexes), single residences and summer homes.

TABLE 2. Balance sheet profile for 1986
New Brunswick, Single Family Housing Contractors (SIC 4011)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	22				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	10	--	--	--	--
Accounts and notes receivable	18	--	--	--	--
Inventory	85	--	--	--	--
Other current assets	2	--	--	--	--
Total current assets	114	--	--	--	--
Fixed assets	19	--	--	--	--
Less: Accum. dep. on fixed assets	5	--	--	--	--
Other assets	9	--	--	--	--
Total assets	137	--	--	--	--
Liabilities and equity					
Current loans	47	--	--	--	--
Other current liabilities	38	--	--	--	--
Total current liabilities	85	--	--	--	--
Mortgages payable	1	--	--	--	--
Long term debt	33	--	--	--	--
Other liabilities	4	--	--	--	--
Total liabilities	123	--	--	--	--
Total equity	14	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986
New Brunswick, Single Family Housing Contractors (SIC 4011)

	Total(2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	19				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
Liquidity ratio					
Current ratio (times)	1.5	--	--	--	--
Leverage ratios					
Debt/equity ratio (times)	-26.9	--	--	--	--
Interest coverage ratio (times)	5.8	--	--	--	--
Debt ratio (times)	0.8	--	--	--	--

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:

1. Liquidity ratio:

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986

New Brunswick, Single Family Housing Contractors (SIC 4011)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	18				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Operating activities					
Cash from operations	25	--	--	--	--
Depreciation	3	--	--	--	--
Other	-11	--	--	--	--
Dividends	-1	--	--	--	--
Investment activities					
Disposal of fixed assets	2	--	--	--	--
Purchase of fixed assets	-9	--	--	--	--
Increase in investment	-	--	--	--	--
Decrease in investment	-	--	--	--	--
Financing activities					
Increase in long term debt	17	--	--	--	--
Repayment of long term debt	-1	--	--	--	--
Loans from shareholders	4	--	--	--	--
Repayment of loans from shareholders	-23	--	--	--	--
Advances & loans from government	-	--	--	--	--
Increase in equity	-	--	--	--	--
Decrease in equity	-	--	--	--	--
Other	-1	--	--	--	--
Increase(decrease) in cash & equivalents	5	--	--	--	--
Cash & equivalents-Beginning of the year	7	--	--	--	--
Cash & equivalents - End of the year	12	--	--	--	--

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986

New Brunswick, Single Family Housing Contractors (SIC 4011)

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)
1983					
Total	247	13,752	749	32	51
less than 20	244	11,573	628	31	51
20 - 99	3	2,179	121	1	-
100 - 499	-	-	-	-	-
500 and over	-	-	-	-	-
1986					
Total	368	18,281	881	82	...
less than 20	359	15,388	747	78	...
20 - 99	8	X	131	3	...
100 - 499	-	-	-	-	...
500 and over	1	X	3	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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986

New Brunswick, Single Family Housing Contractors (SIC 4011)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	190				
Average sales \$	250,117	23,548	73,579	224,409	678,930
Average expense \$	240,685	24,124	72,357	211,943	654,317
Average net profit (loss) \$	9,432	-576	1,222	12,466	24,613
Businesses reporting a profit (No.)	142				
Average sales \$	256,868	24,599	77,710	223,603	701,559
Average expense \$	237,654	22,493	69,318	198,931	659,869
Average net profit \$	19,214	2,100	8,392	24,672	41,690
Businesses reporting a loss (No.)	48				
Average sales \$	221,171	21,906	67,189	226,009	569,581
Average expense \$	242,247	26,665	77,058	237,778	627,487
Average net loss \$	-21,076	-4,759	-9,869	-11,769	-57,906
1985					
Number of observations in sample	143				
Average sales \$	294,252	42,827	128,688	248,861	756,632
Average expense \$	281,509	41,940	121,533	241,051	721,511
Average net profit (loss) \$	12,743	887	7,155	7,810	35,121
Businesses reporting a profit (No.)	113				
Average sales \$	299,983	40,349	132,470	252,701	774,413
Average expense \$	281,106	31,387	120,667	240,806	731,565
Average net profit \$	18,877	8,962	11,803	11,895	42,848
Businesses reporting a loss (No.)	30				
Average sales \$	261,817	43,988	117,535	232,319	653,425
Average expense \$	269,057	46,887	124,087	242,102	663,151
Average net loss \$	-7,240	-2,899	-6,552	-9,783	-9,726
1986					
Number of observations in sample	201				
Average sales \$	299,677	34,504	135,909	263,780	764,514
Average expense \$	287,116	26,793	129,636	253,474	738,561
Average net profit (loss) \$	12,561	7,711	6,273	10,306	25,953
Businesses reporting a profit (No.)	151				
Average sales \$	305,248	31,670	138,482	267,845	782,994
Average expense \$	284,366	21,725	128,490	249,065	738,182
Average net profit \$	20,882	9,945	9,992	18,780	44,812
Businesses reporting a loss (No.)	50				
Average sales \$	279,286	48,938	126,821	242,660	698,725
Average expense \$	300,644	52,605	133,683	276,376	739,910
Average net loss \$	-21,358	-3,667	-6,862	-33,716	-41,185

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, Residential Renovation Contractors (SIC 4013)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	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 25%	Top 25%
	Percent of sales						Percent of sales				
Cost of sales	22.0	--	--	--	--	51.4	42.7	--	--	--	--
Occupancy expenses	8.5	--	--	--	--	100.0	8.5	--	--	--	--
Depreciation	3.1	--	--	--	--	62.2	5.0	--	--	--	--
Repairs & maintenance	1.1	--	--	--	--	51.4	2.1	--	--	--	--
Heat, light & telephone	4.2	--	--	--	--	97.0	4.3	--	--	--	--
Rent	0.1	--	--	--	--	7.9	1.3	--	--	--	--
Personnel expenses	31.8	--	--	--	--	100.0	31.8	--	--	--	--
Financial expenses	2.6	--	--	--	--	100.0	2.6	--	--	--	--
Interest & bank charges	2.1	--	--	--	--	100.0	2.1	--	--	--	--
Professional fees	0.5	--	--	--	--	100.0	0.5	--	--	--	--
Other expenses	33.6	--	--	--	--	100.0	33.6	--	--	--	--
Profit (loss)	1.5	--	--	--	--	100.0	1.5	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
- (2) 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%.
- (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

SIC 4013 - Residential Renovation Contractors

Businesses primarily engaged in residential additions, major improvements and repairs, renovation, rehabilitation, retro-fitting and conversions involving more than one trade.

TABLE 2. Balance sheet profile for 1986
New Brunswick, Residential Renovation Contractors (SIC 4013)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	-	--	--	--	--
Accounts and notes receivable	12	--	--	--	--
Inventory	10	--	--	--	--
Other current assets	-	--	--	--	--
Total current assets	22	--	--	--	--
Fixed assets	109	--	--	--	--
Less: Accum. dep. on fixed assets	73	--	--	--	--
Other assets	9	--	--	--	--
Total assets	67	--	--	--	--
Liabilities and equity					
Current loans	9	--	--	--	--
Other current liabilities	9	--	--	--	--
Total current liabilities	18	--	--	--	--
Mortgages payable	6	--	--	--	--
Long term debt	44	--	--	--	--
Other liabilities	3	--	--	--	--
Total liabilities	72	--	--	--	--
Total equity	-5	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986
New Brunswick, Residential Renovation Contractors (SIC 4013)

	Total (2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
Liquidity ratio					
Current ratio (times)	5.2	--	--	--	--
Leverage ratios					
Debt/equity ratio (times)	-5.1	--	--	--	--
Interest coverage ratio (times)	1.0	--	--	--	--
Debt ratio (times)	1.2	--	--	--	--

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:

1. Liquidity ratio:

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986
New Brunswick, Residential Renovation Contractors (SIC 4013)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	1				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Operating activities					
Cash from operations	X	--	--	--	--
Depreciation	X	--	--	--	--
Other	X	--	--	--	--
Dividends	X	--	--	--	--
Investment activities					
Disposal of fixed assets	X	--	--	--	--
Purchase of fixed assets	X	--	--	--	--
Increase in investment	X	--	--	--	--
Decrease in investment	X	--	--	--	--
Financing activities					
Increase in long term debt	X	--	--	--	--
Repayment of long term debt	X	--	--	--	--
Loans from shareholders	X	--	--	--	--
Repayment of loans from shareholders	X	--	--	--	--
Advances & loans from government	X	--	--	--	--
Increase in equity	X	--	--	--	--
Decrease in equity	X	--	--	--	--
Other	X	--	--	--	--
Increase(decrease) in cash & equivalents	X	--	--	--	--
Cash & equivalents-Beginning of the year	X	--	--	--	--
Cash & equivalents - End of the year	X	--	--	--	--

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
 See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986
New Brunswick, Residential Renovation Contractors (SIC 4013)

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)
1983					
Total	81	2,647	144	24	26
less than 20	81	2,647	144	24	26
20 - 99	-	-	-	-	-
100 - 499	-	-	-	-	-
500 and over	-	-	-	-	-
1986					
Total	177	4,969	240	52	...
less than 20	177	4,969	240	52	...
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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986
New Brunswick, Residential Renovation Contractors (SIC 4013)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	57				
Average sales \$	168,420	16,706	50,223	134,124	472,627
Average expense \$	160,570	5,729	45,312	127,180	464,058
Average net profit (loss) \$	7,850	10,977	4,911	6,944	8,569
Businesses reporting a profit (No.)	45				
Average sales \$	164,078	16,830	48,303	133,580	457,598
Average expense \$	153,561	5,043	41,793	121,723	445,684
Average net profit \$	10,517	11,787	6,510	11,857	11,914
Businesses reporting a loss (No.)	12				
Average sales \$	216,095	14,110	58,719	135,468	656,084
Average expense \$	227,501	20,110	60,884	140,668	688,343
Average net loss \$	-11,406	-6,000	-2,165	-5,200	-32,259
1985					
Number of observations in sample	62				
Average sales \$	99,746	16,747	27,642	63,612	290,982
Average expense \$	92,877	14,127	23,756	60,015	273,609
Average net profit (loss) \$	6,869	2,620	3,886	3,597	17,373
Businesses reporting a profit (No.)	51				
Average sales \$	104,229	16,822	27,642	68,947	303,503
Average expense \$	94,900	14,047	23,756	60,746	281,050
Average net profit \$	9,329	2,775	3,886	8,201	22,453
Businesses reporting a loss (No.)	11				
Average sales \$	91,088	15,000	-	54,549	203,714
Average expense \$	98,840	16,000	-	58,773	221,747
Average net loss \$	-7,752	-1,000	-	-4,224	-18,039
1986					
Number of observations in sample	91				
Average sales \$	102,243	25,585	42,245	79,214	261,928
Average expense \$	100,087	26,705	39,482	78,213	255,948
Average net profit (loss) \$	2,156	-1,120	2,763	1,001	5,980
Businesses reporting a profit (No.)	54				
Average sales \$	106,617	20,464	57,014	86,591	262,399
Average expense \$	95,113	15,874	43,792	74,390	246,396
Average net profit \$	11,504	4,590	13,222	12,201	16,003
Businesses reporting a loss (No.)	37				
Average sales \$	99,688	26,525	37,229	73,682	261,315
Average expense \$	104,044	28,693	38,018	81,080	268,385
Average net loss \$	-4,356	-2,168	-789	-7,398	-7,070

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, Excavating and Grading Contractors (SIC 4214)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	16				
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				
Cost of sales	6.9	--	--	--	--	36.8	18.9	--	--	--	--
Occupancy expenses	43.2	--	--	--	--	100.0	43.2	--	--	--	--
Depreciation	28.0	--	--	--	--	100.0	28.0	--	--	--	--
Repairs & maintenance	13.0	--	--	--	--	100.0	13.0	--	--	--	--
Heat, light & telephone	1.9	--	--	--	--	100.0	1.9	--	--	--	--
Rent	0.2	--	--	--	--	24.5	1.0	--	--	--	--
Personnel expenses	23.4	--	--	--	--	100.0	23.4	--	--	--	--
Financial expenses	4.0	--	--	--	--	100.0	4.0	--	--	--	--
Interest & bank charges	1.9	--	--	--	--	100.0	1.9	--	--	--	--
Professional fees	2.2	--	--	--	--	100.0	2.2	--	--	--	--
Other expenses	23.8	--	--	--	--	100.0	23.8	--	--	--	--
Profit (loss)	-1.4	--	--	--	--	100.0	-1.4	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
- (2) 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%.
- (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

SIC 4214 - Excavating and Grading Contractors

Businesses primarily engaged in construction site excavating and grading.

TABLE 2. Balance sheet profile for 1986

New Brunswick, Excavating and Grading Contractors (SIC 4214)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	16				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	4	--	--	--	--
Accounts and notes receivable	13	--	--	--	--
Inventory	-	--	--	--	--
Other current assets	1	--	--	--	--
Total current assets	18	--	--	--	--
Fixed assets	119	--	--	--	--
Less: Accum. dep. on fixed assets	74	--	--	--	--
Other assets	4	--	--	--	--
Total assets	68	--	--	--	--
Liabilities and equity					
Current loans	13	--	--	--	--
Other current liabilities	7	--	--	--	--
Total current liabilities	20	--	--	--	--
Mortgages payable	1	--	--	--	--
Long term debt	23	--	--	--	--
Other liabilities	6	--	--	--	--
Total liabilities	50	--	--	--	--
Total equity	18	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986

New Brunswick, Excavating and Grading Contractors (SIC 4214)

	Total(2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	9				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
Liquidity ratio					
Current ratio (times)	9.7	--	--	--	--
Leverage ratios					
Debt/equity ratio (times)	0.3	--	--	--	--
Interest coverage ratio (times)	-31.2	--	--	--	--
Debt ratio (times)	0.9	--	--	--	--

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:

1. Liquidity ratio:

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986
New Brunswick, Excavating and Grading Contractors (SIC 4214)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	7				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Operating activities					
Cash from operations	34	--	--	--	--
Depreciation	55	--	--	--	--
Other	-34	--	--	--	--
Dividends	-	--	--	--	--
Investment activities					
Disposal of fixed assets	28	--	--	--	--
Purchase of fixed assets	-95	--	--	--	--
Increase in investment	-	--	--	--	--
Decrease in investment	-	--	--	--	--
Financing activities					
Increase in long term debt	33	--	--	--	--
Repayment of long term debt	-22	--	--	--	--
Loans from shareholders	2	--	--	--	--
Repayment of loans from shareholders	-8	--	--	--	--
Advances & loans from government	3	--	--	--	--
Increase in equity	-	--	--	--	--
Decrease in equity	-	--	--	--	--
Other	4	--	--	--	--
Increase(decrease) in cash & equivalents	-1	--	--	--	--
Cash & equivalents-Beginning of the year	16	--	--	--	--
Cash & equivalents - End of the year	15	--	--	--	--

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
 See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986
New Brunswick, Excavating and Grading Contractors (SIC 4214)

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)
1983					
Total	92	3,812	187	12	22
less than 20	92	3,812	187	12	22
20 - 99	-	-	-	-	-
100 - 499	-	-	-	-	-
500 and over	-	-	-	-	-
1986					
Total	137	6,166	262	25	...
less than 20	135	X	226	24	...
20 - 99	2	X	36	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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986

New Brunswick, Excavating and Grading Contractors (SIC 4214)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	111				
Average sales \$	146,420	17,504	58,514	119,194	390,467
Average expense \$	131,753	16,166	39,707	110,741	350,398
Average net profit (loss) \$	14,667	1,338	18,807	8,453	30,069
Businesses reporting a profit (No.)	92				
Average sales \$	139,233	18,996	58,272	116,033	363,630
Average expense \$	120,150	15,382	38,496	100,330	326,390
Average net profit \$	19,083	3,614	19,776	15,703	37,240
Businesses reporting a loss (No.)	19				
Average sales \$	205,385	15,340	64,023	129,419	612,759
Average expense \$	217,767	17,302	67,247	144,423	642,094
Average net loss \$	-12,382	-1,962	-3,224	-15,004	-29,335
1985					
Number of observations in sample	128				
Average sales \$	163,126	13,340	39,293	80,996	518,873
Average expense \$	152,145	11,685	31,623	67,784	497,489
Average net profit (loss) \$	10,981	1,655	7,670	13,212	21,384
Businesses reporting a profit (No.)	104				
Average sales \$	159,234	14,524	38,138	80,023	504,250
Average expense \$	140,723	11,122	29,009	64,229	458,533
Average net profit \$	18,511	3,402	9,129	15,794	45,717
Businesses reporting a loss (No.)	24				
Average sales \$	177,105	10,879	48,751	88,838	559,952
Average expense \$	192,310	12,856	53,025	96,435	606,925
Average net loss \$	-15,205	-1,977	-4,274	-7,597	-46,973
1986					
Number of observations in sample	154				
Average sales \$	176,236	23,991	59,851	142,691	478,412
Average expense \$	162,537	25,968	53,493	133,022	437,665
Average net profit (loss) \$	13,699	-1,977	6,358	9,669	40,747
Businesses reporting a profit (No.)	120				
Average sales \$	180,599	27,723	57,675	142,933	494,064
Average expense \$	160,120	22,419	46,077	127,905	444,080
Average net profit \$	20,479	5,304	11,598	15,028	49,984
Businesses reporting a loss (No.)	34				
Average sales \$	149,648	19,290	67,197	141,741	370,364
Average expense \$	163,863	30,438	78,522	153,109	393,383
Average net loss \$	-14,215	-11,148	-11,325	-11,368	-23,019

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, Masonry Contractors (SIC 4231)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	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 25%	Top 25%
	Percent of sales						Percent of sales				
Cost of sales	27.4	--	--	--	--	92.8	29.5	--	--	--	--
Occupancy expenses	8.9	--	--	--	--	100.0	8.9	--	--	--	--
Depreciation	2.1	--	--	--	--	44.3	4.9	--	--	--	--
Repairs & maintenance	4.8	--	--	--	--	99.6	4.9	--	--	--	--
Heat, light & telephone	1.9	--	--	--	--	100.0	1.9	--	--	--	--
Rent	-	--	--	--	--	0.4	-	--	--	--	--
Personnel expenses	37.1	--	--	--	--	100.0	37.1	--	--	--	--
Financial expenses	5.0	--	--	--	--	100.0	5.0	--	--	--	--
Interest & bank charges	0.7	--	--	--	--	99.6	0.7	--	--	--	--
Professional fees	4.3	--	--	--	--	100.0	4.3	--	--	--	--
Other expenses	18.6	--	--	--	--	100.0	18.6	--	--	--	--
Profit (loss)	3.0	--	--	--	--	100.0	3.0	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
 (2) 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%.
 (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

SIC 4231 - Masonry Contractors

Businesses primarily engaged in conventional or specialty masonry work, except interior marble work. 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 1986

New Brunswick, Masonry Contractors (SIC 4231)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	1	--	--	--	--
Accounts and notes receivable	5	--	--	--	--
Inventory	1	--	--	--	--
Other current assets	1	--	--	--	--
Total current assets	8	--	--	--	--
Fixed assets	18	--	--	--	--
Less: Accum. dep. on fixed assets	13	--	--	--	--
Other assets	-	--	--	--	--
Total assets	13	--	--	--	--
Liabilities and equity					
Current loans	2	--	--	--	--
Other current liabilities	5	--	--	--	--
Total current liabilities	7	--	--	--	--
Mortgages payable	-	--	--	--	--
Long term debt	2	--	--	--	--
Other liabilities	-	--	--	--	--
Total liabilities	9	--	--	--	--
Total equity	4	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986

New Brunswick, Masonry Contractors (SIC 4231)

	Total (2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	4				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
Liquidity ratio					
Current ratio (times)	0.2	--	--	--	--
Leverage ratios					
Debt/equity ratio (times)	-0.1	--	--	--	--
Interest coverage ratio (times)	-20.4	--	--	--	--
Debt ratio (times)	0.7	--	--	--	--

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:**1. Liquidity ratio:**

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986
New Brunswick, Masonry Contractors (SIC 4231)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	3				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Operating activities					
Cash from operations	1	--	--	--	--
Depreciation	2	--	--	--	--
Other	-1	--	--	--	--
Dividends	-	--	--	--	--
Investment activities					
Disposal of fixed assets	-	--	--	--	--
Purchase of fixed assets	-1	--	--	--	--
Increase in investment	-	--	--	--	--
Decrease in investment	-	--	--	--	--
Financing activities					
Increase in long term debt	-	--	--	--	--
Repayment of long term debt	-1	--	--	--	--
Loans from shareholders	-	--	--	--	--
Repayment of loans from shareholders	-	--	--	--	--
Advances & loans from government	-	--	--	--	--
Increase in equity	-	--	--	--	--
Decrease in equity	-	--	--	--	--
Other	-	--	--	--	--
Increase(decrease) in cash & equivalents	-	--	--	--	--
Cash & equivalents-Beginning of the year	-1	--	--	--	--
Cash & equivalents - End of the year	-1	--	--	--	--

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
 See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986
New Brunswick, 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)
1983					
Total	65	4,647	224	10	12
less than 20	64	X	143	10	12
20 - 99	-	-	-	-	-
100 - 499	1	X	81	-	-
500 and over	-	-	-	-	-
1986					
Total	91	6,426	269	19	...
less than 20	85	3,100	130	18	...
20 - 99	6	3,326	139	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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986

New Brunswick, Masonry Contractors (SIC 4231)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	61				
Average sales \$	75,992	12,023	24,955	57,479	209,509
Average expense \$	71,033	14,592	22,210	47,161	200,168
Average net profit (loss) \$	4,959	-2,569	2,745	10,318	9,341
Businesses reporting a profit (No.)	46				
Average sales \$	77,869	13,352	31,522	58,182	208,420
Average expense \$	68,047	11,898	23,229	44,899	192,162
Average net profit \$	9,822	1,454	8,293	13,283	16,258
Businesses reporting a loss (No.)	15				
Average sales \$	75,159	11,872	20,432	54,699	213,631
Average expense \$	80,746	14,898	21,509	56,105	230,470
Average net loss \$	-5,587	-3,026	-1,077	-1,406	-16,839
1985					
Number of observations in sample	57				
Average sales \$	139,748	11,662	29,361	72,573	445,394
Average expense \$	129,679	11,686	26,052	63,728	417,251
Average net profit (loss) \$	10,069	-24	3,309	8,845	28,143
Businesses reporting a profit (No.)	44				
Average sales \$	150,359	11,540	27,161	71,884	490,850
Average expense \$	135,733	11,243	22,152	60,074	449,464
Average net profit \$	14,626	297	5,009	11,810	41,386
Businesses reporting a loss (No.)	13				
Average sales \$	111,241	13,897	40,180	75,207	315,681
Average expense \$	117,021	19,816	45,230	77,710	325,328
Average net loss \$	-5,780	-5,919	-5,050	-2,503	-9,647
1986					
Number of observations in sample	69				
Average sales \$	84,675	14,140	24,461	76,641	223,459
Average expense \$	79,408	12,782	24,313	70,536	210,000
Average net profit (loss) \$	5,267	1,358	148	6,105	13,459
Businesses reporting a profit (No.)	50				
Average sales \$	87,840	15,867	33,489	78,317	223,686
Average expense \$	77,359	9,873	28,135	64,960	206,466
Average net profit \$	10,481	5,994	5,354	13,357	17,220
Businesses reporting a loss (No.)	19				
Average sales \$	82,476	13,241	21,380	73,436	221,845
Average expense \$	88,399	14,297	23,009	81,200	235,091
Average net loss \$	-5,923	-1,056	-1,629	-7,764	-13,246

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, Plumbing Contractors (SIC 4241)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	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 25%	Top 25%
	Percent of sales						Percent of sales				
Cost of sales	44.3	--	--	--	--	100.0	44.3	--	--	--	--
Occupancy expenses	7.5	--	--	--	--	100.0	7.5	--	--	--	--
Depreciation	3.1	--	--	--	--	100.0	3.1	--	--	--	--
Repairs & maintenance	2.9	--	--	--	--	100.0	2.9	--	--	--	--
Heat, light & telephone	1.5	--	--	--	--	100.0	1.5	--	--	--	--
Rent	0.1	--	--	--	--	9.6	0.7	--	--	--	--
Personnel expenses	25.1	--	--	--	--	100.0	25.1	--	--	--	--
Financial expenses	1.9	--	--	--	--	100.0	1.9	--	--	--	--
Interest & bank charges	0.1	--	--	--	--	14.6	0.8	--	--	--	--
Professional fees	1.8	--	--	--	--	100.0	1.8	--	--	--	--
Other expenses	5.9	--	--	--	--	100.0	5.9	--	--	--	--
Profit (loss)	15.2	--	--	--	--	100.0	15.2	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

Notes

Date 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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
- (2) 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%.
- (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

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 roof drainage systems (exc. eavestroughing), and installation of sanitary ware.

TABLE 2. Balance sheet profile for 1986

New Brunswick, Plumbing Contractors (SIC 4241)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	16	--	--	--	--
Accounts and notes receivable	9	--	--	--	--
Inventory	6	--	--	--	--
Other current assets	-	--	--	--	--
Total current assets	31	--	--	--	--
Fixed assets	14	--	--	--	--
Less: Accum. dep. on fixed assets	7	--	--	--	--
Other assets	5	--	--	--	--
Total assets	43	--	--	--	--
Liabilities and equity					
Current loans	1	--	--	--	--
Other current liabilities	17	--	--	--	--
Total current liabilities	18	--	--	--	--
Mortgages payable	-	--	--	--	--
Long term debt	2	--	--	--	--
Other liabilities	-	--	--	--	--
Total liabilities	20	--	--	--	--
Total equity	22	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986

New Brunswick, Plumbing Contractors (SIC 4241)

	Total (2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
Liquidity ratio					
Current ratio (times)	1.9	--	--	--	--
Leverage ratios					
Debt/equity ratio (times)	-14.4	--	--	--	--
Interest coverage ratio (times)	3.4	--	--	--	--
Debt ratio (times)	0.5	--	--	--	--

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:**1. Liquidity ratio:**

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986

New Brunswick, Plumbing Contractors (SIC 4241)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	2				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Operating activities					
Cash from operations	X	--	--	--	--
Depreciation	X	--	--	--	--
Other	X	--	--	--	--
Dividends	X	--	--	--	--
Investment activities					
Disposal of fixed assets	X	--	--	--	--
Purchase of fixed assets	X	--	--	--	--
Increase in investment	X	--	--	--	--
Decrease in investment	X	--	--	--	--
Financing activities					
Increase in long term debt	X	--	--	--	--
Repayment of long term debt	X	--	--	--	--
Loans from shareholders	X	--	--	--	--
Repayment of loans from shareholders	X	--	--	--	--
Advances & loans from government	X	--	--	--	--
Increase in equity	X	--	--	--	--
Decrease in equity	X	--	--	--	--
Other	X	--	--	--	--
Increase(decrease) in cash & equivalents	X	--	--	--	--
Cash & equivalents-Beginning of the year	X	--	--	--	--
Cash & equivalents - End of the year	X	--	--	--	--

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986

New Brunswick, Plumbing Contractors (SIC 4241)

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)
1983					
Total	94	8,365	404	11	16
less than 20	91	5,362	260	10	15
20 - 99	3	3,003	144	1	1
100 - 499	-	-	-	-	-
500 and over	-	-	-	-	-
1986					
Total	133	12,625	530	24	...
less than 20	127	7,229	304	24	...
20 - 99	6	5,396	226	-	...
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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986

New Brunswick, Plumbing Contractors (SIC 4241)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	121				
Average sales \$	165,887	18,553	48,441	110,450	486,102
Average expense \$	158,241	17,423	40,831	100,631	474,077
Average net profit (loss) \$	7,646	1,130	7,610	9,819	12,025
Businesses reporting a profit (No.)	91				
Average sales \$	162,690	18,691	47,109	108,443	476,515
Average expense \$	149,734	17,245	36,088	93,890	451,711
Average net profit \$	12,956	1,446	11,021	14,553	24,804
Businesses reporting a loss (No.)	30				
Average sales \$	174,522	16,690	57,526	117,522	506,351
Average expense \$	184,676	19,837	73,172	124,378	521,315
Average net loss \$	-10,154	-3,147	-15,646	-6,856	-14,964
1985					
Number of observations in sample	126				
Average sales \$	167,801	25,056	53,556	111,775	480,815
Average expense \$	157,618	18,047	45,668	96,330	470,428
Average net profit (loss) \$	10,183	7,009	7,888	15,445	10,387
Businesses reporting a profit (No.)	103				
Average sales \$	162,822	24,935	53,470	112,563	460,321
Average expense \$	148,398	17,515	44,482	93,129	438,466
Average net profit \$	14,424	7,420	8,988	19,434	21,855
Businesses reporting a loss (No.)	23				
Average sales \$	180,346	27,779	54,488	107,824	531,294
Average expense \$	187,547	30,017	58,629	112,391	549,152
Average net loss \$	-7,201	-2,238	-4,141	-4,567	-17,858
1986					
Number of observations in sample	134				
Average sales \$	164,769	33,426	88,655	140,331	396,665
Average expense \$	156,450	27,041	78,835	133,247	386,678
Average net profit (loss) \$	8,319	6,385	9,820	7,084	9,987
Businesses reporting a profit (No.)	95				
Average sales \$	177,275	35,370	88,166	142,853	442,711
Average expense \$	162,553	25,870	73,765	127,335	423,243
Average net profit \$	14,722	9,500	14,401	15,518	19,468
Businesses reporting a loss (No.)	39				
Average sales \$	130,965	26,049	90,237	135,367	272,205
Average expense \$	139,863	31,485	95,246	144,880	287,841
Average net loss \$	-8,898	-5,436	-5,009	-9,513	-15,636

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, Electrical Contractors (SIC 4261)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	16				
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				
Cost of sales	56.3	--	--	--	--	100.0	56.3	--	--	--	--
Occupancy expenses	5.5	--	--	--	--	100.0	5.5	--	--	--	--
Depreciation	2.7	--	--	--	--	100.0	2.7	--	--	--	--
Repairs & maintenance	2.1	--	--	--	--	99.3	2.1	--	--	--	--
Heat, light & telephone	0.7	--	--	--	--	100.0	0.7	--	--	--	--
Rent	-	--	--	--	--	2.7	1.0	--	--	--	--
Personnel expenses	15.3	--	--	--	--	100.0	15.3	--	--	--	--
Financial expenses	2.9	--	--	--	--	100.0	2.9	--	--	--	--
Interest & bank charges	1.1	--	--	--	--	100.0	1.1	--	--	--	--
Professional fees	1.9	--	--	--	--	100.0	1.9	--	--	--	--
Other expenses	13.8	--	--	--	--	100.0	13.8	--	--	--	--
Profit (loss)	6.1	--	--	--	--	100.0	6.1	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
- (2) 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%.
- (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

SIC 4261- Electrical Contractors

Businesses primarily engaged in the installation and repair of electrical and communication wiring systems, except transmission and distribution lines.

TABLE 2. Balance sheet profile for 1986
New Brunswick, Electrical Contractors (SIC 4261)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	16				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	8	--	--	--	--
Accounts and notes receivable	16	--	--	--	--
Inventory	5	--	--	--	--
Other current assets	1	--	--	--	--
Total current assets	30	--	--	--	--
Fixed assets	24	--	--	--	--
Less: Accum. dep. on fixed assets	14	--	--	--	--
Other assets	1	--	--	--	--
Total assets	40	--	--	--	--
Liabilities and equity					
Current loans	5	--	--	--	--
Other current liabilities	18	--	--	--	--
Total current liabilities	23	--	--	--	--
Mortgages payable	3	--	--	--	--
Long term debt	10	--	--	--	--
Other liabilities	-	--	--	--	--
Total liabilities	36	--	--	--	--
Total equity	3	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986
New Brunswick, Electrical Contractors (SIC 4261)

	Total(2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	12				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
Liquidity ratio					
Current ratio (times)	2.3	--	--	--	--
Leverage ratios					
Debt/equity ratio (times)	0.1	--	--	--	--
Interest coverage ratio (times)	183.5	--	--	--	--
Debt ratio (times)	3.3	--	--	--	--

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:

1. Liquidity ratio:

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986
New Brunswick, Electrical Contractors (SIC 4261)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	10				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Operating activities					
Cash from operations	18	--	--	--	--
Depreciation	6	--	--	--	--
Other	3	--	--	--	--
Dividends	-	--	--	--	--
Investment activities					
Disposal of fixed assets	-	--	--	--	--
Purchase of fixed assets	-10	--	--	--	--
Increase in investment	-1	--	--	--	--
Decrease in investment	-	--	--	--	--
Financing activities					
Increase in long term debt	2	--	--	--	--
Repayment of long term debt	-2	--	--	--	--
Loans from shareholders	2	--	--	--	--
Repayment of loans from shareholders	-2	--	--	--	--
Advances & loans from government	-	--	--	--	--
Increase in equity	-	--	--	--	--
Decrease in equity	-	--	--	--	--
Other	-	--	--	--	--
Increase(decrease) in cash & equivalents	15	--	--	--	--
Cash & equivalents-Beginning of the year	6	--	--	--	--
Cash & equivalents - End of the year	22	--	--	--	--

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
 See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986
New Brunswick, Electrical Contractors (SIC 4261)

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)
1983					
Total	326	28,196	1,368	65	61
less than 20	304	13,029	639	62	61
20 - 99	10	7,082	341	2	-
100 - 499	7	5,594	268	1	-
500 and over	5	2,491	120	-	-
1986					
Total	411	42,073	1,784	57	...
less than 20	385	19,902	841	52	...
20 - 99	10	5,241	235	2	...
100 - 499	10	14,704	615	1	...
500 and over	6	2,226	93	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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986
New Brunswick, Electrical Contractors (SIC 4261)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	186				
Average sales \$	169,898	28,914	57,865	135,929	456,882
Average expense \$	159,693	27,464	62,488	122,662	426,159
Average net profit (loss) \$	10,205	1,450	-4,623	13,267	30,723
Businesses reporting a profit (No.)	161				
Average sales \$	164,911	30,159	58,354	136,716	434,415
Average expense \$	147,346	23,139	45,611	121,884	398,748
Average net profit \$	17,565	7,020	12,743	14,832	35,667
Businesses reporting a loss (No.)	25				
Average sales \$	219,286	24,479	56,337	124,098	672,228
Average expense \$	245,332	42,868	115,221	134,356	688,882
Average net loss \$	-26,046	-18,389	-58,884	-10,258	-16,654
1985					
Number of observations in sample	205				
Average sales \$	165,181	21,429	58,129	128,118	453,047
Average expense \$	153,750	15,809	50,919	121,097	427,174
Average net profit (loss) \$	11,431	5,620	7,210	7,021	25,873
Businesses reporting a profit (No.)	172				
Average sales \$	164,671	23,518	58,118	126,908	450,140
Average expense \$	148,705	14,637	46,536	115,435	418,210
Average net profit \$	15,966	8,881	11,582	11,473	31,930
Businesses reporting a loss (No.)	33				
Average sales \$	169,007	16,063	58,175	131,070	470,719
Average expense \$	176,037	18,821	68,751	134,909	481,667
Average net loss \$	-7,030	-2,756	-10,576	-3,839	-10,948
1986					
Number of observations in sample	235				
Average sales \$	146,734	17,640	49,648	112,432	407,214
Average expense \$	138,844	15,174	43,443	107,126	389,634
Average net profit (loss) \$	7,890	2,466	6,205	5,306	17,580
Businesses reporting a profit (No.)	164				
Average sales \$	146,958	19,422	51,944	110,774	405,691
Average expense \$	131,987	15,176	40,983	97,350	374,440
Average net profit \$	14,971	4,246	10,961	13,424	31,251
Businesses reporting a loss (No.)	71				
Average sales \$	146,526	14,144	45,909	114,891	411,160
Average expense \$	153,313	15,170	47,449	121,627	429,006
Average net loss \$	-6,787	-1,026	-1,540	-6,736	-17,846

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, Finish Carpentry Contractors (SIC 4274)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	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 25%	Top 25%
	Percent of sales						Percent of sales				
Cost of sales	14.3	--	--	--	--	38.2	37.5	--	--	--	--
Occupancy expenses	11.3	--	--	--	--	100.0	11.3	--	--	--	--
Depreciation	7.9	--	--	--	--	100.0	7.9	--	--	--	--
Repairs & maintenance	3.1	--	--	--	--	89.4	3.5	--	--	--	--
Heat, light & telephone	0.3	--	--	--	--	27.6	1.2	--	--	--	--
Rent	-	--	--	--	--	-	-	--	--	--	--
Personnel expenses	42.3	--	--	--	--	100.0	42.3	--	--	--	--
Financial expenses	0.2	--	--	--	--	27.6	0.6	--	--	--	--
Interest & bank charges	0.1	--	--	--	--	27.6	0.5	--	--	--	--
Professional fees	-	--	--	--	--	19.1	0.1	--	--	--	--
Other expenses	6.0	--	--	--	--	100.0	6.0	--	--	--	--
Profit (loss)	26.0	--	--	--	--	100.0	26.0	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
- (2) 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%.
- (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

SIC 4274 - Finish Carpentry Contractors

Businesses primarily engaged in on-site cabinetry, millwork installation, pre-fabricated sash and door installation, garage door installation, exterior and interior trimming and miscellaneous hardware installation.

TABLE 2. Balance sheet profile for 1986
New Brunswick, Finish Carpentry Contractors (SIC 4274)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	-	--	--	--	--
Accounts and notes receivable	1	--	--	--	--
Inventory	-	--	--	--	--
Other current assets	-	--	--	--	--
Total current assets	1	--	--	--	--
Fixed assets	1	--	--	--	--
Less: Accum. dep. on fixed assets	1	--	--	--	--
Other assets	-	--	--	--	--
Total assets	1	--	--	--	--
Liabilities and equity					
Current loans	-	--	--	--	--
Other current liabilities	-	--	--	--	--
Total current liabilities	-	--	--	--	--
Mortgages payable	-	--	--	--	--
Long term debt	-	--	--	--	--
Other liabilities	-	--	--	--	--
Total liabilities	1	--	--	--	--
Total equity	1	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986
New Brunswick, Finish Carpentry Contractors (SIC 4274)

	Total(2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	1				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
Liquidity ratio					
Current ratio (times)	X	--	--	--	--
Leverage ratios					
Debt/equity ratio (times)	X	--	--	--	--
Interest coverage ratio (times)	X	--	--	--	--
Debt ratio (times)	X	--	--	--	--

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:

1. Liquidity ratio:

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986
New Brunswick, Finish Carpentry Contractors (SIC 4274)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	-	--	--	--	--
Low sales value (\$000's)	-	--	--	--	--
High sales value (\$000's)	-	--	--	--	--
Average (\$000's)					
Operating activities	-				
Cash from operations	-	--	--	--	--
Depreciation	-	--	--	--	--
Other	-	--	--	--	--
Dividends	-	--	--	--	--
Investment activities	-				
Disposal of fixed assets	-	--	--	--	--
Purchase of fixed assets	-	--	--	--	--
Increase in investment	-	--	--	--	--
Decrease in investment	-	--	--	--	--
Financing activities	-				
Increase in long term debt	-	--	--	--	--
Repayment of long term debt	-	--	--	--	--
Loans from shareholders	-	--	--	--	--
Repayment of loans from shareholders	-	--	--	--	--
Advances & loans from government	-	--	--	--	--
Increase in equity	-	--	--	--	--
Decrease in equity	-	--	--	--	--
Other	-	--	--	--	--
Increase(decrease) in cash & equivalents	-	--	--	--	--
Cash & equivalents-Beginning of the year	-	--	--	--	--
Cash & equivalents - End of the year	-	--	--	--	--

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
 See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986
New Brunswick, Finish Carpentry Contractors (SIC 4274)

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)
1983					
Total	77	1,866	90	17	21
less than 20	77	1,866	90	17	21
20 - 99	-	-	-	-	-
100 - 499	-	-	-	-	-
500 and over	-	-	-	-	-
1986					
Total	142	3,229	139	43	...
less than 20	142	3,229	139	43	...
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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986

New Brunswick, Finish Carpentry Contractors (SIC 4274)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	109				
Average sales \$	60,653	11,998	17,179	42,486	170,947
Average expense \$	50,499	7,019	6,225	31,355	157,395
Average net profit (loss) \$	10,154	4,979	10,954	11,131	13,552
Businesses reporting a profit (No.)	101				
Average sales \$	60,575	11,949	17,201	42,746	170,404
Average expense \$	48,251	6,507	6,058	31,371	149,066
Average net profit \$	12,324	5,442	11,143	11,375	21,338
Businesses reporting a loss (No.)	8				
Average sales \$	57,963	12,944	15,658	29,895	173,353
Average expense \$	64,918	16,979	17,752	30,595	194,344
Average net loss \$	-6,955	-4,035	-2,094	-700	-20,991
1985					
Number of observations in sample	121				
Average sales \$	49,069	13,826	20,425	33,402	128,622
Average expense \$	37,725	5,185	11,355	25,098	109,261
Average net profit (loss) \$	11,344	8,641	9,070	8,304	19,361
Businesses reporting a profit (No.)	107				
Average sales \$	49,059	13,836	20,377	32,792	129,232
Average expense \$	36,763	4,902	10,980	22,692	108,477
Average net profit \$	12,296	8,934	9,397	10,100	20,755
Businesses reporting a loss (No.)	14				
Average sales \$	47,618	13,415	21,868	37,163	117,925
Average expense \$	50,625	16,181	23,393	39,931	122,993
Average net loss \$	-3,007	-2,766	-1,425	-2,768	-5,068
1986					
Number of observations in sample	155				
Average sales \$	54,462	15,291	20,035	38,932	143,589
Average expense \$	44,487	11,188	10,231	27,160	129,367
Average net profit (loss) \$	9,975	4,103	9,804	11,772	14,222
Businesses reporting a profit (No.)	142				
Average sales \$	53,063	15,276	20,035	38,860	138,080
Average expense \$	42,393	11,052	10,231	26,688	121,601
Average net profit \$	10,670	4,224	9,804	12,172	16,479
Businesses reporting a loss (No.)	13				
Average sales \$	84,262	15,874	-	41,798	195,113
Average expense \$	88,145	16,366	-	46,073	201,997
Average net loss \$	-3,883	-492	-	-4,275	-6,884

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, Painters and Decorators (SIC 4275)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	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 25%	Top 25%
	Percent of sales						Percent of sales				
Cost of sales	14.3	--	--	--	--	100.0	14.3	--	--	--	--
Occupancy expenses	10.8	--	--	--	--	100.0	10.8	--	--	--	--
Depreciation	6.2	--	--	--	--	100.0	6.2	--	--	--	--
Repairs & maintenance	4.1	--	--	--	--	97.6	4.2	--	--	--	--
Heat, light & telephone	0.5	--	--	--	--	18.3	2.6	--	--	--	--
Rent	-	--	--	--	--	-	-	--	--	--	--
Personnel expenses	8.1	--	--	--	--	22.8	35.5	--	--	--	--
Financial expenses	0.7	--	--	--	--	22.8	3.1	--	--	--	--
Interest & bank charges	0.7	--	--	--	--	22.8	3.0	--	--	--	--
Professional fees	-	--	--	--	--	7.2	0.3	--	--	--	--
Other expenses	8.2	--	--	--	--	100.0	8.2	--	--	--	--
Profit (loss)	57.9	--	--	--	--	100.0	57.9	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.
 Total weighted expenditure on a given item

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
 (2) 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%.
 (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

SIC 4275 - Painters and Decorators

Businesses primarily engaged in painting, paperhanging and decorating in buildings and painting of heavy (engineering) structures. Included are establishments primarily engaged in paint or paper stripping and parking lot or road surface marking.

TABLE 2. Balance sheet profile for 1986
New Brunswick, Painters and Decorators (SIC 4275)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	1	--	--	--	--
Accounts and notes receivable	12	--	--	--	--
Inventory	2	--	--	--	--
Other current assets	2	--	--	--	--
Total current assets	17	--	--	--	--
Fixed assets	20	--	--	--	--
Less: Accum. dep. on fixed assets	15	--	--	--	--
Other assets	-	--	--	--	--
Total assets	23	--	--	--	--
Liabilities and equity					
Current loans	3	--	--	--	--
Other current liabilities	7	--	--	--	--
Total current liabilities	9	--	--	--	--
Mortgages payable	-	--	--	--	--
Long term debt	13	--	--	--	--
Other liabilities	-	--	--	--	--
Total liabilities	22	--	--	--	--
Total equity	1	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986
New Brunswick, Painters and Decorators (SIC 4275)

	Total(2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	3				
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)	-0.8	--	--	--	--
Interest coverage ratio (times)	13.2	--	--	--	--
Debt ratio (times)	1.5	--	--	--	--

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:

1. Liquidity ratio:

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986

New Brunswick, Painters and Decorators (SIC 4275)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	3				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Operating activities					
Cash from operations	12	--	--	--	--
Depreciation	15	--	--	--	--
Other	42	--	--	--	--
Dividends	-	--	--	--	--
Investment activities					
Disposal of fixed assets	30	--	--	--	--
Purchase of fixed assets	-32	--	--	--	--
Increase in investment	-	--	--	--	--
Decrease in investment	-	--	--	--	--
Financing activities					
Increase in long term debt	4	--	--	--	--
Repayment of long term debt	-13	--	--	--	--
Loans from shareholders	14	--	--	--	--
Repayment of loans from shareholders	-16	--	--	--	--
Advances & loans from government	-	--	--	--	--
Increase in equity	-	--	--	--	--
Decrease in equity	-	--	--	--	--
Other	-1	--	--	--	--
Increase(decrease) in cash & equivalents	55	--	--	--	--
Cash & equivalents-Beginning of the year	-6	--	--	--	--
Cash & equivalents - End of the year	50	--	--	--	--

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986

New Brunswick, Painters and Decorators (SIC 4275)

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)
1983					
Total	77	4,271	204	15	17
less than 20	75	3,345	161	15	16
20 - 99	1	X	24	-	1
100 - 499	1	X	19	-	-
500 and over	-	-	-	-	-
1986					
Total	129	5,948	248	29	...
less than 20	123	5,097	214	27	...
20 - 99	5	X	31	2	...
100 - 499	1	X	3	-	...
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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986

New Brunswick, Painters and Decorators (SIC 4275)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	64				
Average sales \$	88,583	16,157	48,316	83,556	206,302
Average expense \$	81,667	9,428	37,577	84,867	194,794
Average net profit (loss) \$	6,916	6,729	10,739	-1,311	11,508
Businesses reporting a profit (No.)	54				
Average sales \$	86,537	15,942	49,371	77,846	202,990
Average expense \$	77,053	8,242	34,298	75,219	190,451
Average net profit \$	9,484	7,700	15,073	2,627	12,539
Businesses reporting a loss (No.)	10				
Average sales \$	124,071	18,381	44,774	90,354	342,775
Average expense \$	135,108	21,722	48,582	96,354	373,775
Average net loss \$	-11,037	-3,341	-3,808	-6,000	-31,000
1985					
Number of observations in sample	69				
Average sales \$	89,642	14,277	15,960	31,177	297,153
Average expense \$	77,607	6,296	10,030	21,919	272,181
Average net profit (loss) \$	12,035	7,981	5,930	9,258	24,972
Businesses reporting a profit (No.)	64				
Average sales \$	90,939	14,277	15,909	31,387	302,182
Average expense \$	78,306	6,296	9,873	21,862	275,192
Average net profit \$	12,633	7,981	6,036	9,525	26,990
Businesses reporting a loss (No.)	5				
Average sales \$	85,228	-	18,537	20,000	216,746
Average expense \$	89,378	-	19,095	25,000	224,040
Average net loss \$	-4,150	-	-158	-5,000	-7,294
1986					
Number of observations in sample	87				
Average sales \$	72,771	13,248	19,826	45,088	212,922
Average expense \$	64,598	7,077	11,589	35,491	204,235
Average net profit (loss) \$	8,173	6,171	8,237	9,597	8,687
Businesses reporting a profit (No.)	73				
Average sales \$	91,315	13,242	19,787	45,211	287,020
Average expense \$	78,533	6,837	11,324	34,485	261,484
Average net profit \$	12,782	6,405	8,463	10,726	25,536
Businesses reporting a loss (No.)	14				
Average sales \$	48,367	13,425	21,616	42,118	116,310
Average expense \$	56,812	13,890	23,928	59,839	129,592
Average net loss \$	-8,445	-465	-2,312	-17,721	-13,282

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, Truck Transport Industry (SIC 456)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	
Businesses in sample (No.)	53					
Low sales value (\$000's)	(1)	(1)	22	71	137	
High sales value (\$000's)	(1)	22	71	137	(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				
Vehicle expenses	46.4	52.4	44.9	40.4	49.1	100.0	46.4	52.4	44.9	40.4	49.1
Depreciation	9.3	9.3	9.0	8.3	10.5	89.7	10.3	18.0	9.2	8.3	10.5
Repairs & maintenance	15.3	25.6	14.5	7.3	15.8	98.2	15.6	25.6	14.5	7.3	17.0
Fuel expense	21.8	17.4	21.4	24.8	22.8	99.7	21.9	17.4	21.4	24.8	23.1
Personnel expenses	23.4	27.4	25.3	12.9	28.1	80.5	29.0	56.7	25.6	19.5	28.4
Financial expenses	5.6	3.6	7.2	5.2	5.6	100.0	5.6	3.6	7.2	5.2	5.6
Interest & bank charges	3.0	2.9	3.3	2.7	3.0	84.7	3.5	2.9	4.4	4.1	3.0
Professional fees	2.6	0.7	3.9	2.6	2.6	89.0	2.9	1.5	4.0	2.6	2.6
Other expenses	16.7	8.8	10.3	34.6	13.0	100.0	16.7	8.8	10.3	34.6	13.0
Profit (loss)	8.0	7.9	12.3	6.9	4.2	100.0	8.0	7.9	12.3	6.9	4.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	...	...	...	...	...

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
- (2) 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%.
- (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

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 1986
New Brunswick, Truck Transport Industry (SIC 456)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	53				
Low sales value (\$000's)	(1)	(1)	22	71	137
High sales value (\$000's)	(1)	22	71	137	(1)
Average (\$000's)					
Assets					
Cash	8	-	2	16	12
Accounts and notes receivable	12	-	3	5	41
Inventory	1	-	-	-	3
Other current assets	3	2	-	-	8
Total current assets	23	2	5	21	63
Fixed assets	75	-	20	61	211
Less: Accum. dep. on fixed assets	37	-	8	33	103
Other assets	2	-	-	2	3
Total assets	63	3	17	51	175
Liabilities and equity					
Current loans	15	-	4	12	41
Other current liabilities	9	-	3	2	30
Total current liabilities	24	-	7	14	71
Mortgages payable	-	-	-	-	-
Long term debt	23	-	5	30	54
Other liabilities	3	-	-	-	10
Total liabilities	49	-	12	44	135
Total equity	14	3	5	7	40

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986
New Brunswick, Truck Transport Industry (SIC 456)

	Total (2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	35				
Low sales value (\$000's)	(1)	(1)	95	140	439
High sales value (\$000's)	(1)	95	140	439	(1)
Average					
Liquidity ratio					
Current ratio (times)	10.5	3.0	34.6	1.4	1.3
Leverage ratios					
Debt/equity ratio (times)	23.3	2.4	5.6	76.6	0.2
Interest coverage ratio (times)	1.8	-17.1	3.0	6.6	6.8
Debt ratio (times)	0.8	0.7	0.8	1.0	0.6

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:

1. Liquidity ratio:

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986
New Brunswick, Truck Transport Industry (SIC 456)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	31				
Low sales value (\$000's)	(1)	(1)	117	147	503
High sales value (\$000's)	(1)	117	147	503	(1)
Average (\$000's)					
Operating activities					
Cash from operations	16	-1	8	15	40
Depreciation	31	2	13	33	72
Other	-11	-12	-16	-2	-13
Dividends	-2	-	-	-	-8
Investment activities					
Disposal of fixed assets	14	-	-	23	31
Purchase of fixed assets	-48	-	-	-49	-136
Increase in investment	-1	-	-	-1	-3
Decrease in investment	-	-	-	-	-
Financing activities					
Increase in long term debt	16	-	-	22	41
Repayment of long term debt	-10	-	-7	-21	-13
Loans from shareholders	5	-	11	3	7
Repayment of loans from shareholders	-6	-	-13	-11	-2
Advances & loans from government	-	-	-	-	-
Increase in equity	-	-	-	-	-
Decrease in equity	-	-	-	-	-
Other	2	-	4	-	2
Increase(decrease) in cash & equivalents	6	-10	-	12	20
Cash & equivalents-Beginning of the year	8	12	3	1	16
Cash & equivalents - End of the year	14	2	3	13	36

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
 See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986
New Brunswick, 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)
1983					
Total	498	57,735	3,372	85	150
less than 20	461	19,130	1,131	83	145
20 - 99	20	10,695	652	-	4
100 - 499	12	17,942	992	1	1
500 and over	5	9,968	597	1	-
1986					
Total	841	85,697	4,109	196	...
less than 20	789	29,507	1,433	188	...
20 - 99	30	18,377	905	2	...
100 - 499	15	14,251	631	3	...
500 and over	7	23,562	1,140	3	...

(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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986
New Brunswick, Truck Transport Industry (SIC 456)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	389				
Average sales \$	116,549	19,671	41,839	92,955	311,732
Average expense \$	101,604	17,196	33,469	77,026	278,723
Average net profit (loss) \$	14,945	2,475	8,370	15,929	33,009
Businesses reporting a profit (No.)	352				
Average sales \$	115,895	19,392	42,083	92,978	309,127
Average expense \$	98,588	14,717	31,857	76,379	271,397
Average net profit \$	17,307	4,675	10,226	16,599	37,730
Businesses reporting a loss (No.)	37				
Average sales \$	124,061	20,525	39,838	92,301	343,578
Average expense \$	133,785	24,775	46,685	95,403	368,275
Average net loss \$	-9,724	-4,250	-6,847	-3,102	-24,697
1985					
Number of observations in sample	341				
Average sales \$	110,154	19,623	46,124	86,194	288,674
Average expense \$	99,446	17,655	37,834	76,358	265,937
Average net profit (loss) \$	10,708	1,968	8,290	9,836	22,737
Businesses reporting a profit (No.)	293				
Average sales \$	108,980	21,015	45,632	85,662	283,609
Average expense \$	94,268	15,645	35,164	71,172	255,092
Average net profit \$	14,712	5,370	10,468	14,490	28,517
Businesses reporting a loss (No.)	48				
Average sales \$	120,253	17,229	49,726	88,524	325,531
Average expense \$	130,593	21,112	57,360	99,041	344,860
Average net loss \$	-10,340	-3,883	-7,634	-10,517	-19,329
1986					
Number of observations in sample	648				
Average sales \$	128,412	18,525	50,661	106,835	337,626
Average expense \$	114,818	15,353	41,182	90,628	312,110
Average net profit (loss) \$	13,594	3,172	9,479	16,207	25,516
Businesses reporting a profit (No.)	579				
Average sales \$	120,888	18,033	50,885	106,706	307,927
Average expense \$	104,509	13,531	37,063	88,523	278,918
Average net profit \$	16,379	4,502	13,822	18,183	29,009
Businesses reporting a loss (No.)	69				
Average sales \$	211,601	20,520	49,725	108,191	667,967
Average expense \$	218,802	22,729	58,384	112,782	681,312
Average net loss \$	-7,201	-2,209	-8,659	-4,591	-13,345

1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, Dry Bulk Materials Trucking Industry (SIC 4564)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	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 25%	Top 25%
	Percent of sales						Percent of sales				
Vehicle expenses	51.1	--	--	--	--	100.0	51.1	--	--	--	--
Depreciation	8.3	--	--	--	--	100.0	8.3	--	--	--	--
Repairs & maintenance	22.4	--	--	--	--	100.0	22.4	--	--	--	--
Fuel expense	20.3	--	--	--	--	100.0	20.3	--	--	--	--
Personnel expenses	25.8	--	--	--	--	73.8	34.9	--	--	--	--
Financial expenses	7.4	--	--	--	--	100.0	7.4	--	--	--	--
Interest & bank charges	2.9	--	--	--	--	100.0	2.9	--	--	--	--
Professional fees	4.5	--	--	--	--	100.0	4.5	--	--	--	--
Other expenses	29.9	--	--	--	--	100.0	29.9	--	--	--	--
Profit (loss)	-14.1	--	--	--	--	100.0	-14.1	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
 (2) 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%.
 (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

SIC 4564 - Dry Bulk Materials Trucking Industry

Businesses primarily engaged in transporting, usually by dump-trucks, such dry bulk materials as cement, fill, sand and debris including snow as for example: dry materials bulk hopper truck service, dry bulk truck transporting service, bulk tank truck service of dry chemicals, dump truck transporting service (fill, sand, debris), snow hauling truck service, and dry bulk tank truck transporting service.

TABLE 2. Balance sheet profile for 1986
New Brunswick, Dry Bulk Materials Trucking Industry (SIC 4564)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	-	--	--	--	--
Accounts and notes receivable	8	--	--	--	--
Inventory	1	--	--	--	--
Other current assets	-	--	--	--	--
Total current assets	9	--	--	--	--
Fixed assets	87	--	--	--	--
Less: Accum. dep. on fixed assets	51	--	--	--	--
Other assets	5	--	--	--	--
Total assets	51	--	--	--	--
Liabilities and equity					
Current loans	6	--	--	--	--
Other current liabilities	9	--	--	--	--
Total current liabilities	15	--	--	--	--
Mortgages payable	-	--	--	--	--
Long term debt	19	--	--	--	--
Other liabilities	-	--	--	--	--
Total liabilities	34	--	--	--	--
Total equity	17	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986
New Brunswick, Dry Bulk Materials Trucking Industry (SIC 4564)

	Total (2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	3				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
Liquidity ratio					
Current ratio (times)	0.7	--	--	--	--
Leverage ratios					
Debt/equity ratio (times)	12.7	--	--	--	--
Interest coverage ratio (times)	-7.8	--	--	--	--
Debt ratio (times)	0.7	--	--	--	--

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:

1. Liquidity ratio:

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986
New Brunswick, Dry Bulk Materials Trucking Industry (SIC 4564)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	3				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Operating activities					
Cash from operations	56	--	--	--	--
Depreciation	141	--	--	--	--
Other	26	--	--	--	--
Dividends	-1	--	--	--	--
Investment activities					
Disposal of fixed assets	26	--	--	--	--
Purchase of fixed assets	-238	--	--	--	--
Increase in investment	-18	--	--	--	--
Decrease in investment	-	--	--	--	--
Financing activities					
Increase in long term debt	14	--	--	--	--
Repayment of long term debt	-	--	--	--	--
Loans from shareholders	4	--	--	--	--
Repayment of loans from shareholders	-6	--	--	--	--
Advances & loans from government	-	--	--	--	--
Increase in equity	-	--	--	--	--
Decrease in equity	-	--	--	--	--
Other	-1	--	--	--	--
Increase(decrease) in cash & equivalents	5	--	--	--	--
Cash & equivalents-Beginning of the year	5	--	--	--	--
Cash & equivalents - End of the year	10	--	--	--	--

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
 See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986
New Brunswick, Truck Transport Industry (SIC 455)

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)
1983					
Total	498	57,735	3,372	85	150
less than 20	461	19,130	1,131	83	145
20 - 99	20	10,695	652	-	4
100 - 499	12	17,942	992	1	1
500 and over	5	9,968	597	1	-
1986					
Total	841	85,697	4,109	196	...
less than 20	789	29,507	1,433	188	...
20 - 99	30	18,377	905	2	...
100 - 499	15	14,251	631	3	...
500 and over	7	23,562	1,140	3	...

(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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986
New Brunswick, Dry Bulk Materials Trucking Industry (SIC 4564)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	25				
Average sales \$	69,763	--	--	--	--
Average expense \$	60,940	--	--	--	--
Average net profit (loss) \$	8,823	--	--	--	--
Businesses reporting a profit (No.)	22				
Average sales \$	64,609	--	--	--	--
Average expense \$	52,825	--	--	--	--
Average net profit \$	11,784	--	--	--	--
Businesses reporting a loss (No.)	3				
Average sales \$	156,586	--	--	--	--
Average expense \$	176,537	--	--	--	--
Average net loss \$	-19,951	--	--	--	--
1985					
Number of observations in sample	23				
Average sales \$	63,155	--	--	--	--
Average expense \$	55,553	--	--	--	--
Average net profit (loss) \$	7,602	--	--	--	--
Businesses reporting a profit (No.)	20				
Average sales \$	62,960	--	--	--	--
Average expense \$	52,375	--	--	--	--
Average net profit \$	10,585	--	--	--	--
Businesses reporting a loss (No.)	3				
Average sales \$	100,194	--	--	--	--
Average expense \$	110,120	--	--	--	--
Average net loss \$	-9,926	--	--	--	--
1986					
Number of observations in sample	47				
Average sales \$	88,580	--	--	--	--
Average expense \$	83,440	--	--	--	--
Average net profit (loss) \$	15,140	--	--	--	--
Businesses reporting a profit (No.)	42				
Average sales \$	97,823	--	--	--	--
Average expense \$	81,880	--	--	--	--
Average net profit \$	15,943	--	--	--	--
Businesses reporting a loss (No.)	5				
Average sales \$	210,044	--	--	--	--
Average expense \$	233,576	--	--	--	--
Average net loss \$	-23,532	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, Specialty Food Stores (SIC 6012)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	36				
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				
Cost of sales	58.1	--	--	--	--	100.0	58.1	--	--	--	--
Occupancy expenses	8.9	--	--	--	--	100.0	8.9	--	--	--	--
Depreciation	2.2	--	--	--	--	96.0	2.3	--	--	--	--
Repairs & maintenance	1.9	--	--	--	--	95.8	2.0	--	--	--	--
Heat, light & telephone	2.2	--	--	--	--	98.8	2.2	--	--	--	--
Rent	2.6	--	--	--	--	52.2	4.9	--	--	--	--
Personnel expenses	22.1	--	--	--	--	100.0	22.1	--	--	--	--
Financial expenses	4.1	--	--	--	--	100.0	4.1	--	--	--	--
Interest & bank charges	3.2	--	--	--	--	94.1	3.3	--	--	--	--
Professional fees	1.0	--	--	--	--	84.0	1.2	--	--	--	--
Other expenses	4.5	--	--	--	--	100.0	4.5	--	--	--	--
Profit (loss)	2.3	--	--	--	--	100.0	2.3	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
- (2) 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%.
- (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

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 sea food 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 1986
New Brunswick, Specialty Food Stores (SIC 6012)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	36				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	5	--	--	--	--
Accounts and notes receivable	4	--	--	--	--
Inventory	6	--	--	--	--
Other current assets	1	--	--	--	--
Total current assets	15	--	--	--	--
Fixed assets	48	--	--	--	--
Less: Accum. dep. on fixed assets	14	--	--	--	--
Other assets	3	--	--	--	--
Total assets	53	--	--	--	--
Liabilities and equity					
Current loans	8	--	--	--	--
Other current liabilities	9	--	--	--	--
Total current liabilities	17	--	--	--	--
Mortgages payable	6	--	--	--	--
Long term debt	20	--	--	--	--
Other liabilities	-	--	--	--	--
Total liabilities	44	--	--	--	--
Total equity	9	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986
New Brunswick, Specialty Food Stores (SIC 6012)

	Total (2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	35				
Low sales value (\$000's)	(1)	(1)	69	158	245
High sales value (\$000's)	(1)	69	158	245	(1)
Average					
Liquidity ratio					
Current ratio (times)	1.2	2.8	0.7	1.2	1.3
Leverage ratios					
Debt/equity ratio (times)	23.0	7.8	45.6	14.5	0.3
Interest coverage ratio (times)	3.7	1.1	1.3	5.2	6.2
Debt ratio (times)	0.9	0.9	0.9	0.9	0.9

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:

1. Liquidity ratio:

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986
New Brunswick, Specialty Food Stores (SIC 6012)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	21				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Operating activities					
Cash from operations	8	--	--	--	--
Depreciation	5	--	--	--	--
Other	1	--	--	--	--
Dividends	-	--	--	--	--
Investment activities					
Disposal of fixed assets	1	--	--	--	--
Purchase of fixed assets	-9	--	--	--	--
Increase in investment	-	--	--	--	--
Decrease in investment	-	--	--	--	--
Financing activities					
Increase in long term debt	1	--	--	--	--
Repayment of long term debt	-3	--	--	--	--
Loans from shareholders	-	--	--	--	--
Repayment of loans from shareholders	-3	--	--	--	--
Advances & loans from government	-	--	--	--	--
Increase in equity	-	--	--	--	--
Decrease in equity	-	--	--	--	--
Other	-	--	--	--	--
Increase(decrease) in cash & equivalents	-	--	--	--	--
Cash & equivalents-Beginning of the year	8	--	--	--	--
Cash & equivalents - End of the year	8	--	--	--	--

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
 See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986
New Brunswick, 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)
1983					
Total	628	69,978	7,422	93	127
less than 20	569	18,411	1,937	88	121
20 - 99	41	15,308	1,560	4	5
100 - 499	7	2,666	276	-	1
500 and over	11	33,593	3,649	1	-
1986					
Total	944	89,779	9,033	196	...
less than 20	864	27,489	2,764	185	...
20 - 99	60	22,245	2,169	9	...
100 - 499	10	5,390	540	1	...
500 and over	10	34,655	3,560	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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986
New Brunswick, Specialty Food Stores (SIC 6012)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	64				
Average sales \$	202,171	19,742	43,883	129,727	615,332
Average expense \$	196,380	16,299	42,581	127,679	598,959
Average net profit (loss) \$	5,791	3,443	1,302	2,048	16,373
Businesses reporting a profit (No.)	48				
Average sales \$	211,481	20,731	41,279	138,726	645,189
Average expense \$	203,393	16,548	38,594	132,318	626,112
Average net profit \$	8,088	4,183	2,685	6,408	19,077
Businesses reporting a loss (No.)	16				
Average sales \$	148,276	14,176	58,551	110,193	410,185
Average expense \$	152,485	14,899	65,039	117,611	412,391
Average net loss \$	-4,209	-723	-6,488	-7,418	-2,206
1985					
Number of observations in sample	40				
Average sales \$	219,839	--	--	--	--
Average expense \$	211,181	--	--	--	--
Average net profit (loss) \$	8,658	--	--	--	--
Businesses reporting a profit (No.)	32				
Average sales \$	221,777	--	--	--	--
Average expense \$	210,116	--	--	--	--
Average net profit \$	11,661	--	--	--	--
Businesses reporting a loss (No.)	8				
Average sales \$	279,531	--	--	--	--
Average expense \$	286,460	--	--	--	--
Average net loss \$	-6,929	--	--	--	--
1986					
Number of observations in sample	122				
Average sales \$	146,963	12,449	38,274	126,601	410,529
Average expense \$	144,096	14,356	36,744	121,765	403,519
Average net profit (loss) \$	2,867	-1,907	1,530	4,836	7,010
Businesses reporting a profit (No.)	86				
Average sales \$	141,203	15,604	35,862	129,420	383,926
Average expense \$	133,978	9,850	30,622	122,568	372,870
Average net profit \$	7,225	5,754	5,240	6,852	11,056
Businesses reporting a loss (No.)	36				
Average sales \$	168,445	12,304	40,587	112,851	508,037
Average expense \$	172,721	14,563	42,616	117,849	515,856
Average net loss \$	-4,276	-2,259	-2,029	-4,998	-7,819

1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, Pharmacies (SIC 6031)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	38				
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				
Cost of sales	67.4	--	--	--	--	100.0	67.4	--	--	--	--
Occupancy expenses	5.0	--	--	--	--	100.0	5.0	--	--	--	--
Depreciation	1.1	--	--	--	--	95.7	1.1	--	--	--	--
Repairs & maintenance	0.7	--	--	--	--	95.7	0.7	--	--	--	--
Heat, light & telephone	0.7	--	--	--	--	95.7	0.8	--	--	--	--
Rent	2.5	--	--	--	--	77.2	3.2	--	--	--	--
Personnel expenses	15.6	--	--	--	--	100.0	15.6	--	--	--	--
Financial expenses	1.9	--	--	--	--	100.0	1.9	--	--	--	--
Interest & bank charges	0.9	--	--	--	--	78.6	1.2	--	--	--	--
Professional fees	1.0	--	--	--	--	94.3	1.0	--	--	--	--
Other expenses	4.3	--	--	--	--	100.0	4.3	--	--	--	--
Profit (loss)	5.9	--	--	--	--	100.0	5.9	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
- (2) 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%.
- (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

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 1986

New Brunswick, Pharmacies (SIC 6031)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	38				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	23	--	--	--	--
Accounts and notes receivable	30	--	--	--	--
Inventory	129	--	--	--	--
Other current assets	3	--	--	--	--
Total current assets	184	--	--	--	--
Fixed assets	76	--	--	--	--
Less: Accum. dep. on fixed assets	23	--	--	--	--
Other assets	110	--	--	--	--
Total assets	347	--	--	--	--
Liabilities and equity					
Current loans	41	--	--	--	--
Other current liabilities	71	--	--	--	--
Total current liabilities	112	--	--	--	--
Mortgages payable	1	--	--	--	--
Long term debt	27	--	--	--	--
Other liabilities	13	--	--	--	--
Total liabilities	153	--	--	--	--
Total equity	194	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986

New Brunswick, Pharmacies (SIC 6031)

	Total (2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	38				
Low sales value (\$000's)	(1)	(1)	278	828	1,062
High sales value (\$000's)	(1)	278	828	1,062	(1)
Average					
Liquidity ratio					
Current ratio (times)	2.0	2.6	2.2	2.0	1.9
Leverage ratios					
Debt/equity ratio (times)	25.8	1.7	3.6	-3.4	66.6
Interest coverage ratio (times)	210.3	...	22.7	13.3	10.7
Debt ratio (times)	0.6	0.6	0.7	0.7	0.4

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:

1. Liquidity ratio:

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986
New Brunswick, Pharmacies (SIC 6031)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	37				
Low sales value (\$000's)	(1)	(1)	377	917	1,172
High sales value (\$000's)	(1)	377	917	1,172	(1)
Average (\$000's)					
Operating activities					
Cash from operations	43	15	25	35	85
Depreciation	11	3	10	10	14
Other	-7	-4	-7	-6	-9
Dividends	-2	-7	-1	-	-4
Investment activities					
Disposal of fixed assets	1	-	-	-	3
Purchase of fixed assets	-11	-1	-7	-3	-27
Increase in investment	-2	-	-3	-3	-1
Decrease in investment	1	-	-	2	-
Financing activities					
Increase in long term debt	2	5	3	-	3
Repayment of long term debt	-12	-4	-18	-1	-17
Loans from shareholders	1	2	2	-	1
Repayment of loans from shareholders	-7	-2	-3	-19	-3
Advances & loans from government	-	-	-	-	-
Increase in equity	-	-	-	-	-
Decrease in equity	-	-	-	-	-
Other	-1	-1	-1	6	-7
Increase(decrease) in cash & equivalents	16	8	-	21	37
Cash & equivalents-Beginning of the year	12	13	6	-44	80
Cash & equivalents - End of the year	28	21	6	-23	117

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
 See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986
New Brunswick, 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)
1983					
Total	82	17,490	1,356	7	17
less than 20	54	5,764	459	6	12
20 - 99	25	10,156	809	1	5
100 - 499	2	X	81	-	-
500 and over	1	X	17	-	-
1986					
Total	115	27,733	1,958	10	---
less than 20	71	8,451	610	3	---
20 - 99	41	16,809	1,215	7	---
100 - 499	2	X	111	-	---
500 and over	1	X	22	-	---

(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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986

New Brunswick, Pharmacies (SIC 6031)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	27				
Average sales \$	694,801	--	--	--	--
Average expense \$	648,955	--	--	--	--
Average net profit (loss) \$	45,846	--	--	--	--
Businesses reporting a profit (No.)	27				
Average sales \$	694,801	--	--	--	--
Average expense \$	648,955	--	--	--	--
Average net profit \$	45,846	--	--	--	--
Businesses reporting a loss (No.)	-				
Average sales \$	-	--	--	--	--
Average expense \$	-	--	--	--	--
Average net loss \$	-	--	--	--	--
1985					
Number of observations in sample	32				
Average sales \$	764,366	--	--	--	--
Average expense \$	722,801	--	--	--	--
Average net profit (loss) \$	41,565	--	--	--	--
Businesses reporting a profit (No.)	30				
Average sales \$	763,520	--	--	--	--
Average expense \$	718,946	--	--	--	--
Average net profit \$	44,574	--	--	--	--
Businesses reporting a loss (No.)	2				
Average sales \$	1,181,500	--	--	--	--
Average expense \$	1,206,500	--	--	--	--
Average net loss \$	-25,000	--	--	--	--
1986					
Number of observations in sample	52				
Average sales \$	840,037	260,896	482,757	989,480	1,627,015
Average expense \$	798,331	246,268	453,660	917,392	1,580,003
Average net profit (loss) \$	40,706	14,628	29,097	72,088	47,012
Businesses reporting a profit (No.)	45				
Average sales \$	863,824	256,107	476,438	1,016,092	1,706,658
Average expense \$	797,573	232,196	446,110	918,255	1,593,730
Average net profit \$	66,251	23,911	30,328	97,837	112,928
Businesses reporting a loss (No.)	7				
Average sales \$	821,241	277,630	637,413	873,730	1,496,191
Average expense \$	851,238	295,435	638,428	913,636	1,557,454
Average net loss \$	-29,997	-17,805	-1,015	-39,906	-61,263

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, Miscellaneous Clothing Stores (SIC 6141)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	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 25%	Top 25%
	Percent of sales						Percent of sales				
Cost of sales	68.5	--	--	--	--	100.0	68.5	--	--	--	--
Occupancy expenses	3.7	--	--	--	--	100.0	3.7	--	--	--	--
Depreciation	0.5	--	--	--	--	86.3	0.6	--	--	--	--
Repairs & maintenance	0.4	--	--	--	--	100.0	0.4	--	--	--	--
Heat, light & telephone	0.5	--	--	--	--	69.7	0.7	--	--	--	--
Rent	2.2	--	--	--	--	99.2	2.2	--	--	--	--
Personnel expenses	18.6	--	--	--	--	100.0	18.6	--	--	--	--
Financial expenses	2.9	--	--	--	--	100.0	2.9	--	--	--	--
Interest & bank charges	2.1	--	--	--	--	100.0	2.1	--	--	--	--
Professional fees	0.8	--	--	--	--	86.3	1.0	--	--	--	--
Other expenses	6.1	--	--	--	--	100.0	6.1	--	--	--	--
Profit (loss)	0.3	--	--	--	--	100.0	0.3	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
- (2) 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%.
- (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

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 firms 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 1986

New Brunswick, Miscellaneous Clothing Stores (SIC 6141)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	26	--	--	--	--
Accounts and notes receivable	11	--	--	--	--
Inventory	52	--	--	--	--
Other current assets	17	--	--	--	--
Total current assets	106	--	--	--	--
Fixed assets	15	--	--	--	--
Less: Accum. dep. on fixed assets	11	--	--	--	--
Other assets	23	--	--	--	--
Total assets	134	--	--	--	--
Liabilities and equity					
Current loans	45	--	--	--	--
Other current liabilities	27	--	--	--	--
Total current liabilities	72	--	--	--	--
Mortgages payable	-	--	--	--	--
Long term debt	55	--	--	--	--
Other liabilities	-	--	--	--	--
Total liabilities	127	--	--	--	--
Total equity	7	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986

New Brunswick, Miscellaneous Clothing Stores (SIC 6141)

	Total(2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
Liquidity ratio					
Current ratio (times)	3.2	--	--	--	--
Leverage ratios					
Debt/equity ratio (times)	19.1	--	--	--	--
Interest coverage ratio (times)	-1.3	--	--	--	--
Debt ratio (times)	1.1	--	--	--	--

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:**1. Liquidity ratio:**

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986

New Brunswick, Miscellaneous Clothing Stores (SIC 6141)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	3				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Operating activities					
Cash from operations	10	--	--	--	--
Depreciation	2	--	--	--	--
Other	1	--	--	--	--
Dividends	-18	--	--	--	--
Investment activities					
Disposal of fixed assets	-	--	--	--	--
Purchase of fixed assets	-1	--	--	--	--
Increase in investment	-1	--	--	--	--
Decrease in investment	-	--	--	--	--
Financing activities					
Increase in long term debt	-	--	--	--	--
Repayment of long term debt	-15	--	--	--	--
Loans from shareholders	22	--	--	--	--
Repayment of loans from shareholders	-	--	--	--	--
Advances & loans from government	-	--	--	--	--
Increase in equity	-	--	--	--	--
Decrease in equity	-	--	--	--	--
Other	-2	--	--	--	--
Increase(decrease) in cash & equivalents	-4	--	--	--	--
Cash & equivalents-Beginning of the year	29	--	--	--	--
Cash & equivalents - End of the year	26	--	--	--	--

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986

New Brunswick, 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)
1983					
Total	82	5,845	791	10	10
less than 20	70	2,090	273	6	8
20 - 99	7	1,424	196	2	1
100 - 499	2	X	286	-	-
500 and over	3	X	36	2	1
1986					
Total	95	7,142	707	10	...
less than 20	83	2,703	260	10	...
20 - 99	7	2,028	204	-	...
100 - 499	1	X	131	-	...
500 and over	4	X	112	-	...

(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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986

New Brunswick, Miscellaneous Clothing Stores (SIC 6141)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	19				
Average sales \$	359,016	--	--	--	--
Average expense \$	342,429	--	--	--	--
Average net profit (loss) \$	16,587	--	--	--	--
Businesses reporting a profit (No.)	15				
Average sales \$	352,848	--	--	--	--
Average expense \$	326,239	--	--	--	--
Average net profit \$	26,609	--	--	--	--
Businesses reporting a loss (No.)	4				
Average sales \$	397,930	--	--	--	--
Average expense \$	413,448	--	--	--	--
Average net loss \$	-15,518	--	--	--	--
1985					
Number of observations in sample	10				
Average sales \$	285,289	--	--	--	--
Average expense \$	271,583	--	--	--	--
Average net profit (loss) \$	13,706	--	--	--	--
Businesses reporting a profit (No.)	7				
Average sales \$	268,005	--	--	--	--
Average expense \$	245,580	--	--	--	--
Average net profit \$	22,425	--	--	--	--
Businesses reporting a loss (No.)	3				
Average sales \$	566,045	--	--	--	--
Average expense \$	594,079	--	--	--	--
Average net loss \$	-28,034	--	--	--	--
1986					
Number of observations in sample	42				
Average sales \$	211,922	--	--	--	--
Average expense \$	203,495	--	--	--	--
Average net profit (loss) \$	8,427	--	--	--	--
Businesses reporting a profit (No.)	29				
Average sales \$	219,012	--	--	--	--
Average expense \$	200,092	--	--	--	--
Average net profit \$	18,920	--	--	--	--
Businesses reporting a loss (No.)	13				
Average sales \$	237,064	--	--	--	--
Average expense \$	261,820	--	--	--	--
Average net loss \$	-24,756	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986
New Brunswick, Appliance, Television, Radio and Stereo Stores (SIC 622)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	17				
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				
Cost of sales	72.4	--	--	--	--	100.0	72.4	--	--	--	--
Occupancy expenses	5.9	--	--	--	--	89.6	6.6	--	--	--	--
Depreciation	2.3	--	--	--	--	70.5	3.3	--	--	--	--
Repairs & maintenance	0.6	--	--	--	--	59.9	1.0	--	--	--	--
Heat, light & telephone	1.3	--	--	--	--	73.4	1.7	--	--	--	--
Rent	1.7	--	--	--	--	62.8	2.8	--	--	--	--
Personnel expenses	9.9	--	--	--	--	70.3	14.1	--	--	--	--
Financial expenses	1.2	--	--	--	--	83.8	1.5	--	--	--	--
Interest & bank charges	0.9	--	--	--	--	83.8	1.1	--	--	--	--
Professional fees	0.3	--	--	--	--	73.4	0.4	--	--	--	--
Other expenses	16.5	--	--	--	--	100.0	16.5	--	--	--	--
Profit (loss)	-5.9	--	--	--	--	100.0	-5.9	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
- (2) 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%.
- (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):**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 1986

New Brunswick, Appliance, Television, Radio and Stereo Stores (SIC 622)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	17				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	8	--	--	--	--
Accounts and notes receivable	27	--	--	--	--
Inventory	114	--	--	--	--
Other current assets	4	--	--	--	--
Total current assets	153	--	--	--	--
Fixed assets	87	--	--	--	--
Less: Accum. dep. on fixed assets	20	--	--	--	--
Other assets	21	--	--	--	--
Total assets	241	--	--	--	--
Liabilities and equity					
Current loans	43	--	--	--	--
Other current liabilities	86	--	--	--	--
Total current liabilities	128	--	--	--	--
Mortgages payable	3	--	--	--	--
Long term debt	24	--	--	--	--
Other liabilities	1	--	--	--	--
Total liabilities	156	--	--	--	--
Total equity	84	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986

New Brunswick, Appliance, Television, Radio and Stereo Stores (SIC 622)

	Total(2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	16				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
Liquidity ratio					
Current ratio (times)	2.5	--	--	--	--
Leverage ratios					
Debt/equity ratio (times)	0.6	--	--	--	--
Interest coverage ratio (times)	6.5	--	--	--	--
Debt ratio (times)	0.7	--	--	--	--

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:**1. Liquidity ratio:**

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986
New Brunswick, Appliance, Television, Radio and Stereo Stores (SIC 622)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	12				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Operating activities					
Cash from operations	13	--	--	--	--
Depreciation	12	--	--	--	--
Other	-19	--	--	--	--
Dividends	-4	--	--	--	--
Investment activities					
Disposal of fixed assets	3	--	--	--	--
Purchase of fixed assets	-23	--	--	--	--
Increase in investment	-	--	--	--	--
Decrease in investment	-	--	--	--	--
Financing activities					
Increase in long term debt	13	--	--	--	--
Repayment of long term debt	-9	--	--	--	--
Loans from shareholders	1	--	--	--	--
Repayment of loans from shareholders	-8	--	--	--	--
Advances & loans from government	-	--	--	--	--
Increase in equity	-	--	--	--	--
Decrease in equity	-	--	--	--	--
Other	-1	--	--	--	--
Increase(decrease) in cash & equivalents	-20	--	--	--	--
Cash & equivalents-Beginning of the year	17	--	--	--	--
Cash & equivalents - End of the year	-3	--	--	--	--

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
 See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986
New Brunswick, 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)
1983					
Total	142	7,208	586	29	33
less than 20	136	5,261	425	29	33
20 - 99	4	X	104	-	-
100 - 499	-	-	-	-	-
500 and over	2	X	57	-	-
1986					
Total	208	11,727	767	37	...
less than 20	196	7,870	513	36	...
20 - 99	10	2,868	190	1	...
100 - 499	1	X	7	-	...
500 and over	1	X	57	-	...

(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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986
New Brunswick, Appliance, Television, Radio and Stereo Stores (SIC 622)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	52				
Average sales \$	205,022	25,875	75,264	160,230	558,717
Average expense \$	188,697	21,885	61,784	146,611	524,507
Average net profit (loss) \$	16,325	3,990	13,480	13,619	34,210
Businesses reporting a profit (No.)	45				
Average sales \$	222,860	38,125	74,898	164,371	614,045
Average expense \$	202,287	30,412	61,056	149,232	568,449
Average net profit \$	20,573	7,713	13,842	15,139	45,596
Businesses reporting a loss (No.)	7				
Average sales \$	141,120	11,758	105,823	123,127	323,773
Average expense \$	148,920	12,059	122,577	123,130	337,912
Average net loss \$	-7,800	-301	-16,754	-3	-14,139
1985					
Number of observations in sample	39				
Average sales \$	159,288	--	--	--	--
Average expense \$	154,244	--	--	--	--
Average net profit (loss) \$	5,044	--	--	--	--
Businesses reporting a profit (No.)	33				
Average sales \$	170,849	--	--	--	--
Average expense \$	159,943	--	--	--	--
Average net profit \$	10,906	--	--	--	--
Businesses reporting a loss (No.)	6				
Average sales \$	229,414	--	--	--	--
Average expense \$	245,530	--	--	--	--
Average net loss \$	-16,116	--	--	--	--
1986					
Number of observations in sample	49				
Average sales \$	311,469	--	--	--	--
Average expense \$	303,763	--	--	--	--
Average net profit (loss) \$	7,706	--	--	--	--
Businesses reporting a profit (No.)	37				
Average sales \$	315,863	--	--	--	--
Average expense \$	302,373	--	--	--	--
Average net profit \$	13,490	--	--	--	--
Businesses reporting a loss (No.)	12				
Average sales \$	336,518	--	--	--	--
Average expense \$	352,194	--	--	--	--
Average net loss \$	-15,676	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, Gasoline Service Stations (SIC 6331)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	44				
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				
Cost of sales	84.2	--	--	--	--	100.0	84.2	--	--	--	--
Occupancy expenses	3.6	--	--	--	--	98.0	3.7	--	--	--	--
Depreciation	0.8	--	--	--	--	92.5	0.8	--	--	--	--
Repairs & maintenance	1.3	--	--	--	--	96.0	1.3	--	--	--	--
Heat, light & telephone	1.1	--	--	--	--	98.0	1.1	--	--	--	--
Rent	0.5	--	--	--	--	40.6	1.2	--	--	--	--
Personnel expenses	11.5	--	--	--	--	100.0	11.5	--	--	--	--
Financial expenses	1.1	--	--	--	--	100.0	1.1	--	--	--	--
Interest & bank charges	0.8	--	--	--	--	99.0	0.8	--	--	--	--
Professional fees	0.3	--	--	--	--	92.5	0.4	--	--	--	--
Other expenses	3.6	--	--	--	--	100.0	3.6	--	--	--	--
Profit (loss)	-4.0	--	--	--	--	100.0	-4.0	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
- (2) 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%.
- (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

SIC 6331 - Gasoline Service Stations

Businesses primarily engaged in retail dealing in gasoline, lubricating oils and greases. Included in this industry are firms primarily engaged in lubricating motor vehicles. This group industry includes firms 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 1986
New Brunswick, Gasoline Service Stations (SIC 6331)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	44				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	8	--	--	--	--
Accounts and notes receivable	10	--	--	--	--
Inventory	26	--	--	--	--
Other current assets	3	--	--	--	--
Total current assets	48	--	--	--	--
Fixed assets	70	--	--	--	--
Less: Accum. dep. on fixed assets	26	--	--	--	--
Other assets	3	--	--	--	--
Total assets	94	--	--	--	--
Liabilities and equity					
Current loans	14	--	--	--	--
Other current liabilities	26	--	--	--	--
Total current liabilities	40	--	--	--	--
Mortgages payable	7	--	--	--	--
Long term debt	27	--	--	--	--
Other liabilities	5	--	--	--	--
Total liabilities	79	--	--	--	--
Total equity	15	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986
New Brunswick, Gasoline Service Stations (SIC 6331)

	Total(2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	36				
Low sales value (\$000's)	(1)	(1)	392	691	1,011
High sales value (\$000's)	(1)	392	691	1,011	(1)
Average					
Liquidity ratio					
Current ratio (times)	18.4	67.2	1.5	1.0	1.7
Leverage ratios					
Debt/equity ratio (times)	13.3	-4.5	0.1	72.8	-0.1
Interest coverage ratio (times)	1.1	-21.6	4.7	3.4	16.3
Debt ratio (times)	1.0	1.4	0.7	1.1	0.9

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:

1. Liquidity ratio:

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986

New Brunswick, Gasoline Service Stations (SIC 6331)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	24				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Operating activities					
Cash from operations	5	--	--	--	--
Depreciation	9	--	--	--	--
Other	-4	--	--	--	--
Dividends	-	--	--	--	--
Investment activities					
Disposal of fixed assets	9	--	--	--	--
Purchase of fixed assets	-12	--	--	--	--
Increase in investment	-	--	--	--	--
Decrease in investment	-	--	--	--	--
Financing activities					
Increase in long term debt	8	--	--	--	--
Repayment of long term debt	-11	--	--	--	--
Loans from shareholders	1	--	--	--	--
Repayment of loans from shareholders	-3	--	--	--	--
Advances & loans from government	-	--	--	--	--
Increase in equity	-	--	--	--	--
Decrease in equity	-	--	--	--	--
Other	-1	--	--	--	--
Increase(decrease) in cash & equivalents	1	--	--	--	--
Cash & equivalents-Beginning of the year	12	--	--	--	--
Cash & equivalents - End of the year	13	--	--	--	--

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986

New Brunswick, 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)
1983					
Total	356	14,965	1.439	53	72
less than 20	350	13,342	1,278	53	72
20 - 99	5	X	153	-	-
100 - 499	-	-	-	-	-
500 and over	1	X	8	-	-
1986					
Total	486	20,929	1,989	82	...
less than 20	476	18,356	1,758	79	...
20 - 99	8	2,444	219	3	...
100 - 499	1	X	10	-	...
500 and over	1	X	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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986
New Brunswick, Gasoline Service Stations (SIC 5331)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	304				
Average sales \$	503,164	111,180	285,419	526,329	1,079,726
Average expense \$	495,333	104,654	289,635	518,864	1,068,177
Average net profit (loss) \$	7,831	6,526	5,784	7,465	11,549
Businesses reporting a profit (No.)	251				
Average sales \$	505,070	113,152	306,102	530,770	1,070,254
Average expense \$	492,907	104,760	295,094	518,676	1,053,096
Average net profit \$	12,163	8,392	11,008	12,094	17,158
Businesses reporting a loss (No.)	53				
Average sales \$	498,165	99,152	265,964	510,840	1,116,705
Average expense \$	506,292	104,009	274,581	519,520	1,127,056
Average net loss \$	-8,127	-4,857	-8,617	-8,680	-10,351
1985					
Number of observations in sample	285				
Average sales \$	558,241	144,246	374,475	597,385	1,116,858
Average expense \$	551,281	137,574	374,396	588,116	1,105,039
Average net profit (loss) \$	6,960	6,672	79	9,269	11,819
Businesses reporting a profit (No.)	225				
Average sales \$	549,880	138,849	379,207	591,078	1,090,387
Average expense \$	537,201	128,520	371,565	578,099	1,070,619
Average net profit \$	12,679	10,329	7,642	12,979	19,768
Businesses reporting a loss (No.)	60				
Average sales \$	592,413	167,240	367,241	621,973	1,213,197
Average expense \$	603,086	176,145	378,724	627,166	1,230,307
Average net loss \$	-10,673	-8,905	-11,483	-5,193	-17,110
1986					
Number of observations in sample	282				
Average sales \$	558,702	140,382	350,527	599,864	1,144,034
Average expense \$	554,723	145,196	352,057	588,696	1,132,944
Average net profit (loss) \$	3,979	-4,814	-1,530	11,168	11,090
Businesses reporting a profit (No.)	215				
Average sales \$	539,093	141,832	349,918	592,095	1,072,525
Average expense \$	524,414	128,728	339,985	576,973	1,051,971
Average net profit \$	14,679	13,104	9,933	15,122	20,554
Businesses reporting a loss (No.)	67				
Average sales \$	614,554	138,652	351,549	643,546	1,324,467
Average expense \$	632,259	164,823	372,343	654,614	1,337,256
Average net loss \$	-17,705	-26,171	-20,794	-11,068	-12,789

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, Tire, Battery, Parts and Accessories Stores (SIC 6342)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	22				
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				
Cost of sales	65.1	--	--	--	--	100.0	65.1	--	--	--	--
Occupancy expenses	4.7	--	--	--	--	100.0	4.7	--	--	--	--
Depreciation	1.3	--	--	--	--	80.8	1.6	--	--	--	--
Repairs & maintenance	1.0	--	--	--	--	99.0	1.0	--	--	--	--
Heat, light & telephone	1.3	--	--	--	--	99.0	1.4	--	--	--	--
Rent	1.1	--	--	--	--	29.1	3.8	--	--	--	--
Personnel expenses	13.2	--	--	--	--	91.4	14.4	--	--	--	--
Financial expenses	3.9	--	--	--	--	100.0	3.9	--	--	--	--
Interest & bank charges	2.3	--	--	--	--	100.0	2.3	--	--	--	--
Professional fees	1.6	--	--	--	--	100.0	1.6	--	--	--	--
Other expenses	7.2	--	--	--	--	100.0	7.2	--	--	--	--
Profit (loss)	5.9	--	--	--	--	100.0	5.9	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
- (2) 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%.
- (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

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 establishments 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 1986

New Brunswick, Tire, Battery, Parts and Accessories Stores (SIC 6342)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	22				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	24	--	--	--	--
Accounts and notes receivable	35	--	--	--	--
Inventory	64	--	--	--	--
Other current assets	2	--	--	--	--
Total current assets	126	--	--	--	--
Fixed assets	90	--	--	--	--
Less: Accum. dep. on fixed assets	24	--	--	--	--
Other assets	37	--	--	--	--
Total assets	229	--	--	--	--
Liabilities and equity					
Current loans	34	--	--	--	--
Other current liabilities	34	--	--	--	--
Total current liabilities	68	--	--	--	--
Mortgages payable	6	--	--	--	--
Long term debt	47	--	--	--	--
Other liabilities	3	--	--	--	--
Total liabilities	125	--	--	--	--
Total equity	104	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986

New Brunswick, Tire, Battery, Parts and Accessories Stores (SIC 6342)

	Total(2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	22				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
Liquidity ratio					
Current ratio (times)	2.2	--	--	--	--
Leverage ratios					
Debt/equity ratio (times)	1.2	--	--	--	--
Interest coverage ratio (times)	19.0	--	--	--	--
Debt ratio (times)	0.5	--	--	--	--

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:

1. Liquidity ratio:

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986
New Brunswick, Tire, Battery, Parts and Accessories Stores (SIC 6342)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	15				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Operating activities					
Cash from operations	32	--	--	--	--
Depreciation	10	--	--	--	--
Other	-27	--	--	--	--
Dividends	-6	--	--	--	--
Investment activities					
Disposal of fixed assets	-	--	--	--	--
Purchase of fixed assets	-13	--	--	--	--
Increase in investment	-	--	--	--	--
Decrease in investment	-	--	--	--	--
Financing activities					
Increase in long term debt	1	--	--	--	--
Repayment of long term debt	-3	--	--	--	--
Loans from shareholders	-	--	--	--	--
Repayment of loans from shareholders	-1	--	--	--	--
Advances & loans from government	-	--	--	--	--
Increase in equity	-	--	--	--	--
Decrease in equity	-	--	--	--	--
Other	-	--	--	--	--
Increase(decrease) in cash & equivalents	-7	--	--	--	--
Cash & equivalents-Beginning of the year	40	--	--	--	--
Cash & equivalents - End of the year	33	--	--	--	--

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
 See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986
New Brunswick, 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)
1983					
Total	43	2,507	203	3	3
less than 20	43	2,507	203	3	3
20 - 99	-	-	-	-	-
100 - 499	-	-	-	-	-
500 and over	-	-	-	-	-
1986					
Total	59	4,599	338	14	...
less than 20	56	3,093	221	13	...
20 - 99	3	1,506	117	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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986
New Brunswick, Tire, Battery, Parts and Accessories Stores (SIC 6342)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	22				
Average sales \$	209,272	--	--	--	--
Average expense \$	209,655	--	--	--	--
Average net profit (loss) \$	-383	--	--	--	--
Businesses reporting a profit (No.)	17				
Average sales \$	226,379	--	--	--	--
Average expense \$	214,874	--	--	--	--
Average net profit \$	11,505	--	--	--	--
Businesses reporting a loss (No.)	5				
Average sales \$	228,718	--	--	--	--
Average expense \$	250,557	--	--	--	--
Average net loss \$	-21,839	--	--	--	--
1985					
Number of observations in sample	25				
Average sales \$	244,168	--	--	--	--
Average expense \$	241,656	--	--	--	--
Average net profit (loss) \$	2,512	--	--	--	--
Businesses reporting a profit (No.)	19				
Average sales \$	228,480	--	--	--	--
Average expense \$	219,021	--	--	--	--
Average net profit \$	9,459	--	--	--	--
Businesses reporting a loss (No.)	6				
Average sales \$	352,164	--	--	--	--
Average expense \$	372,425	--	--	--	--
Average net loss \$	-20,261	--	--	--	--
1986					
Number of observations in sample	33				
Average sales \$	313,247	--	--	--	--
Average expense \$	296,775	--	--	--	--
Average net profit (loss) \$	16,472	--	--	--	--
Businesses reporting a profit (No.)	26				
Average sales \$	315,260	--	--	--	--
Average expense \$	296,405	--	--	--	--
Average net profit \$	18,855	--	--	--	--
Businesses reporting a loss (No.)	7				
Average sales \$	483,773	--	--	--	--
Average expense \$	509,484	--	--	--	--
Average net loss \$	-25,711	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, General Stores (SIC 6412)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	16				
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				
Cost of sales	85.5	--	--	--	--	100.0	85.5	--	--	--	--
Occupancy expenses	4.0	--	--	--	--	100.0	4.0	--	--	--	--
Depreciation	1.0	--	--	--	--	67.9	1.5	--	--	--	--
Repairs & maintenance	1.0	--	--	--	--	80.2	1.3	--	--	--	--
Heat, light & telephone	1.4	--	--	--	--	100.0	1.4	--	--	--	--
Rent	0.7	--	--	--	--	35.7	1.9	--	--	--	--
Personnel expenses	7.5	--	--	--	--	87.7	8.5	--	--	--	--
Financial expenses	2.0	--	--	--	--	100.0	2.0	--	--	--	--
Interest & bank charges	1.1	--	--	--	--	86.6	1.3	--	--	--	--
Professional fees	0.9	--	--	--	--	100.0	0.9	--	--	--	--
Other expenses	2.7	--	--	--	--	100.0	2.7	--	--	--	--
Profit (loss)	-1.7	--	--	--	--	100.0	-1.7	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
- (2) 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%.
- (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

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 1986

New Brunswick, General Stores (SIC 5412)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	16				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	3	--	--	--	--
Accounts and notes receivable	2	--	--	--	--
Inventory	26	--	--	--	--
Other current assets	-	--	--	--	--
Total current assets	32	--	--	--	--
Fixed assets	46	--	--	--	--
Less: Accum. dep. on fixed assets	25	--	--	--	--
Other assets	2	--	--	--	--
Total assets	54	--	--	--	--
Liabilities and equity					
Current loans	3	--	--	--	--
Other current liabilities	10	--	--	--	--
Total current liabilities	14	--	--	--	--
Mortgages payable	10	--	--	--	--
Long term debt	21	--	--	--	--
Other liabilities	-	--	--	--	--
Total liabilities	45	--	--	--	--
Total equity	9	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986

New Brunswick, General Stores (SIC 5412)

	Total(2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	14				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
Liquidity ratio					
Current ratio (times)	10.3	--	--	--	--
Leverage ratios					
Debt/equity ratio (times)	14.9	--	--	--	--
Interest coverage ratio (times)	-1.4	--	--	--	--
Debt ratio (times)	1.0	--	--	--	--

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:**1. Liquidity ratio:**

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986

New Brunswick, General Stores (SIC 6412)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	9				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Operating activities					
Cash from operations	2	--	--	--	--
Depreciation	4	--	--	--	--
Other	-3	--	--	--	--
Dividends	-	--	--	--	--
Investment activities					
Disposal of fixed assets	2	--	--	--	--
Purchase of fixed assets	-3	--	--	--	--
Increase in investment	-	--	--	--	--
Decrease in investment	-	--	--	--	--
Financing activities					
Increase in long term debt	-	--	--	--	--
Repayment of long term debt	-10	--	--	--	--
Loans from shareholders	17	--	--	--	--
Repayment of loans from shareholders	-4	--	--	--	--
Advances & loans from government	-	--	--	--	--
Increase in equity	-	--	--	--	--
Decrease in equity	-	--	--	--	--
Other	-	--	--	--	--
Increase(decrease) in cash & equivalents	4	--	--	--	--
Cash & equivalents-Beginning of the year	5	--	--	--	--
Cash & equivalents - End of the year	9	--	--	--	--

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986

New Brunswick, General Stores (SIC 6412)

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)
1983					
Total	53	3,382	389	17	5
less than 20	48	1,746	199	16	5
20 - 99	5	1,636	190	1	-
100 - 499	-	-	-	-	-
500 and over	-	-	-	-	-
1986					
Total	71	5,792	624	8	...
less than 20	64	2,419	257	7	...
20 - 99	6	X	243	1	...
100 - 499	-	-	-	-	...
500 and over	1	X	124	-	...

(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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986

New Brunswick, General Stores (SIC 6412)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	62				
Average sales \$	324,105	103,563	188,090	320,323	684,444
Average expense \$	314,441	105,257	182,552	311,370	658,583
Average net profit (loss) \$	9,664	-1,694	5,538	8,953	25,861
Businesses reporting a profit (No.)	57				
Average sales \$	316,386	101,943	179,791	316,121	667,687
Average expense \$	302,752	97,380	168,276	304,950	640,402
Average net profit \$	13,634	4,563	11,515	11,171	27,285
Businesses reporting a loss (No.)	5				
Average sales \$	478,732	116,076	210,166	341,062	1,247,625
Average expense \$	499,830	166,110	220,524	343,062	1,269,625
Average net loss \$	-21,098	-50,034	-10,358	-2,000	-22,000
1985					
Number of observations in sample	48				
Average sales \$	346,371	--	--	--	--
Average expense \$	331,924	--	--	--	--
Average net profit (loss) \$	14,447	--	--	--	--
Businesses reporting a profit (No.)	45				
Average sales \$	353,833	--	--	--	--
Average expense \$	337,832	--	--	--	--
Average net profit \$	16,001	--	--	--	--
Businesses reporting a loss (No.)	3				
Average sales \$	83,594	--	--	--	--
Average expense \$	84,902	--	--	--	--
Average net loss \$	-1,308	--	--	--	--
1986					
Number of observations in sample	57				
Average sales \$	267,290	83,604	173,402	285,254	526,899
Average expense \$	261,981	86,754	173,936	283,259	503,975
Average net profit (loss) \$	5,309	-3,150	-534	1,995	22,924
Businesses reporting a profit (No.)	37				
Average sales \$	266,808	94,926	146,383	291,534	534,389
Average expense \$	253,807	88,532	142,851	278,894	504,950
Average net profit \$	13,001	6,394	3,532	12,640	29,439
Businesses reporting a loss (No.)	20				
Average sales \$	258,284	77,865	184,145	280,995	490,130
Average expense \$	264,389	85,853	186,296	286,219	499,188
Average net loss \$	-6,105	-7,988	-2,151	-5,224	-9,058

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, General Merchandise Stores (SIC 6413)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	11				
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				
Cost of sales	73.4	--	--	--	--	100.0	73.4	--	--	--	--
Occupancy expenses	4.8	--	--	--	--	100.0	4.8	--	--	--	--
Depreciation	1.2	--	--	--	--	88.9	1.3	--	--	--	--
Repairs & maintenance	1.4	--	--	--	--	100.0	1.4	--	--	--	--
Heat, light & telephone	1.2	--	--	--	--	100.0	1.2	--	--	--	--
Rent	1.0	--	--	--	--	58.3	1.7	--	--	--	--
Personnel expenses	11.1	--	--	--	--	100.0	11.1	--	--	--	--
Financial expenses	2.9	--	--	--	--	100.0	2.9	--	--	--	--
Interest & bank charges	1.3	--	--	--	--	100.0	1.3	--	--	--	--
Professional fees	1.5	--	--	--	--	100.0	1.5	--	--	--	--
Other expenses	3.0	--	--	--	--	100.0	3.0	--	--	--	--
Profit (loss)	4.9	--	--	--	--	100.0	4.9	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
- (2) 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%.
- (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

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 1986
New Brunswick, General Merchandise Stores (SIC 6413)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	11				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	15	--	--	--	--
Accounts and notes receivable	14	--	--	--	--
Inventory	99	--	--	--	--
Other current assets	1	--	--	--	--
Total current assets	129	--	--	--	--
Fixed assets	105	--	--	--	--
Less: Accum. dep. on fixed assets	39	--	--	--	--
Other assets	7	--	--	--	--
Total assets	202	--	--	--	--
Liabilities and equity					
Current loans	45	--	--	--	--
Other current liabilities	54	--	--	--	--
Total current liabilities	98	--	--	--	--
Mortgages payable	5	--	--	--	--
Long term debt	28	--	--	--	--
Other liabilities	-	--	--	--	--
Total liabilities	132	--	--	--	--
Total equity	70	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986
New Brunswick, General Merchandise Stores (SIC 6413)

	Total(2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	11				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
Liquidity ratio					
Current ratio (times)	2.8	--	--	--	--
Leverage ratios					
Debt/equity ratio (times)	1.9	--	--	--	--
Interest coverage ratio (times)	14.0	--	--	--	--
Debt ratio (times)	0.6	--	--	--	--

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:

1. Liquidity ratio:

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986
New Brunswick, General Merchandise Stores (SIC 6413)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Operating activities					
Cash from operations	52	--	--	--	--
Depreciation	9	--	--	--	--
Other	-18	--	--	--	--
Dividends	-	--	--	--	--
Investment activities					
Disposal of fixed assets	47	--	--	--	--
Purchase of fixed assets	-3	--	--	--	--
Increase in investment	-	--	--	--	--
Decrease in investment	1	--	--	--	--
Financing activities					
Increase in long term debt	-	--	--	--	--
Repayment of long term debt	-42	--	--	--	--
Loans from shareholders	2	--	--	--	--
Repayment of loans from shareholders	-23	--	--	--	--
Advances & loans from government	-	--	--	--	--
Increase in equity	-	--	--	--	--
Decrease in equity	-	--	--	--	--
Other	-	--	--	--	--
Increase(decrease) in cash & equivalents	26	--	--	--	--
Cash & equivalents-Beginning of the year	-14	--	--	--	--
Cash & equivalents - End of the year	12	--	--	--	--

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986
New Brunswick, General Merchandise Stores (SIC 6413)

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)
1983					
Total	26	9,226	1,081	7	13
less than 20	22	722	83	6	13
20 - 99	3	X	56	1	-
100 - 499	-	-	-	-	-
500 and over	1	X	942	-	-
1986					
Total	56	11,496	1,255	13	...
less than 20	51	1,566	169	12	...
20 - 99	3	X	60	-	...
100 - 499	-	-	-	-	...
500 and over	2	X	1,026	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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986
New Brunswick, General Merchandise Stores (SIC 6413)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	31				
Average sales \$	280,787	--	--	--	--
Average expense \$	272,566	--	--	--	--
Average net profit (loss) \$	8,221	--	--	--	--
Businesses reporting a profit (No.)	23				
Average sales \$	336,730	--	--	--	--
Average expense \$	321,508	--	--	--	--
Average net profit \$	15,222	--	--	--	--
Businesses reporting a loss (No.)	8				
Average sales \$	212,077	--	--	--	--
Average expense \$	215,899	--	--	--	--
Average net loss \$	-3,822	--	--	--	--
1985					
Number of observations in sample	30				
Average sales \$	267,026	--	--	--	--
Average expense \$	264,044	--	--	--	--
Average net profit (loss) \$	2,982	--	--	--	--
Businesses reporting a profit (No.)	20				
Average sales \$	347,557	--	--	--	--
Average expense \$	333,700	--	--	--	--
Average net profit \$	13,857	--	--	--	--
Businesses reporting a loss (No.)	10				
Average sales \$	259,962	--	--	--	--
Average expense \$	267,393	--	--	--	--
Average net loss \$	-7,431	--	--	--	--
1986					
Number of observations in sample	44				
Average sales \$	331,034	--	--	--	--
Average expense \$	315,575	--	--	--	--
Average net profit (loss) \$	15,459	--	--	--	--
Businesses reporting a profit (No.)	32				
Average sales \$	329,438	--	--	--	--
Average expense \$	307,767	--	--	--	--
Average net profit \$	21,671	--	--	--	--
Businesses reporting a loss (No.)	12				
Average sales \$	322,472	--	--	--	--
Average expense \$	327,607	--	--	--	--
Average net loss \$	-5,135	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, Hardware Stores (SIC 6531)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	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 25%	Top 25%
	Percent of sales						Percent of sales				
Cost of sales	60.0	--	--	--	--	100.0	60.0	--	--	--	--
Occupancy expenses	6.0	--	--	--	--	100.0	6.0	--	--	--	--
Depreciation	2.1	--	--	--	--	89.3	2.3	--	--	--	--
Repairs & maintenance	0.8	--	--	--	--	100.0	0.8	--	--	--	--
Heat, light & telephone	2.9	--	--	--	--	100.0	2.9	--	--	--	--
Rent	0.2	--	--	--	--	41.8	0.5	--	--	--	--
Personnel expenses	17.4	--	--	--	--	100.0	17.4	--	--	--	--
Financial expenses	5.2	--	--	--	--	100.0	5.2	--	--	--	--
Interest & bank charges	5.0	--	--	--	--	100.0	5.0	--	--	--	--
Professional fees	0.3	--	--	--	--	62.8	0.5	--	--	--	--
Other expenses	9.3	--	--	--	--	100.0	9.3	--	--	--	--
Profit (loss)	2.1	--	--	--	--	100.0	2.1	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
- (2) 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%.
- (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

SIC 6531 - Hardware Stores

Businesses primarily engaged in retail dealing in any combination of the basic lines of hardware, such as hand and power tools, builders' hardware, fasteners, electrical and plumbing supplies. These businesses may be secondarily engaged in retailing housewares, electrical appliances, paint, sporting goods, etc.

TABLE 2. Balance sheet profile for 1986

New Brunswick, Hardware Stores (SIC 6531)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	12				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	9	--	--	--	--
Accounts and notes receivable	13	--	--	--	--
Inventory	62	--	--	--	--
Other current assets	4	--	--	--	--
Total current assets	89	--	--	--	--
Fixed assets	88	--	--	--	--
Less: Accum. dep. on fixed assets	25	--	--	--	--
Other assets	10	--	--	--	--
Total assets	163	--	--	--	--
Liabilities and equity					
Current loans	30	--	--	--	--
Other current liabilities	30	--	--	--	--
Total current liabilities	60	--	--	--	--
Mortgages payable	7	--	--	--	--
Long term debt	59	--	--	--	--
Other liabilities	4	--	--	--	--
Total liabilities	130	--	--	--	--
Total equity	33	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986

New Brunswick, Hardware Stores (SIC 6531)

	Total(2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	12				
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)	212.7	--	--	--	--
Interest coverage ratio (times)	23.6	--	--	--	--
Debt ratio (times)	0.9	--	--	--	--

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:

1. Liquidity ratio:

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986
New Brunswick, Hardware Stores (SIC 6531)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	10				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Operating activities					
Cash from operations	11	--	--	--	--
Depreciation	4	--	--	--	--
Other	-7	--	--	--	--
Dividends	-	--	--	--	--
Investment activities					
Disposal of fixed assets	-	--	--	--	--
Purchase of fixed assets	-11	--	--	--	--
Increase in investment	-3	--	--	--	--
Decrease in investment	-	--	--	--	--
Financing activities					
Increase in long term debt	7	--	--	--	--
Repayment of long term debt	-15	--	--	--	--
Loans from shareholders	1	--	--	--	--
Repayment of loans from shareholders	-	--	--	--	--
Advances & loans from government	-	--	--	--	--
Increase in equity	5	--	--	--	--
Decrease in equity	-	--	--	--	--
Other	-1	--	--	--	--
Increase(decrease) in cash & equivalents	-9	--	--	--	--
Cash & equivalents-Beginning of the year	-6	--	--	--	--
Cash & equivalents - End of the year	-15	--	--	--	--

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
 See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986
New Brunswick, Hardware, Paint, Glass and Wallpaper Stores (SIC 653)

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)
1983					
Total	81	5,039	428	13	20
less than 20	77	4,084	349	12	19
20 - 99	3	X	72	-	1
100 - 499	1	X	7	1	-
500 and over	-	-	-	-	-
1986					
Total	114	7,437	495	18	...
less than 20	108	5,679	381	17	...
20 - 99	6	1,758	114	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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986

New Brunswick, Hardware Stores (SIC 6531)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	23				
Average sales \$	229,348	--	--	--	--
Average expense \$	229,848	--	--	--	--
Average net profit (loss) \$	5,500	--	--	--	--
Businesses reporting a profit (No.)	17				
Average sales \$	235,938	--	--	--	--
Average expense \$	219,757	--	--	--	--
Average net profit \$	16,181	--	--	--	--
Businesses reporting a loss (No.)	6				
Average sales \$	253,607	--	--	--	--
Average expense \$	267,893	--	--	--	--
Average net loss \$	-14,286	--	--	--	--
1985					
Number of observations in sample	20				
Average sales \$	448,898	--	--	--	--
Average expense \$	440,259	--	--	--	--
Average net profit (loss) \$	8,639	--	--	--	--
Businesses reporting a profit (No.)	17				
Average sales \$	447,050	--	--	--	--
Average expense \$	433,541	--	--	--	--
Average net profit \$	13,509	--	--	--	--
Businesses reporting a loss (No.)	3				
Average sales \$	354,523	--	--	--	--
Average expense \$	380,455	--	--	--	--
Average net loss \$	-25,932	--	--	--	--
1986					
Number of observations in sample	53				
Average sales \$	161,380	19,786	37,791	119,942	468,000
Average expense \$	158,350	25,929	31,482	117,754	458,235
Average net profit (loss) \$	3,030	-6,143	6,309	2,188	9,765
Businesses reporting a profit (No.)	38				
Average sales \$	180,306	-	37,791	131,285	371,841
Average expense \$	168,637	-	31,482	123,527	350,902
Average net profit \$	11,669	-	6,309	7,758	20,939
Businesses reporting a loss (No.)	15				
Average sales \$	324,961	19,786	-	113,392	841,705
Average expense \$	338,571	25,929	-	114,420	875,364
Average net loss \$	-13,610	-6,143	-	-1,028	-33,659

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, Sporting Goods Stores (SIC 6541)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	23				
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				
Cost of sales	64.8	--	--	--	--	97.9	66.2	--	--	--	--
Occupancy expenses	9.9	--	--	--	--	100.0	9.9	--	--	--	--
Depreciation	3.5	--	--	--	--	98.6	3.5	--	--	--	--
Repairs & maintenance	1.2	--	--	--	--	88.6	1.3	--	--	--	--
Heat, light & telephone	2.3	--	--	--	--	99.0	2.3	--	--	--	--
Rent	3.0	--	--	--	--	53.7	5.5	--	--	--	--
Personnel expenses	13.0	--	--	--	--	97.6	13.3	--	--	--	--
Financial expenses	3.9	--	--	--	--	100.0	3.9	--	--	--	--
Interest & bank charges	2.1	--	--	--	--	92.4	2.3	--	--	--	--
Professional fees	1.8	--	--	--	--	97.2	1.8	--	--	--	--
Other expenses	9.4	--	--	--	--	100.0	9.4	--	--	--	--
Profit (loss)	-0.9	--	--	--	--	100.0	-0.9	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
- (2) 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%.
- (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

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 (incl. 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 1986
New Brunswick, Sporting Goods Stores (SIC 6541)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	23				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	4	--	--	--	--
Accounts and notes receivable	6	--	--	--	--
Inventory	83	--	--	--	--
Other current assets	1	--	--	--	--
Total current assets	93	--	--	--	--
Fixed assets	27	--	--	--	--
Less: Accum. dep. on fixed assets	8	--	--	--	--
Other assets	2	--	--	--	--
Total assets	114	--	--	--	--
Liabilities and equity					
Current loans	31	--	--	--	--
Other current liabilities	35	--	--	--	--
Total current liabilities	66	--	--	--	--
Mortgages payable	3	--	--	--	--
Long term debt	31	--	--	--	--
Other liabilities	1	--	--	--	--
Total liabilities	100	--	--	--	--
Total equity	14	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986
New Brunswick, Sporting Goods Stores (SIC 6541)

	Total (2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	21				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
Liquidity ratio					
Current ratio (times)	2.2	--	--	--	--
Leverage ratios					
Debt/equity ratio (times)	24.4	--	--	--	--
Interest coverage ratio (times)	1.1	--	--	--	--
Debt ratio (times)	1.0	--	--	--	--

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:

1. Liquidity ratio:

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986
New Brunswick, Sporting Goods Stores (SIC 6541)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	9				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Operating activities					
Cash from operations	18	--	--	--	--
Depreciation	2	--	--	--	--
Other	-3	--	--	--	--
Dividends	-5	--	--	--	--
Investment activities					
Disposal of fixed assets	-	--	--	--	--
Purchase of fixed assets	-3	--	--	--	--
Increase in investment	-1	--	--	--	--
Decrease in investment	-	--	--	--	--
Financing activities					
Increase in long term debt	2	--	--	--	--
Repayment of long term debt	-2	--	--	--	--
Loans from shareholders	2	--	--	--	--
Repayment of loans from shareholders	-	--	--	--	--
Advances & loans from government	-	--	--	--	--
Increase in equity	-	--	--	--	--
Decrease in equity	-	--	--	--	--
Other	-1	--	--	--	--
Increase(decrease) in cash & equivalents	8	--	--	--	--
Cash & equivalents-Beginning of the year	5	--	--	--	--
Cash & equivalents - End of the year	13	--	--	--	--

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
 See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986
New Brunswick, 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)
1983					
Total	38	1,461	131	5	11
less than 20	37	X	108	5	11
20 - 99	1	X	23	-	-
100 - 499	-	-	-	-	-
500 and over	-	-	-	-	-
1986					
Total	63	2,733	224	11	...
less than 20	61	X	169	10	...
20 - 99	2	X	55	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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986
New Brunswick, Sporting Goods Stores (SIC 6541)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	16				
Average sales \$	129,000	--	--	--	--
Average expense \$	125,178	--	--	--	--
Average net profit (loss) \$	3,822	--	--	--	--
Businesses reporting a profit (No.)	11				
Average sales \$	176,503	--	--	--	--
Average expense \$	168,311	--	--	--	--
Average net profit \$	8,192	--	--	--	--
Businesses reporting a loss (No.)	5				
Average sales \$	74,654	--	--	--	--
Average expense \$	79,553	--	--	--	--
Average net loss \$	-4,899	--	--	--	--
1985					
Number of observations in sample	19				
Average sales \$	154,689	--	--	--	--
Average expense \$	156,292	--	--	--	--
Average net profit (loss) \$	-1,603	--	--	--	--
Businesses reporting a profit (No.)	11				
Average sales \$	204,054	--	--	--	--
Average expense \$	190,915	--	--	--	--
Average net profit \$	13,139	--	--	--	--
Businesses reporting a loss (No.)	8				
Average sales \$	193,831	--	--	--	--
Average expense \$	202,010	--	--	--	--
Average net loss \$	-8,179	--	--	--	--
1986					
Number of observations in sample	38				
Average sales \$	123,686	--	--	--	--
Average expense \$	123,255	--	--	--	--
Average net profit (loss) \$	431	--	--	--	--
Businesses reporting a profit (No.)	27				
Average sales \$	103,277	--	--	--	--
Average expense \$	98,145	--	--	--	--
Average net profit \$	5,132	--	--	--	--
Businesses reporting a loss (No.)	11				
Average sales \$	209,065	--	--	--	--
Average expense \$	216,889	--	--	--	--
Average net loss \$	-7,824	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, Toy, Hobby, Novelty and Souvenir Stores (SIC 658)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	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				
Cost of sales	61.8	--	--	--	--	100.0	61.8	--	--	--	--
Occupancy expenses	10.1	--	--	--	--	100.0	10.1	--	--	--	--
Depreciation	2.7	--	--	--	--	100.0	2.7	--	--	--	--
Repairs & maintenance	1.4	--	--	--	--	49.6	2.9	--	--	--	--
Heat, light & telephone	1.9	--	--	--	--	100.0	1.9	--	--	--	--
Rent	4.0	--	--	--	--	35.9	11.1	--	--	--	--
Personnel expenses	9.2	--	--	--	--	100.0	9.2	--	--	--	--
Financial expenses	6.0	--	--	--	--	100.0	6.0	--	--	--	--
Interest & bank charges	5.2	--	--	--	--	100.0	5.2	--	--	--	--
Professional fees	0.8	--	--	--	--	99.5	0.8	--	--	--	--
Other expenses	16.9	--	--	--	--	100.0	16.9	--	--	--	--
Profit (loss)	-4.1	--	--	--	--	100.0	-4.1	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
- (2) 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%.
- (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

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 1986

New Brunswick, Toy, Hobby, Novelty and Souvenir Stores (SIC 658)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	7				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	3	--	--	--	--
Accounts and notes receivable	2	--	--	--	--
Inventory	64	--	--	--	--
Other current assets	1	--	--	--	--
Total current assets	70	--	--	--	--
Fixed assets	65	--	--	--	--
Less: Accum. dep. on fixed assets	12	--	--	--	--
Other assets	2	--	--	--	--
Total assets	125	--	--	--	--
Liabilities and equity					
Current loans	36	--	--	--	--
Other current liabilities	24	--	--	--	--
Total current liabilities	60	--	--	--	--
Mortgages payable	6	--	--	--	--
Long term debt	47	--	--	--	--
Other liabilities	11	--	--	--	--
Total liabilities	124	--	--	--	--
Total equity	1	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986

New Brunswick, Toy, Hobby, Novelty and Souvenir Stores (SIC 658)

	Total (2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	6				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
Liquidity ratio					
Current ratio (times)	1.4	--	--	--	--
Leverage ratios					
Debt/equity ratio (times)	-16.2	--	--	--	--
Interest coverage ratio (times)	1.4	--	--	--	--
Debt ratio (times)	0.9	--	--	--	--

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:**1. Liquidity ratio:**

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986
New Brunswick, Toy, Hobby, Novelty and Souvenir Stores (SIC 658)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	8				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Operating activities					
Cash from operations	-5	--	--	--	--
Depreciation	11	--	--	--	--
Other	2	--	--	--	--
Dividends	-	--	--	--	--
Investment activities					
Disposal of fixed assets	3	--	--	--	--
Purchase of fixed assets	-43	--	--	--	--
Increase in investment	-	--	--	--	--
Decrease in investment	-	--	--	--	--
Financing activities					
Increase in long term debt	20	--	--	--	--
Repayment of long term debt	-11	--	--	--	--
Loans from shareholders	16	--	--	--	--
Repayment of loans from shareholders	-1	--	--	--	--
Advances & loans from government	-	--	--	--	--
Increase in equity	-	--	--	--	--
Decrease in equity	-	--	--	--	--
Other	-	--	--	--	--
Increase(decrease) in cash & equivalents	-9	--	--	--	--
Cash & equivalents-Beginning of the year	18	--	--	--	--
Cash & equivalents - End of the year	9	--	--	--	--

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
 See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986
New Brunswick, 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)
1983					
Total	211	8,654	786	34	40
less than 20	195	5,560	516	34	38
20 - 99	10	1,794	158	-	-
100 - 499	6	1,300	112	-	2
500 and over	-	-	-	-	-
1986					
Total	304	12,127	984	76	...
less than 20	281	7,077	576	71	...
20 - 99	10	2,683	213	-	...
100 - 499	11	X	142	5	...
500 and over	2	X	53	-	...

(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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986
New Brunswick, Toy, Hobby, Novelty and Souvenir Stores (SIC 658)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	23				
Average sales \$	59,663	--	--	--	--
Average expense \$	54,031	--	--	--	--
Average net profit (loss) \$	5,632	--	--	--	--
Businesses reporting a profit (No.)	19				
Average sales \$	59,215	--	--	--	--
Average expense \$	52,951	--	--	--	--
Average net profit \$	6,264	--	--	--	--
Businesses reporting a loss (No.)	4				
Average sales \$	45,421	--	--	--	--
Average expense \$	48,392	--	--	--	--
Average net loss \$	-2,971	--	--	--	--
1985					
Number of observations in sample	16				
Average sales \$	135,387	--	--	--	--
Average expense \$	127,661	--	--	--	--
Average net profit (loss) \$	7,726	--	--	--	--
Businesses reporting a profit (No.)	12				
Average sales \$	129,324	--	--	--	--
Average expense \$	119,075	--	--	--	--
Average net profit \$	10,249	--	--	--	--
Businesses reporting a loss (No.)	4				
Average sales \$	219,663	--	--	--	--
Average expense \$	228,757	--	--	--	--
Average net loss \$	-9,094	--	--	--	--
1986					
Number of observations in sample	39				
Average sales \$	109,690	--	--	--	--
Average expense \$	108,198	--	--	--	--
Average net profit (loss) \$	1,492	--	--	--	--
Businesses reporting a profit (No.)	28				
Average sales \$	103,044	--	--	--	--
Average expense \$	97,453	--	--	--	--
Average net profit \$	5,591	--	--	--	--
Businesses reporting a loss (No.)	11				
Average sales \$	209,722	--	--	--	--
Average expense \$	248,624	--	--	--	--
Average net loss \$	-38,902	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, Gift, Novelty and Souvenir Stores (SIC 6582)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	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				
Cost of sales	61.9	--	--	--	--	100.0	61.9	--	--	--	--
Occupancy expenses	9.9	--	--	--	--	100.0	9.9	--	--	--	--
Depreciation	2.8	--	--	--	--	100.0	2.8	--	--	--	--
Repairs & maintenance	1.4	--	--	--	--	48.6	2.9	--	--	--	--
Heat, light & telephone	1.9	--	--	--	--	100.0	1.9	--	--	--	--
Rent	3.8	--	--	--	--	34.5	10.9	--	--	--	--
Personnel expenses	9.1	--	--	--	--	100.0	9.1	--	--	--	--
Financial expenses	6.1	--	--	--	--	100.0	6.1	--	--	--	--
Interest & bank charges	5.3	--	--	--	--	100.0	5.3	--	--	--	--
Professional fees	0.8	--	--	--	--	99.5	0.8	--	--	--	--
Other expenses	17.1	--	--	--	--	100.0	17.1	--	--	--	--
Profit (loss)	-4.1	--	--	--	--	100.0	-4.1	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
- (2) 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%.
- (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

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 d'coupage, retail eskimo carvings, retail gift wrap supplies, gift shops, retail handcrafted goods (novelties, souvenirs), joke shops, retail handicraft macramé, retail handicraft metalwork, retail novelty merchandise, retail handicraft pottery, and retail souvenirs.

TABLE 2. Balance sheet profile for 1986

New Brunswick, Gift, Novelty and Souvenir Stores (SIC 6582)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	7				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	3	--	--	--	--
Accounts and notes receivable	2	--	--	--	--
Inventory	63	--	--	--	--
Other current assets	1	--	--	--	--
Total current assets	69	--	--	--	--
Fixed assets	65	--	--	--	--
Less: Accum. dep. on fixed assets	12	--	--	--	--
Other assets	3	--	--	--	--
Total assets	125	--	--	--	--
Liabilities and equity					
Current loans	36	--	--	--	--
Other current liabilities	24	--	--	--	--
Total current liabilities	60	--	--	--	--
Mortgages payable	6	--	--	--	--
Long term debt	47	--	--	--	--
Other liabilities	11	--	--	--	--
Total liabilities	124	--	--	--	--
Total equity	1	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986

New Brunswick, Gift, Novelty and Souvenir Stores (SIC 6582)

	Total (2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	3				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
Liquidity ratio					
Current ratio (times)	1.4	--	--	--	--
Leverage ratios					
Debt/equity ratio (times)	-16.2	--	--	--	--
Interest coverage ratio (times)	1.4	--	--	--	--
Debt ratio (times)	0.9	--	--	--	--

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:**1. Liquidity ratio:**

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986
New Brunswick, Gift, Novelty and Souvenir Stores (SIC 6582)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	8				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Operating activities					
Cash from operations	-5	--	--	--	--
Depreciation	11	--	--	--	--
Other	2	--	--	--	--
Dividends	-	--	--	--	--
Investment activities					
Disposal of fixed assets	3	--	--	--	--
Purchase of fixed assets	-43	--	--	--	--
Increase in investment	-	--	--	--	--
Decrease in investment	-	--	--	--	--
Financing activities					
Increase in long term debt	20	--	--	--	--
Repayment of long term debt	-11	--	--	--	--
Loans from shareholders	16	--	--	--	--
Repayment of loans from shareholders	-1	--	--	--	--
Advances & loans from government	-	--	--	--	--
Increase in equity	-	--	--	--	--
Decrease in equity	-	--	--	--	--
Other	-	--	--	--	--
Increase(decrease) in cash & equivalents	-9	--	--	--	--
Cash & equivalents-Beginning of the year	18	--	--	--	--
Cash & equivalents - End of the year	9	--	--	--	--

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
 See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986
New Brunswick, 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)
1983					
Total	211	8,654	786	34	40
less than 20	195	5,560	516	34	38
20 - 99	10	1,794	158	-	-
100 - 499	6	1,300	112	-	2
500 and over	-	-	-	-	-
1986					
Total	304	12,127	984	76	...
less than 20	281	7,077	576	71	...
20 - 99	10	2,683	213	-	...
100 - 499	11	X	142	5	...
500 and over	2	X	53	-	...

(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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986
New Brunswick, Gift, Novelty and Souvenir Stores (SIC 6582)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	19				
Average sales \$	59,111	--	--	--	--
Average expense \$	52,245	--	--	--	--
Average net profit (loss) \$	6,866	--	--	--	--
Businesses reporting a profit (No.)	16				
Average sales \$	60,303	--	--	--	--
Average expense \$	52,667	--	--	--	--
Average net profit \$	7,636	--	--	--	--
Businesses reporting a loss (No.)	3				
Average sales \$	58,270	--	--	--	--
Average expense \$	62,183	--	--	--	--
Average net loss \$	-3,913	--	--	--	--
1985					
Number of observations in sample	14				
Average sales \$	124,906	--	--	--	--
Average expense \$	116,497	--	--	--	--
Average net profit (loss) \$	8,409	--	--	--	--
Businesses reporting a profit (No.)	11				
Average sales \$	115,429	--	--	--	--
Average expense \$	104,110	--	--	--	--
Average net profit \$	11,319	--	--	--	--
Businesses reporting a loss (No.)	3				
Average sales \$	285,779	--	--	--	--
Average expense \$	293,494	--	--	--	--
Average net loss \$	-7,715	--	--	--	--
1986					
Number of observations in sample	36				
Average sales \$	111,033	--	--	--	--
Average expense \$	109,444	--	--	--	--
Average net profit (loss) \$	1,589	--	--	--	--
Businesses reporting a profit (No.)	27				
Average sales \$	104,891	--	--	--	--
Average expense \$	99,220	--	--	--	--
Average net profit \$	5,671	--	--	--	--
Businesses reporting a loss (No.)	9				
Average sales \$	207,652	--	--	--	--
Average expense \$	246,496	--	--	--	--
Average net loss \$	-38,844	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, Operators of Buildings and Dwellings (SIC 751)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	94				
Low sales value (\$000's)	(1)	(1)	26	40	96
High sales value (\$000's)	(1)	26	40	96	(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	53.6	34.5	35.8	111.6	28.5	100.0	53.6	34.5	35.8	111.6	28.5
Depreciation	36.0	17.6	17.2	93.4	11.5	91.1	39.5	21.0	19.3	94.4	12.6
Repairs & maintenance	7.7	6.6	8.9	9.5	5.8	73.4	10.5	9.9	10.2	15.8	7.3
Heat, light & telephone	9.8	10.2	9.6	8.5	10.9	69.1	14.2	19.2	14.3	14.1	11.4
Rent	0.1	...	...	...	...	3.4	3.2	-	...	...	...
Personnel expenses	7.6	7.6	8.6	5.8	8.4	42.6	17.7	61.4	19.3	11.3	13.6
Financial expenses	36.5	53.9	26.6	30.5	35.0	99.6	36.7	54.3	26.6	30.5	35.3
Interest & bank charges	30.2	45.3	21.8	26.3	27.2	90.9	33.2	45.9	24.4	34.1	27.4
Professional fees	6.4	8.7	4.8	4.2	7.8	96.1	6.6	8.9	5.4	4.3	7.9
Other expenses	19.8	30.6	16.4	19.7	12.4	96.9	20.4	30.8	18.4	20.0	12.4
Profit (loss)	-17.5	-26.6	12.7	-67.6	15.7	97.0	-18.0	-26.9	14.1	-68.0	15.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	...	...	...	...	...

Symbols

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

Footnotes

- (1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

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

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
 (2) 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%.
 (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

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 1986

New Brunswick, Operators of Buildings and Dwellings (SIC 751)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	94				
Low sales value (\$000's)	(1)	(1)	26	40	96
High sales value (\$000's)	(1)	26	40	96	(1)
Average (\$000's)					
Assets					
Cash	26	5	4	24	70
Accounts and notes receivable	9	2	1	8	25
Inventory	6	14	-	-	9
Other current assets	18	16	23	4	31
Total current assets	59	37	28	36	134
Fixed assets	429	117	201	348	1,038
Less: Accum. dep. on fixed assets	89	16	85	65	191
Other assets	33	7	65	18	44
Total assets	431	145	209	336	1,025
Liabilities and equity					
Current loans	29	28	28	15	44
Other current liabilities	25	3	13	11	71
Total current liabilities	53	31	41	26	116
Mortgages payable	181	41	17	76	583
Long term debt	99	62	15	117	195
Other liabilities	13	-	19	-	34
Total liabilities	346	135	92	220	928
Total equity	85	10	118	117	97

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986

New Brunswick, Operators of Buildings and Dwellings (SIC 751)

	Total(2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	94				
Low sales value (\$000's)	(1)	(1)	26	40	118
High sales value (\$000's)	(1)	26	40	118	(1)
Average					
Liquidity ratio					
Current ratio (times)	2.3	0.7	4.1	2.5	1.7
Leverage ratios					
Debt/equity ratio (times)	0.8	16.2	-35.8	16.6	5.0
Interest coverage ratio (times)	9.0	1.1	27.7	3.8	4.4
Debt ratio (times)	0.8	0.9	0.6	0.7	0.9

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:

1. Liquidity ratio:

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986

New Brunswick, Operators of Buildings and Dwellings (SIC 751)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	57				
Low sales value (\$000's)	(1)	(1)	30	34	134
High sales value (\$000's)	(1)	30	34	134	(1)
Average (\$000's)					
Operating activities					
Cash from operations	18	-3	3	5	64
Depreciation	14	3	6	12	36
Other	-24	-7	-17	-10	-61
Dividends	-7	-	-	-1	-27
Investment activities					
Disposal of fixed assets	43	2	-	57	112
Purchase of fixed assets	-38	-	-	-90	-59
Increase in investment	-2	-	-	-1	-6
Decrease in investment	7	1	-	9	20
Financing activities					
Increase in long term debt	57	7	-	82	137
Repayment of long term debt	-36	-17	-	-35	-95
Loans from shareholders	9	11	15	1	9
Repayment of loans from shareholders	-18	-1	-	-22	-51
Advances & loans from government	-	-	-	-	-
Increase in equity	-	-	-	-	1
Decrease in equity	-6	-	-1	-	-22
Other	-1	-	-2	-	-3
Increase(decrease) in cash & equivalents	16	-5	3	8	56
Cash & equivalents-Beginning of the year	31	15	110	7	-16
Cash & equivalents - End of the year	47	10	113	15	40

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986

New Brunswick, 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)
1983					
Total	226	22,450	1,365	29	32
less than 20	204	7,762	470	28	32
20 - 99	12	7,190	453	1	-
100 - 499	4	6,515	384	-	-
500 and over	6	983	58	-	-
1986					
Total	326	29,926	1,589	63	...
less than 20	300	13,503	736	53	...
20 - 99	16	7,046	366	5	...
100 - 499	8	X	456	5	...
500 and over	2	X	31	-	...

(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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986

New Brunswick, Operators of Buildings and Dwellings (SIC 751)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	62				
Average sales \$	119,431	14,076	28,598	50,420	384,630
Average expense \$	106,752	13,065	25,125	41,477	347,342
Average net profit (loss) \$	12,679	1,011	3,473	8,943	37,288
Businesses reporting a profit (No.)	51				
Average sales \$	118,781	14,076	28,045	51,579	380,424
Average expense \$	100,069	13,065	23,969	41,110	322,130
Average net profit \$	18,712	1,011	5,076	10,469	58,294
Businesses reporting a loss (No.)	11				
Average sales \$	156,142	-	26,888	40,595	400,944
Average expense \$	173,092	-	29,546	44,595	445,135
Average net loss \$	-16,950	-	-2,658	-4,000	-44,191
1985					
Number of observations in sample	69				
Average sales \$	116,890	15,087	28,816	69,967	353,691
Average expense \$	104,499	19,456	26,847	54,793	316,900
Average net profit (loss) \$	12,391	-4,369	1,969	15,174	36,791
Businesses reporting a profit (No.)	50				
Average sales \$	126,198	15,310	28,156	67,271	394,055
Average expense \$	98,260	14,647	23,716	43,983	310,695
Average net profit \$	27,938	663	4,440	23,288	83,360
Businesses reporting a loss (No.)	19				
Average sales \$	99,527	14,659	30,736	78,000	274,713
Average expense \$	120,167	28,672	35,952	87,000	329,042
Average net loss \$	-20,640	-14,013	-5,216	-9,000	-54,329
1986					
Number of observations in sample	145				
Average sales \$	115,586	16,850	32,455	72,358	340,680
Average expense \$	106,944	19,542	29,498	97,909	280,826
Average net profit (loss) \$	8,642	-2,692	2,957	-25,551	59,854
Businesses reporting a profit (No.)	94				
Average sales \$	116,393	15,154	32,044	82,014	336,361
Average expense \$	86,957	12,981	26,405	62,354	243,686
Average net profit \$	30,036	2,173	5,639	19,660	92,675
Businesses reporting a loss (No.)	51				
Average sales \$	117,373	18,181	33,390	64,269	353,652
Average expense \$	145,332	24,691	36,541	127,695	392,400
Average net loss \$	-27,959	-6,510	-3,151	-63,426	-38,748

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, Operators of Non-Residential Buildings (SIC 7512)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	60				
Low sales value (\$000's)	(1)	(1)	26	37	85
High sales value (\$000's)	(1)	26	37	85	(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	96.3	23.6	46.8	258.2	31.4	100.0	96.3	23.6	46.8	258.2	31.4
Depreciation	78.9	11.3	38.8	235.7	9.2	90.9	86.9	16.6	38.8	246.0	9.2
Repairs & maintenance	7.3	1.7	3.0	9.5	12.5	68.6	10.6	3.7	6.0	11.0	15.2
Heat, light & telephone	9.9	10.7	4.8	12.5	9.7	75.3	13.1	20.6	9.4	14.2	10.0
Rent	0.2	...	...	...	...	1.3	14.3	-	...	...	...
Personnel expenses	9.6	23.7	13.3	1.3	3.3	50.2	19.1	34.5	28.5	17.5	4.3
Financial expenses	30.1	36.6	21.8	24.0	35.4	99.1	30.4	37.5	21.8	24.0	35.6
Interest & bank charges	25.1	31.8	19.0	19.5	28.3	90.3	27.8	33.6	19.0	27.3	28.5
Professional fees	5.0	4.8	2.8	4.5	7.1	87.7	5.7	5.4	5.0	4.8	7.1
Other expenses	13.9	15.8	13.4	12.6	14.0	89.9	15.5	16.2	25.2	13.1	14.0
Profit (loss)	-49.9	0.4	4.6	196.1	15.9	90.9	-54.9	0.4	8.3	200.4	15.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	...	...	...	...	...

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
- (2) 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%.
- (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

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 1986

New Brunswick, Operators of Non-Residential Buildings (SIC 7512)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	60				
Low sales value (\$000's)	(1)	(1)	26	37	85
High sales value (\$000's)	(1)	26	37	85	(1)
Average (\$000's)					
Assets					
Cash	23	2	2	57	22
Accounts and notes receivable	8	-	3	3	22
Inventory	4	-	-	-	14
Other current assets	14	1	49	5	14
Total current assets	50	3	54	64	73
Fixed assets	374	98	545	243	633
Less: Accum. dep. on fixed assets	120	18	286	72	156
Other assets	76	3	262	11	91
Total assets	379	86	576	246	640
Liabilities and equity					
Current loans	20	7	49	4	28
Other current liabilities	18	2	27	8	35
Total current liabilities	37	9	76	12	63
Mortgages payable	137	39	1	100	336
Long term debt	66	34	5	34	159
Other liabilities	22	1	80	2	24
Total liabilities	262	84	163	148	583
Total equity	117	2	413	99	58

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986

New Brunswick, Operators of Non-Residential Buildings (SIC 7512)

	Total (2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	60				
Low sales value (\$000's)	(1)	(1)	26	37	85
High sales value (\$000's)	(1)	26	37	85	(1)
Average					
Liquidity ratio					
Current ratio (times)	2.5	1.0	0.4	8.1	1.3
Leverage ratios					
Debt/equity ratio (times)	-17.4	-3.0	-100.5	20.9	9.5
Interest coverage ratio (times)	14.1	0.9	31.9	19.4	2.2
Debt ratio (times)	0.7	1.0	0.5	0.6	0.9

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:

1. Liquidity ratio:

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986
New Brunswick, Operators of Non-Residential Buildings (SIC 7512)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	38				
Low sales value (\$000's)	(1)	(1)	30	47	91
High sales value (\$000's)	(1)	30	47	91	(1)
Average (\$000's)					
Operating activities					
Cash from operations	12	9	3	6	29
Depreciation	11	5	6	13	18
Other	-24	-7	-16	-23	-44
Dividends	-1	-	-	-	-4
Investment activities					
Disposal of fixed assets	46	16	-	121	58
Purchase of fixed assets	-17	-4	-	-45	-23
Increase in investment	-5	-2	-	-	-19
Decrease in investment	-	3	-	-	-
Financing activities					
Increase in long term debt	40	26	4	43	96
Repayment of long term debt	-30	-45	-1	-58	-42
Loans from shareholders	7	9	13	-	3
Repayment of loans from shareholders	-16	-8	-5	-38	-17
Advances & loans from government	-	-	-	-	-
Increase in equity	-	-	-	-	-
Decrease in equity	-11	-	-1	-	-40
Other	-1	-	-1	-	-1
Increase(decrease) in cash & equivalents	10	2	3	20	14
Cash & equivalents-Beginning of the year	44	15	100	14	1
Cash & equivalents - End of the year	54	17	103	34	16

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
 See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986
New Brunswick, Operators of Non-Residential Buildings (SIC 7512)

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)
1983					
Total	226	22,450	1,365	29	32
less than 20	204	7,762	470	28	32
20 - 99	12	7,190	453	1	-
100 - 499	4	6,515	384	-	-
500 and over	6	983	58	-	-
1986					
Total	326	29,926	1,589	63	...
less than 20	300	13,503	736	53	...
20 - 99	16	7,046	366	5	...
100 - 499	8	X	456	5	...
500 and over	2	X	31	-	...

- (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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986

New Brunswick, Operators of Non-Residential Buildings (SIC 7512)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	15				
Average sales \$	132,209	--	--	--	--
Average expense \$	106,892	--	--	--	--
Average net profit (loss) \$	25,317	--	--	--	--
Businesses reporting a profit (No.)	14				
Average sales \$	132,353	--	--	--	--
Average expense \$	106,920	--	--	--	--
Average net profit \$	25,433	--	--	--	--
Businesses reporting a loss (No.)	1				
Average sales \$	24,861	--	--	--	--
Average expense \$	31,861	--	--	--	--
Average net loss \$	-7,000	--	--	--	--
1985					
Number of observations in sample	29				
Average sales \$	108,823	--	--	--	--
Average expense \$	86,687	--	--	--	--
Average net profit (loss) \$	22,136	--	--	--	--
Businesses reporting a profit (No.)	23				
Average sales \$	121,595	--	--	--	--
Average expense \$	88,053	--	--	--	--
Average net profit \$	33,542	--	--	--	--
Businesses reporting a loss (No.)	6				
Average sales \$	74,297	--	--	--	--
Average expense \$	86,225	--	--	--	--
Average net loss \$	-11,928	--	--	--	--
1986					
Number of observations in sample	100				
Average sales \$	85,983	22,506	35,987	65,400	220,038
Average expense \$	88,900	27,378	91,833	72,712	163,675
Average net profit (loss) \$	-2,917	-4,872	-55,846	-7,312	56,363
Businesses reporting a profit (No.)	61				
Average sales \$	79,096	26,688	34,771	65,363	189,561
Average expense \$	53,796	25,647	25,661	50,051	113,824
Average net profit \$	25,300	1,041	9,110	15,312	75,737
Businesses reporting a loss (No.)	39				
Average sales \$	114,559	20,701	37,760	65,413	334,362
Average expense \$	162,073	28,125	188,334	81,160	350,672
Average net loss \$	-47,514	-7,424	-150,574	-15,747	-16,310

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, Insurance and Real Estate Agencies (SIC 7611)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	11				
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	16.2	--	--	--	--	100.0	16.2	--	--	--	--
Depreciation	6.9	--	--	--	--	100.0	6.9	--	--	--	--
Repairs & maintenance	2.9	--	--	--	--	99.1	3.0	--	--	--	--
Heat, light & telephone	2.8	--	--	--	--	81.8	3.4	--	--	--	--
Rent	3.6	--	--	--	--	89.5	4.0	--	--	--	--
Personnel expenses	53.2	--	--	--	--	100.0	53.2	--	--	--	--
Financial expenses	7.6	--	--	--	--	100.0	7.6	--	--	--	--
Interest & bank charges	5.3	--	--	--	--	99.1	5.4	--	--	--	--
Professional fees	2.3	--	--	--	--	100.0	2.3	--	--	--	--
Other expenses	20.3	--	--	--	--	100.0	20.3	--	--	--	--
Profit (loss)	2.6	--	--	--	--	100.0	2.6	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
- (2) 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%.
- (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

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 1986

New Brunswick, Insurance and Real Estate Agencies (SIC 7611)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	11				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	25	--	--	--	--
Accounts and notes receivable	74	--	--	--	--
Inventory	-	--	--	--	--
Other current assets	4	--	--	--	--
Total current assets	104	--	--	--	--
Fixed assets	20	--	--	--	--
Less: Accum. dep. on fixed assets	8	--	--	--	--
Other assets	33	--	--	--	--
Total assets	149	--	--	--	--
Liabilities and equity					
Current loans	21	--	--	--	--
Other current liabilities	89	--	--	--	--
Total current liabilities	110	--	--	--	--
Mortgages payable	-	--	--	--	--
Long term debt	19	--	--	--	--
Other liabilities	2	--	--	--	--
Total liabilities	131	--	--	--	--
Total equity	18	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986

New Brunswick, Insurance and Real Estate Agencies (SIC 7611)

	Total (2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	10				
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)	5.0	--	--	--	--
Interest coverage ratio (times)	8.3	--	--	--	--
Debt ratio (times)	1.0	--	--	--	--

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:

1. Liquidity ratio:

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986
New Brunswick, Insurance and Real Estate Agencies (SIC 7611)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	9				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Operating activities					
Cash from operations	15	--	--	--	--
Depreciation	5	--	--	--	--
Other	-1	--	--	--	--
Dividends	-	--	--	--	--
Investment activities					
Disposal of fixed assets	-	--	--	--	--
Purchase of fixed assets	-21	--	--	--	--
Increase in investment	-	--	--	--	--
Decrease in investment	-	--	--	--	--
Financing activities					
Increase in long term debt	7	--	--	--	--
Repayment of long term debt	-5	--	--	--	--
Loans from shareholders	-	--	--	--	--
Repayment of loans from shareholders	-26	--	--	--	--
Advances & loans from government	-	--	--	--	--
Increase in equity	-	--	--	--	--
Decrease in equity	-	--	--	--	--
Other	-	--	--	--	--
Increase(decrease) in cash & equivalents	-25	--	--	--	--
Cash & equivalents-Beginning of the year	35	--	--	--	--
Cash & equivalents - End of the year	10	--	--	--	--

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
 See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986
New Brunswick, 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)
1983					
Total	276	22,511	1,326	42	31
less than 20	259	16,745	994	38	30
20 - 99	9	3,450	200	2	1
100 - 499	5	409	24	2	-
500 and over	3	1,907	108	-	-
1986					
Total	379	34,844	1,792	74	...
less than 20	351	22,294	1,154	71	...
20 - 99	17	8,092	419	2	...
100 - 499	7	776	40	1	...
500 and over	4	3,682	179	-	...

(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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986

New Brunswick, Insurance and Real Estate Agencies (SIC 7611)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	36				
Average sales \$	151,211	--	--	--	--
Average expense \$	134,451	--	--	--	--
Average net profit (loss) \$	16,760	--	--	--	--
Businesses reporting a profit (No.)	31				
Average sales \$	156,078	--	--	--	--
Average expense \$	135,022	--	--	--	--
Average net profit \$	21,056	--	--	--	--
Businesses reporting a loss (No.)	5				
Average sales \$	125,737	--	--	--	--
Average expense \$	133,237	--	--	--	--
Average net loss \$	-7,500	--	--	--	--
1985					
Number of observations in sample	39				
Average sales \$	172,074	--	--	--	--
Average expense \$	165,312	--	--	--	--
Average net profit (loss) \$	6,762	--	--	--	--
Businesses reporting a profit (No.)	29				
Average sales \$	164,389	--	--	--	--
Average expense \$	148,902	--	--	--	--
Average net profit \$	15,487	--	--	--	--
Businesses reporting a loss (No.)	10				
Average sales \$	196,601	--	--	--	--
Average expense \$	217,134	--	--	--	--
Average net loss \$	-20,533	--	--	--	--
1986					
Number of observations in sample	38				
Average sales \$	155,768	--	--	--	--
Average expense \$	141,991	--	--	--	--
Average net profit (loss) \$	13,777	--	--	--	--
Businesses reporting a profit (No.)	28				
Average sales \$	145,810	--	--	--	--
Average expense \$	119,983	--	--	--	--
Average net profit \$	25,827	--	--	--	--
Businesses reporting a loss (No.)	10				
Average sales \$	197,319	--	--	--	--
Average expense \$	216,623	--	--	--	--
Average net loss \$	-19,304	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, Computer Services (SIC 7721)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	15				
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	13.2	--	--	--	--	99.2	13.3	--	--	--	--
Depreciation	7.9	--	--	--	--	76.2	10.4	--	--	--	--
Repairs & maintenance	0.2	--	--	--	--	8.2	2.8	--	--	--	--
Heat, light & telephone	2.1	--	--	--	--	99.2	2.1	--	--	--	--
Rent	2.9	--	--	--	--	75.7	3.8	--	--	--	--
Personnel expenses	50.5	--	--	--	--	95.5	52.9	--	--	--	--
Financial expenses	3.5	--	--	--	--	100.0	3.5	--	--	--	--
Interest & bank charges	1.8	--	--	--	--	98.4	1.8	--	--	--	--
Professional fees	1.7	--	--	--	--	76.8	2.2	--	--	--	--
Other expenses	28.0	--	--	--	--	100.0	28.0	--	--	--	--
Profit (loss)	4.9	--	--	--	--	100.0	4.9	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
- (2) 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%.
- (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

SIC 7721 - Computer Services

Businesses primarily engaged in providing computer facilities on a rental, leasing or time sharing basis and such activities as programming, planning and systems work.

TABLE 2. Balance sheet profile for 1986

New Brunswick, Computer Services (SIC 7721)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	15				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	13	--	--	--	--
Accounts and notes receivable	8	--	--	--	--
Inventory	9	--	--	--	--
Other current assets	1	--	--	--	--
Total current assets	32	--	--	--	--
Fixed assets	26	--	--	--	--
Less: Accum. dep. on fixed assets	14	--	--	--	--
Other assets	9	--	--	--	--
Total assets	53	--	--	--	--
Liabilities and equity					
Current loans	12	--	--	--	--
Other current liabilities	8	--	--	--	--
Total current liabilities	20	--	--	--	--
Mortgages payable	-	--	--	--	--
Long term debt	19	--	--	--	--
Other liabilities	-	--	--	--	--
Total liabilities	39	--	--	--	--
Total equity	14	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986

New Brunswick, Computer Services (SIC 7721)

	Total (2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	15				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
Liquidity ratio					
Current ratio (times)	2.5	--	--	--	--
Leverage ratios					
Debt/equity ratio (times)	7.6	--	--	--	--
Interest coverage ratio (times)	7.1	--	--	--	--
Debt ratio (times)	1.0	--	--	--	--

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:**1. Liquidity ratio:**

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986
New Brunswick, Computer Services (SIC 7721)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Operating activities					
Cash from operations	19	--	--	--	--
Depreciation	4	--	--	--	--
Other	-1	--	--	--	--
Dividends	-	--	--	--	--
Investment activities					
Disposal of fixed assets	5	--	--	--	--
Purchase of fixed assets	-4	--	--	--	--
Increase in investment	-1	--	--	--	--
Decrease in investment	-	--	--	--	--
Financing activities					
Increase in long term debt	-	--	--	--	--
Repayment of long term debt	-7	--	--	--	--
Loans from shareholders	-	--	--	--	--
Repayment of loans from shareholders	-6	--	--	--	--
Advances & loans from government	-	--	--	--	--
Increase in equity	-	--	--	--	--
Decrease in equity	-	--	--	--	--
Other	-	--	--	--	--
Increase(decrease) in cash & equivalents	10	--	--	--	--
Cash & equivalents-Beginning of the year	1	--	--	--	--
Cash & equivalents - End of the year	11	--	--	--	--

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
 See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986
New Brunswick, Computer Services (SIC 7721)

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)
1983					
Total	20	4,967	179	6	7
less than 20	13	X	18	6	6
20 - 99	1	X	23	-	-
100 - 499	3	1,395	46	-	-
500 and over	3	2,582	92	-	1
1986					
Total	47	6,776	260	21	...
less than 20	35	1,740	61	17	...
20 - 99	6	1,374	59	3	...
100 - 499	2	X	19	-	...
500 and over	4	X	121	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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986

New Brunswick, Computer Services (SIC 7721)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	2				
Average sales \$	X	--	--	--	--
Average expense \$	X	--	--	--	--
Average net profit (loss) \$	X	--	--	--	--
Businesses reporting a profit (No.)	1				
Average sales \$	X	--	--	--	--
Average expense \$	X	--	--	--	--
Average net profit \$	X	--	--	--	--
Businesses reporting a loss (No.)	1				
Average sales \$	X	--	--	--	--
Average expense \$	X	--	--	--	--
Average net loss \$	X	--	--	--	--
1985					
Number of observations in sample	2				
Average sales \$	X	--	--	--	--
Average expense \$	X	--	--	--	--
Average net profit (loss) \$	X	--	--	--	--
Businesses reporting a profit (No.)	1				
Average sales \$	X	--	--	--	--
Average expense \$	X	--	--	--	--
Average net profit \$	X	--	--	--	--
Businesses reporting a loss (No.)	1				
Average sales \$	X	--	--	--	--
Average expense \$	X	--	--	--	--
Average net loss \$	X	--	--	--	--
1986					
Number of observations in sample	18				
Average sales \$	88,693	--	--	--	--
Average expense \$	78,186	--	--	--	--
Average net profit (loss) \$	10,507	--	--	--	--
Businesses reporting a profit (No.)	13				
Average sales \$	115,233	--	--	--	--
Average expense \$	99,021	--	--	--	--
Average net profit \$	16,212	--	--	--	--
Businesses reporting a loss (No.)	5				
Average sales \$	25,745	--	--	--	--
Average expense \$	26,914	--	--	--	--
Average net loss \$	-1,169	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, Motels (SIC 9112)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	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 25%	Top 25%
	Percent of sales						Percent of sales				
Occupancy expenses	22.7	--	--	--	--	100.0	22.7	--	--	--	--
Depreciation	3.5	--	--	--	--	73.8	4.8	--	--	--	--
Repairs & maintenance	7.1	--	--	--	--	100.0	7.1	--	--	--	--
Heat, light & telephone	12.0	--	--	--	--	100.0	12.0	--	--	--	--
Rent	-	--	--	--	--	1.7	1.1	--	--	--	--
Personnel expenses	23.8	--	--	--	--	100.0	23.8	--	--	--	--
Financial expenses	4.5	--	--	--	--	49.3	9.1	--	--	--	--
Interest & bank charges	3.7	--	--	--	--	49.3	7.5	--	--	--	--
Professional fees	0.8	--	--	--	--	49.3	1.6	--	--	--	--
Other expenses	30.5	--	--	--	--	100.0	30.5	--	--	--	--
Profit (loss)	18.6	--	--	--	--	100.0	18.6	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
- (2) 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%.
- (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

SIC 9112 - Motels

Businesses primarily engaged in short term accommodation to the public with or without food, beverage and other services. A motel-type room has access from the exterior only and generally has parking facilities in close proximity.

TABLE 2. Balance sheet profile for 1986

New Brunswick, Motels (SIC 9112)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	13				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	9	--	--	--	--
Accounts and notes receivable	7	--	--	--	--
Inventory	9	--	--	--	--
Other current assets	4	--	--	--	--
Total current assets	29	--	--	--	--
Fixed assets	387	--	--	--	--
Less: Accum. dep. on fixed assets	127	--	--	--	--
Other assets	13	--	--	--	--
Total assets	303	--	--	--	--
Liabilities and equity					
Current loans	32	--	--	--	--
Other current liabilities	25	--	--	--	--
Total current liabilities	57	--	--	--	--
Mortgages payable	135	--	--	--	--
Long term debt	76	--	--	--	--
Other liabilities	19	--	--	--	--
Total liabilities	286	--	--	--	--
Total equity	17	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986

New Brunswick, Motels (SIC 9112)

	Total (2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	13				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
Liquidity ratio					
Current ratio (times)	0.7	--	--	--	--
Leverage ratios					
Debt/equity ratio (times)	30.2	--	--	--	--
Interest coverage ratio (times)	1.1	--	--	--	--
Debt ratio (times)	1.0	--	--	--	--

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:

1. Liquidity ratio:

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986
New Brunswick, Motels (SIC 9112)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	12				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Operating activities					
Cash from operations	10	--	--	--	--
Depreciation	39	--	--	--	--
Other	10	--	--	--	--
Dividends	-3	--	--	--	--
Investment activities					
Disposal of fixed assets	3	--	--	--	--
Purchase of fixed assets	-99	--	--	--	--
Increase in investment	-33	--	--	--	--
Decrease in investment	-	--	--	--	--
Financing activities					
Increase in long term debt	206	--	--	--	--
Repayment of long term debt	-143	--	--	--	--
Loans from shareholders	13	--	--	--	--
Repayment of loans from shareholders	-4	--	--	--	--
Advances & loans from government	11	--	--	--	--
Increase in equity	-	--	--	--	--
Decrease in equity	-	--	--	--	--
Other	-2	--	--	--	--
Increase(decrease) in cash & equivalents	8	--	--	--	--
Cash & equivalents-Beginning of the year	-5	--	--	--	--
Cash & equivalents - End of the year	4	--	--	--	--

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
 See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986
New Brunswick, Motels (SIC 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)
1983					
Total	68	6,976	838	6	8
less than 20	60	2,712	318	6	5
20 - 99	6	X	136	-	3
100 - 499	2	X	384	-	-
500 and over	-	-	-	-	-
1986					
Total	92	9,764	1,087	7	...
less than 20	84	3,898	426	7	...
20 - 99	7	X	250	-	...
100 - 499	-	-	-	-	...
500 and over	1	X	411	-	...

- (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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986

New Brunswick, Motels (SIC 9112)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	16				
Average sales \$	155,413	--	--	--	--
Average expense \$	129,241	--	--	--	--
Average net profit (loss) \$	26,172	--	--	--	--
Businesses reporting a profit (No.)	12				
Average sales \$	190,020	--	--	--	--
Average expense \$	148,566	--	--	--	--
Average net profit \$	41,454	--	--	--	--
Businesses reporting a loss (No.)	4				
Average sales \$	116,083	--	--	--	--
Average expense \$	124,225	--	--	--	--
Average net loss \$	-8,142	--	--	--	--
1985					
Number of observations in sample	20				
Average sales \$	334,556	--	--	--	--
Average expense \$	308,033	--	--	--	--
Average net profit (loss) \$	26,523	--	--	--	--
Businesses reporting a profit (No.)	13				
Average sales \$	328,580	--	--	--	--
Average expense \$	286,107	--	--	--	--
Average net profit \$	42,473	--	--	--	--
Businesses reporting a loss (No.)	7				
Average sales \$	342,850	--	--	--	--
Average expense \$	363,515	--	--	--	--
Average net loss \$	-20,665	--	--	--	--
1986					
Number of observations in sample	45				
Average sales \$	268,412	--	--	--	--
Average expense \$	258,553	--	--	--	--
Average net profit (loss) \$	9,859	--	--	--	--
Businesses reporting a profit (No.)	33				
Average sales \$	362,030	--	--	--	--
Average expense \$	332,313	--	--	--	--
Average net profit \$	29,717	--	--	--	--
Businesses reporting a loss (No.)	12				
Average sales \$	189,537	--	--	--	--
Average expense \$	214,085	--	--	--	--
Average net loss \$	-24,548	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, Licensed Restaurants (SIC 9211)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	65				
Low sales value (\$000's)	(1)	(1)	132	211	379
High sales value (\$000's)	(1)	132	211	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 25%	Top 25%
	Percent of sales						Percent of sales				
Cost of sales	44.7	48.1	44.7	46.2	41.4	100.0	44.7	48.1	44.7	46.2	41.4
Occupancy expenses	12.7	14.7	14.2	9.7	12.8	100.0	12.7	14.7	14.2	9.7	12.8
Depreciation	2.5	2.9	3.9	1.5	1.9	75.1	3.3	4.4	4.0	2.9	2.4
Repairs & maintenance	2.4	2.9	2.6	2.0	2.1	97.7	2.4	3.2	2.7	2.0	2.2
Heat, light & telephone	5.8	6.4	6.2	4.3	6.3	99.7	5.8	6.4	6.2	4.3	6.4
Rent	2.0	2.4	1.5	1.8	2.5	31.7	6.4	10.8	6.7	4.0	7.4
Personnel expenses	36.9	36.6	41.8	34.0	35.4	100.0	36.9	36.6	41.8	34.0	35.4
Financial expenses	5.5	5.7	5.8	7.6	3.3	99.2	5.5	5.7	5.8	7.6	3.4
Interest & bank charges	3.8	3.7	3.3	6.0	2.5	98.3	3.9	3.7	3.5	6.0	2.6
Professional fees	1.6	2.0	2.4	1.6	0.8	93.5	1.7	2.9	2.4	1.6	0.8
Other expenses	9.4	14.5	4.9	11.4	8.8	100.0	9.4	14.5	4.9	11.4	8.8
Profit (loss)	-9.2	-19.5	-11.4	-8.9	-1.8	100.0	-9.2	-19.5	-11.4	-8.9	-1.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	...	...	...	...	...

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
 (2) 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%.
 (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

SIC 9211 - Licensed Restaurants

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

TABLE 2. Balance sheet profile for 1986
New Brunswick, Licensed Restaurants (SIC 9211)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	65				
Low sales value (\$000's)	(1)	(1)	132	211	379
High sales value (\$000's)	(1)	132	211	379	(1)
Average (\$000's)					
Assets					
Cash	9	2	4	6	20
Accounts and notes receivable	3	-	2	5	3
Inventory	11	20	1	3	21
Other current assets	4	1	4	2	6
Total current assets	26	23	11	16	49
Fixed assets	168	44	91	120	346
Less: Accum. dep. on fixed assets	35	11	13	15	85
Other assets	11	1	4	6	28
Total assets	171	57	93	127	338
Liabilities and equity					
Current loans	14	6	6	7	32
Other current liabilities	17	9	7	13	33
Total current liabilities	31	15	12	20	66
Mortgages payable	7	10	-	18	3
Long term debt	122	18	88	106	223
Other liabilities	2	-	4	-	4
Total liabilities	163	43	104	144	296
Total equity	8	13	-11	-17	43

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986
New Brunswick, Licensed Restaurants (SIC 9211)

	Total(2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	64				
Low sales value (\$000's)	(1)	(1)	144	262	415
High sales value (\$000's)	(1)	144	262	415	(1)
Average					
Liquidity ratio					
Current ratio (times)	0.9	0.6	1.5	0.7	1.0
Leverage ratios					
Debt/equity ratio (times)	-35.3	-3.3	-135.3	5.8	-2.6
Interest coverage ratio (times)	1.4	-1.8	1.3	-0.3	5.7
Debt ratio (times)	1.0	1.2	1.1	0.8	0.9

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:

1. Liquidity ratio:

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986

New Brunswick, Licensed Restaurants (SIC 9211)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	33				
Low sales value (\$000's)	(1)	(1)	165	340	413
High sales value (\$000's)	(1)	165	340	413	(1)
Average (\$000's)					
Operating activities					
Cash from operations	-1	14	6	-39	7
Depreciation	15	10	9	10	28
Other	-16	-21	-3	-8	-29
Dividends	-2	-	-	-	-8
Investment activities					
Disposal of fixed assets	1	-	-	-	2
Purchase of fixed assets	-15	-8	-5	-	-41
Increase in investment	-	-	-	-	-
Decrease in investment	-	-	-	-	-
Financing activities					
Increase in long term debt	16	-	1	-	56
Repayment of long term debt	-9	-6	-7	-2	-19
Loans from shareholders	2	-	1	-	4
Repayment of loans from shareholders	-2	-	-2	-	-6
Advances & loans from government	-	-	-	-	-
Increase in equity	-	-	-	-	-
Decrease in equity	-	-	-	-	-
Other	-	-	-	-	-1
Increase(decrease) in cash & equivalents	-13	-10	-	-39	-7
Cash & equivalents-Beginning of the year	15	22	12	-6	28
Cash & equivalents - End of the year	2	12	12	-45	20

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986

New Brunswick, Licensed Restaurants (SIC 9211)

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)
1983					
Total	230	18,370	2,381	23	16
less than 20	195	7,948	1,022	14	9
20 - 99	30	6,628	865	9	6
100 - 499	2	X	217	-	1
500 and over	3	X	277	-	-
1986					
Total	274	23,606	2,944	41	...
less than 20	221	9,298	1,168	26	...
20 - 99	46	10,871	1,344	12	...
100 - 499	3	534	67	2	...
500 and over	4	2,903	365	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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986

New Brunswick, Licensed Restaurants (SIC 9211)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	44				
Average sales \$	321,200	--	--	--	--
Average expense \$	315,453	--	--	--	--
Average net profit (loss) \$	5,747	--	--	--	--
Businesses reporting a profit (No.)	34				
Average sales \$	333,043	--	--	--	--
Average expense \$	314,026	--	--	--	--
Average net profit \$	19,017	--	--	--	--
Businesses reporting a loss (No.)	10				
Average sales \$	310,140	--	--	--	--
Average expense \$	331,085	--	--	--	--
Average net loss \$	-20,945	--	--	--	--
1985					
Number of observations in sample	48				
Average sales \$	353,624	--	--	--	--
Average expense \$	342,613	--	--	--	--
Average net profit (loss) \$	11,011	--	--	--	--
Businesses reporting a profit (No.)	40				
Average sales \$	359,123	--	--	--	--
Average expense \$	344,359	--	--	--	--
Average net profit \$	14,764	--	--	--	--
Businesses reporting a loss (No.)	8				
Average sales \$	329,891	--	--	--	--
Average expense \$	340,404	--	--	--	--
Average net loss \$	-10,513	--	--	--	--
1986					
Number of observations in sample	123				
Average sales \$	254,906	34,961	111,309	236,198	637,157
Average expense \$	257,383	35,058	120,650	239,329	634,496
Average net profit (loss) \$	-2,477	-97	-9,341	-3,131	2,661
Businesses reporting a profit (No.)	90				
Average sales \$	262,579	48,188	98,168	244,543	659,416
Average expense \$	245,189	46,402	88,771	234,129	611,453
Average net profit \$	17,390	1,786	9,397	10,414	47,963
Businesses reporting a loss (No.)	33				
Average sales \$	238,267	26,951	120,396	216,154	589,566
Average expense \$	276,616	28,188	142,694	251,821	683,761
Average net loss \$	-38,349	-1,237	-22,298	-35,667	-94,195

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986
New Brunswick, Unlicensed Restaurants (including Drive-ins) (SIC 9212)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	42				
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				
Cost of sales	42.9	--	--	--	--	100.0	42.9	--	--	--	--
Occupancy expenses	18.7	--	--	--	--	100.0	18.7	--	--	--	--
Depreciation	4.0	--	--	--	--	87.7	4.6	--	--	--	--
Repairs & maintenance	2.3	--	--	--	--	95.8	2.4	--	--	--	--
Heat, light & telephone	5.3	--	--	--	--	97.0	5.5	--	--	--	--
Rent	7.1	--	--	--	--	68.7	10.3	--	--	--	--
Personnel expenses	27.7	--	--	--	--	100.0	27.7	--	--	--	--
Financial expenses	3.8	--	--	--	--	100.0	3.8	--	--	--	--
Interest & bank charges	2.5	--	--	--	--	94.9	2.7	--	--	--	--
Professional fees	1.3	--	--	--	--	97.5	1.3	--	--	--	--
Other expenses	9.4	--	--	--	--	100.0	9.4	--	--	--	--
Profit (loss)	-2.6	--	--	--	--	100.0	-2.6	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

Notes

Date 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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
- (2) 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%.
- (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

SIC 9212 - Unlicensed Restaurants (Including Drive-Ins)

Businesses primarily engaged in preparing and serving meals for consumption on the premises and not licensed to serve alcoholic beverages. Included are businesses commonly referred to as "drive-ins" where food is consumed either in customers' motor vehicles or at tables in or about the premises.

TABLE 2. Balance sheet profile for 1986

New Brunswick, Unlicensed Restaurants (including Drive-Ins) (SIC 9212)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	42				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	14	--	--	--	--
Accounts and notes receivable	2	--	--	--	--
Inventory	4	--	--	--	--
Other current assets	2	--	--	--	--
Total current assets	23	--	--	--	--
Fixed assets	126	--	--	--	--
Less: Accum. dep. on fixed assets	45	--	--	--	--
Other assets	14	--	--	--	--
Total assets	118	--	--	--	--
Liabilities and equity					
Current loans	18	--	--	--	--
Other current liabilities	12	--	--	--	--
Total current liabilities	29	--	--	--	--
Mortgages payable	4	--	--	--	--
Long term debt	49	--	--	--	--
Other liabilities	3	--	--	--	--
Total liabilities	85	--	--	--	--
Total equity	33	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986

New Brunswick, Unlicensed Restaurants (including Drive-Ins) (SIC 9212)

	Total (2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	41				
Low sales value (\$000's)	(1)	(1)	127	182	214
High sales value (\$000's)	(1)	127	182	214	(1)
Average					
Liquidity ratio					
Current ratio (times)	1.2	1.5	1.0	1.3	1.1
Leverage ratios					
Debt/equity ratio (times)	-0.8	-2.0	-0.1	0.2	-1.2
Interest coverage ratio (times)	2.2	4.9	6.1	2.4	4.8
Debt ratio (times)	1.0	1.3	1.0	0.7	0.9

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:**1. Liquidity ratio:**

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986
New Brunswick, Unlicensed Restaurants (including Drive-ins) (SIC 9212)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	22				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Operating activities					
Cash from operations	13	--	--	--	--
Depreciation	15	--	--	--	--
Other	-1	--	--	--	--
Dividends	-6	--	--	--	--
Investment activities					
Disposal of fixed assets	6	--	--	--	--
Purchase of fixed assets	-15	--	--	--	--
Increase in investment	-	--	--	--	--
Decrease in investment	-	--	--	--	--
Financing activities					
Increase in long term debt	11	--	--	--	--
Repayment of long term debt	-20	--	--	--	--
Loans from shareholders	8	--	--	--	--
Repayment of loans from shareholders	-4	--	--	--	--
Advances & loans from government	-	--	--	--	--
Increase in equity	-	--	--	--	--
Decrease in equity	-	--	--	--	--
Other	-1	--	--	--	--
Increase(decrease) in cash & equivalents	4	--	--	--	--
Cash & equivalents-Beginning of the year	15	--	--	--	--
Cash & equivalents - End of the year	19	--	--	--	--

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
 See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986
New Brunswick, Unlicensed Restaurants (including Drive-ins) (SIC 9212)

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)
1983					
Total	130	11,231	1,454	14	17
less than 20	113	4,634	595	11	17
20 - 99	12	3,268	426	2	-
100 - 499	4	X	383	1	-
500 and over	1	X	50	-	-
1986					
Total	157	16,709	2,095	20	...
less than 20	130	5,578	694	16	...
20 - 99	19	5,448	686	2	...
100 - 499	5	5,296	667	-	...
500 and over	3	387	48	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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986

New Brunswick, Unlicensed Restaurants (including Drive-ins) (SIC 9212)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	33				
Average sales \$	132,378	--	--	--	--
Average expense \$	125,471	--	--	--	--
Average net profit (loss) \$	6,907	--	--	--	--
Businesses reporting a profit (No.)	22				
Average sales \$	157,863	--	--	--	--
Average expense \$	144,175	--	--	--	--
Average net profit \$	13,688	--	--	--	--
Businesses reporting a loss (No.)	11				
Average sales \$	89,066	--	--	--	--
Average expense \$	92,161	--	--	--	--
Average net loss \$	-3,095	--	--	--	--
1985					
Number of observations in sample	33				
Average sales \$	142,140	--	--	--	--
Average expense \$	139,184	--	--	--	--
Average net profit (loss) \$	2,956	--	--	--	--
Businesses reporting a profit (No.)	23				
Average sales \$	146,496	--	--	--	--
Average expense \$	137,796	--	--	--	--
Average net profit \$	8,700	--	--	--	--
Businesses reporting a loss (No.)	10				
Average sales \$	108,347	--	--	--	--
Average expense \$	113,229	--	--	--	--
Average net loss \$	-4,882	--	--	--	--
1986					
Number of observations in sample	85				
Average sales \$	181,609	51,648	97,904	160,703	416,182
Average expense \$	176,710	63,472	90,351	157,067	395,950
Average net profit (loss) \$	4,899	-11,824	7,553	3,636	20,232
Businesses reporting a profit (No.)	51				
Average sales \$	172,073	55,124	96,252	164,650	372,267
Average expense \$	154,942	51,250	85,826	151,851	330,842
Average net profit \$	17,131	3,874	10,426	12,799	41,425
Businesses reporting a loss (No.)	34				
Average sales \$	219,945	49,599	107,838	155,378	566,963
Average expense \$	242,961	70,677	117,564	164,105	619,498
Average net loss \$	-23,016	-21,078	-9,726	-8,727	-52,535

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, Take-Out Food Services (SIC 9213)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	58				
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				
Cost of sales	54.6	--	--	--	--	100.0	54.6	--	--	--	--
Occupancy expenses	9.6	--	--	--	--	100.0	9.6	--	--	--	--
Depreciation	1.4	--	--	--	--	54.7	2.5	--	--	--	--
Repairs & maintenance	1.5	--	--	--	--	99.4	1.5	--	--	--	--
Heat, light & telephone	4.4	--	--	--	--	100.0	4.4	--	--	--	--
Rent	2.3	--	--	--	--	59.9	3.8	--	--	--	--
Personnel expenses	30.8	--	--	--	--	98.4	31.3	--	--	--	--
Financial expenses	1.8	--	--	--	--	65.0	2.8	--	--	--	--
Interest & bank charges	1.2	--	--	--	--	58.4	2.1	--	--	--	--
Professional fees	0.6	--	--	--	--	62.1	1.0	--	--	--	--
Other expenses	5.4	--	--	--	--	100.0	5.4	--	--	--	--
Profit (loss)	-2.2	--	--	--	--	98.4	-2.2	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
 (2) 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%.
 (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

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 1986
New Brunswick, Take-Out Food Services (SIC 9213)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	58				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	4	--	--	--	--
Accounts and notes receivable	1	--	--	--	--
Inventory	3	--	--	--	--
Other current assets	2	--	--	--	--
Total current assets	10	--	--	--	--
Fixed assets	46	--	--	--	--
Less: Accum. dep. on fixed assets	17	--	--	--	--
Other assets	3	--	--	--	--
Total assets	42	--	--	--	--
Liabilities and equity					
Current loans	4	--	--	--	--
Other current liabilities	8	--	--	--	--
Total current liabilities	11	--	--	--	--
Mortgages payable	3	--	--	--	--
Long term debt	17	--	--	--	--
Other liabilities	1	--	--	--	--
Total liabilities	32	--	--	--	--
Total equity	10	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986
New Brunswick, Take-Out Food Services (SIC 9213)

	Total (2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	56				
Low sales value (\$000's)	(1)	(1)	122	191	224
High sales value (\$000's)	(1)	122	191	224	(1)
Average					
Liquidity ratio					
Current ratio (times)	2.3	3.3	4.1	1.0	1.2
Leverage ratios					
Debt/equity ratio (times)	3.2	-2.7	6.7	5.4	2.6
Interest coverage ratio (times)	7.1	-0.9	6.9	2.3	20.1
Debt ratio (times)	0.9	1.2	0.8	0.8	0.7

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:

1. Liquidity ratio:

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986

New Brunswick, Take-Out Food Services (SIC 9213)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	45				
Low sales value (\$000's)	(1)	(1)	120	189	246
High sales value (\$000's)	(1)	120	189	246	(1)
Average (\$000's)					
Operating activities					
Cash from operations	7	-2	17	-	12
Depreciation	7	5	10	5	7
Other	3	-3	-3	-	15
Dividends	-8	-	-13	-	-14
Investment activities					
Disposal of fixed assets	1	1	-	-	1
Purchase of fixed assets	-6	-8	-4	-1	-11
Increase in investment	-	-	-	-1	-1
Decrease in investment	2	-	9	-	-
Financing activities					
Increase in long term debt	11	10	32	2	4
Repayment of long term debt	-13	-	-36	-7	-12
Loans from shareholders	4	1	7	7	1
Repayment of loans from shareholders	-6	-6	-16	-1	-3
Advances & loans from government	-	-	-	-	-
Increase in equity	-	-	-	-	-
Decrease in equity	-	-	-	-	-
Other	-	-	1	-	-1
Increase(decrease) in cash & equivalents	1	-1	3	4	-2
Cash & equivalents-Beginning of the year	6	2	5	-	13
Cash & equivalents - End of the year	6	1	8	4	11

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986

New Brunswick, Take-Out Food Services (SIC 9213)

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)
1983					
Total	136	7,962	1,025	27	39
less than 20	128	3,827	499	25	39
20 - 99	7	X	321	2	-
100 - 499	1	X	205	-	-
500 and over	-	-	-	-	-
1986					
Total	256	12,069	1,489	70	...
less than 20	236	6,088	766	62	...
20 - 99	17	2,962	372	7	...
100 - 499	3	3,019	351	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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986

New Brunswick, Take-Out Food Services (SIC 9213)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	47				
Average sales \$	120,402	--	--	--	--
Average expense \$	114,219	--	--	--	--
Average net profit (loss) \$	6,183	--	--	--	--
Businesses reporting a profit (No.)	40				
Average sales \$	125,914	--	--	--	--
Average expense \$	116,191	--	--	--	--
Average net profit \$	9,723	--	--	--	--
Businesses reporting a loss (No.)	7				
Average sales \$	96,187	--	--	--	--
Average expense \$	105,124	--	--	--	--
Average net loss \$	-8,937	--	--	--	--
1985					
Number of observations in sample	48				
Average sales \$	184,294	--	--	--	--
Average expense \$	178,353	--	--	--	--
Average net profit (loss) \$	5,941	--	--	--	--
Businesses reporting a profit (No.)	40				
Average sales \$	211,081	--	--	--	--
Average expense \$	198,873	--	--	--	--
Average net profit \$	12,208	--	--	--	--
Businesses reporting a loss (No.)	8				
Average sales \$	133,521	--	--	--	--
Average expense \$	142,784	--	--	--	--
Average net loss \$	-9,263	--	--	--	--
1986					
Number of observations in sample	158				
Average sales \$	129,137	13,786	39,532	129,532	333,696
Average expense \$	124,916	15,007	37,455	125,916	321,287
Average net profit (loss) \$	4,221	-1,221	2,077	3,616	12,409
Businesses reporting a profit (No.)	109				
Average sales \$	133,989	14,915	47,165	135,605	338,270
Average expense \$	125,548	13,420	41,304	129,069	318,400
Average net profit \$	8,441	1,495	5,861	6,536	19,870
Businesses reporting a loss (No.)	49				
Average sales \$	118,247	13,735	30,819	106,683	321,749
Average expense \$	122,755	15,079	33,061	114,051	328,829
Average net loss \$	-4,508	-1,344	-2,242	-7,368	-7,080

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, Taverns, Bars, and Night Clubs (SIC 9221)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	48				
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				
Cost of sales	39.3	--	--	--	--	99.8	39.4	--	--	--	--
Occupancy expenses	14.9	--	--	--	--	100.0	14.9	--	--	--	--
Depreciation	3.5	--	--	--	--	75.9	4.7	--	--	--	--
Repairs & maintenance	2.6	--	--	--	--	100.0	2.6	--	--	--	--
Heat, light & telephone	5.6	--	--	--	--	100.0	5.6	--	--	--	--
Rent	3.2	--	--	--	--	35.6	8.9	--	--	--	--
Personnel expenses	23.3	--	--	--	--	100.0	23.3	--	--	--	--
Financial expenses	7.3	--	--	--	--	100.0	7.3	--	--	--	--
Interest & bank charges	5.7	--	--	--	--	99.1	5.7	--	--	--	--
Professional fees	1.7	--	--	--	--	100.0	1.7	--	--	--	--
Other expenses	15.3	--	--	--	--	100.0	15.3	--	--	--	--
Profit (loss)	-0.1	--	--	--	--	100.0	-0.1	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
- (2) 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%.
- (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

SIC 9221 - Taverns, Bars and Night Clubs

Businesses primarily engaged in selling alcoholic beverages for consumption on the premises. Food may be sold as a secondary activity.

TABLE 2. Balance sheet profile for 1986

New Brunswick, Taverns, Bars, and Night Clubs (SIC 9221)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	48				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	14	--	--	--	--
Accounts and notes receivable	1	--	--	--	--
Inventory	8	--	--	--	--
Other current assets	2	--	--	--	--
Total current assets	24	--	--	--	--
Fixed assets	223	--	--	--	--
Less: Accum. dep. on fixed assets	72	--	--	--	--
Other assets	6	--	--	--	--
Total assets	181	--	--	--	--
Liabilities and equity					
Current loans	26	--	--	--	--
Other current liabilities	18	--	--	--	--
Total current liabilities	45	--	--	--	--
Mortgages payable	56	--	--	--	--
Long term debt	52	--	--	--	--
Other liabilities	1	--	--	--	--
Total liabilities	153	--	--	--	--
Total equity	29	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986

New Brunswick, Taverns, Bars, and Night Clubs (SIC 9221)

	Total (2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	48				
Low sales value (\$000's)	(1)	(1)	162	360	423
High sales value (\$000's)	(1)	162	360	423	(1)
Average					
Liquidity ratio					
Current ratio (times)	1.0	1.1	1.8	0.8	0.5
Leverage ratios					
Debt/equity ratio (times)	2.8	-7.8	0.1	12.7	1.9
Interest coverage ratio (times)	3.4	6.5	4.3	0.9	3.1
Debt ratio (times)	0.9	1.0	0.9	0.8	1.0

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:**1. Liquidity ratio:**

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986
New Brunswick, Taverns, Bars, and Night Clubs (SIC 9221)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	30				
Low sales value (\$000's)	(1)	(1)	172	313	423
High sales value (\$000's)	(1)	172	313	423	(1)
Average (\$000's)					
Operating activities					
Cash from operations	-4	-2	4	-14	-2
Depreciation	18	5	8	24	33
Other	6	-	22	12	-10
Dividends	-2	-3	-6	-	-1
Investment activities					
Disposal of fixed assets	7	1	3	-	25
Purchase of fixed assets	-34	-6	-12	-44	-68
Increase in investment	-	-	-	-	-
Decrease in investment	-	-	-	-	1
Financing activities					
Increase in long term debt	23	19	2	20	49
Repayment of long term debt	-17	-15	-4	-30	-14
Loans from shareholders	17	2	3	32	27
Repayment of loans from shareholders	-6	-1	-17	-	-7
Advances & loans from government	-	-	-	-	-
Increase in equity	-	-	-	-	-
Decrease in equity	-	-	-1	-	-
Other	-	-1	-	-	-
Increase(decrease) in cash & equivalents	8	-	1	-1	32
Cash & equivalents-Beginning of the year	1	9	5	14	-25
Cash & equivalents - End of the year	9	8	6	13	7

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
 See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986
New Brunswick, Taverns, Bars, and Night Clubs (SIC 9221)

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)
1983					
Total	79	5,289	672	16	12
less than 20	73	3,902	491	16	11
20 - 99	6	1,387	181	-	1
100 - 499	-	-	-	-	-
500 and over	-	-	-	-	-
1986					
Total	107	6,167	755	15	...
less than 20	99	4,242	532	14	...
20 - 99	8	1,925	223	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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986

New Brunswick, Taverns, Bars, and Night Clubs (SIC 9221)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	15				
Average sales \$	238,659	--	--	--	--
Average expense \$	249,728	--	--	--	--
Average net profit (loss) \$	-11,069	--	--	--	--
Businesses reporting a profit (No.)	7				
Average sales \$	258,567	--	--	--	--
Average expense \$	250,379	--	--	--	--
Average net profit \$	8,188	--	--	--	--
Businesses reporting a loss (No.)	8				
Average sales \$	293,053	--	--	--	--
Average expense \$	322,374	--	--	--	--
Average net loss \$	-29,321	--	--	--	--
1985					
Number of observations in sample	21				
Average sales \$	292,489	--	--	--	--
Average expense \$	264,249	--	--	--	--
Average net profit (loss) \$	28,240	--	--	--	--
Businesses reporting a profit (No.)	12				
Average sales \$	280,117	--	--	--	--
Average expense \$	235,815	--	--	--	--
Average net profit \$	44,302	--	--	--	--
Businesses reporting a loss (No.)	9				
Average sales \$	365,047	--	--	--	--
Average expense \$	378,789	--	--	--	--
Average net loss \$	-13,742	--	--	--	--
1986					
Number of observations in sample	66				
Average sales \$	284,845	86,241	173,694	296,438	583,006
Average expense \$	283,195	77,339	172,185	293,328	589,929
Average net profit (loss) \$	1,650	8,902	1,509	3,110	-6,923
Businesses reporting a profit (No.)	39				
Average sales \$	314,151	81,976	173,521	292,417	708,691
Average expense \$	291,650	67,435	162,198	284,684	652,284
Average net profit \$	22,501	14,541	11,323	7,733	56,407
Businesses reporting a loss (No.)	27				
Average sales \$	291,135	97,490	173,976	326,771	566,304
Average expense \$	308,053	103,465	188,576	358,530	581,642
Average net loss \$	-16,918	-5,975	-14,600	-31,759	-15,338

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986
New Brunswick, Video Movies and Audio-Visual Equipment Rental (SIC 9912)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	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 25%	Top 25%
	Percent of sales						Percent of sales				
Occupancy expenses	42.2	--	--	--	--	100.0	42.2	--	--	--	--
Depreciation	31.7	--	--	--	--	100.0	31.7	--	--	--	--
Repairs & maintenance	0.9	--	--	--	--	65.6	1.4	--	--	--	--
Heat, light & telephone	1.5	--	--	--	--	66.9	2.2	--	--	--	--
Rent	8.2	--	--	--	--	65.6	12.4	--	--	--	--
Personnel expenses	21.0	--	--	--	--	66.9	31.4	--	--	--	--
Financial expenses	22.4	--	--	--	--	100.0	22.4	--	--	--	--
Interest & bank charges	9.1	--	--	--	--	100.0	9.1	--	--	--	--
Professional fees	13.3	--	--	--	--	100.0	13.3	--	--	--	--
Other expenses	12.5	--	--	--	--	100.0	12.5	--	--	--	--
Profit (loss)	1.9	--	--	--	--	100.0	1.9	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
- (2) 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%.
- (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

SIC 9912 - Video Movies and Audio-Visual Equipment Rental

Businesses primarily engaged in renting and leasing audio-visual equipment such as: audio-visual equipment rental and leasing, tape recorder rental, television rental, video cassette recorder rental and video movie rental.

TABLE 2. Balance sheet profile for 1986

New Brunswick, Video Movies and Audio-Visual Equipment Rental (SIC 9912)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	5				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	5	--	--	--	--
Accounts and notes receivable	10	--	--	--	--
Inventory	3	--	--	--	--
Other current assets	1	--	--	--	--
Total current assets	20	--	--	--	--
Fixed assets	193	--	--	--	--
Less: Accum. dep. on fixed assets	37	--	--	--	--
Other assets	100	--	--	--	--
Total assets	277	--	--	--	--
Liabilities and equity					
Current loans	17	--	--	--	--
Other current liabilities	16	--	--	--	--
Total current liabilities	33	--	--	--	--
Mortgages payable	-	--	--	--	--
Long term debt	115	--	--	--	--
Other liabilities	3	--	--	--	--
Total liabilities	155	--	--	--	--
Total equity	122	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986

New Brunswick, Video Movies and Audio-Visual Equipment Rental (SIC 9912)

	Total(2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	4				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
Liquidity ratio					
Current ratio (times)	0.4	--	--	--	--
Leverage ratios					
Debt/equity ratio (times)	6.2	--	--	--	--
Interest coverage ratio (times)	4.4	--	--	--	--
Debt ratio (times)	0.8	--	--	--	--

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:

1. Liquidity ratio:

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986
New Brunswick, Video Movies and Audio-Visual Equipment Rental (SIC 9912)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	3				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Operating activities					
Cash from operations	13	--	--	--	--
Depreciation	33	--	--	--	--
Other	15	--	--	--	--
Dividends	-	--	--	--	--
Investment activities					
Disposal of fixed assets	1	--	--	--	--
Purchase of fixed assets	-96	--	--	--	--
Increase in investment	-	--	--	--	--
Decrease in investment	-	--	--	--	--
Financing activities					
Increase in long term debt	5	--	--	--	--
Repayment of long term debt	-4	--	--	--	--
Loans from shareholders	25	--	--	--	--
Repayment of loans from shareholders	-	--	--	--	--
Advances & loans from government	-	--	--	--	--
Increase in equity	1	--	--	--	--
Decrease in equity	-	--	--	--	--
Other	-	--	--	--	--
Increase(decrease) in cash & equivalents	-7	--	--	--	--
Cash & equivalents-Beginning of the year	4	--	--	--	--
Cash & equivalents - End of the year	-3	--	--	--	--

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
 See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986
New Brunswick, Video Movies and Audio-Visual Equipment Rental (SIC 9912)

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)
1983					
Total	15	673	29	6	28
less than 20	12	541	24	5	27
20 - 99	1	X	1	1	-
100 - 499	2	X	4	-	1
500 and over	-	-	-	-	-
1986					
Total	65	2,370	117	22	...
less than 20	59	1,643	83	21	...
20 - 99	3	556	26	-	...
100 - 499	3	171	8	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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986
New Brunswick, Video Movies and Audio-Visual Equipment Rental (SIC 9912)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	12				
Average sales \$	148,786	--	--	--	--
Average expense \$	140,620	--	--	--	--
Average net profit (loss) \$	8,166	--	--	--	--
Businesses reporting a profit (No.)	11				
Average sales \$	178,026	--	--	--	--
Average expense \$	166,318	--	--	--	--
Average net profit \$	11,708	--	--	--	--
Businesses reporting a loss (No.)	1				
Average sales \$	217,983	--	--	--	--
Average expense \$	231,983	--	--	--	--
Average net loss \$	-14,000	--	--	--	--
1985					
Number of observations in sample	12				
Average sales \$	50,228	--	--	--	--
Average expense \$	45,343	--	--	--	--
Average net profit (loss) \$	4,885	--	--	--	--
Businesses reporting a profit (No.)	10				
Average sales \$	52,817	--	--	--	--
Average expense \$	43,801	--	--	--	--
Average net profit \$	9,016	--	--	--	--
Businesses reporting a loss (No.)	2				
Average sales \$	76,619	--	--	--	--
Average expense \$	86,734	--	--	--	--
Average net loss \$	-10,115	--	--	--	--
1986					
Number of observations in sample	14				
Average sales \$	110,781	--	--	--	--
Average expense \$	109,661	--	--	--	--
Average net profit (loss) \$	1,120	--	--	--	--
Businesses reporting a profit (No.)	7				
Average sales \$	142,317	--	--	--	--
Average expense \$	128,261	--	--	--	--
Average net profit \$	14,056	--	--	--	--
Businesses reporting a loss (No.)	7				
Average sales \$	67,052	--	--	--	--
Average expense \$	77,052	--	--	--	--
Average net loss \$	-10,000	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, Services to Buildings and Dwellings (SIC 995)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	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 25%	Top 25%
	Percent of sales						Percent of sales				
Occupancy expenses	8.3	--	--	--	--	100.0	8.3	--	--	--	--
Depreciation	1.6	--	--	--	--	100.0	1.6	--	--	--	--
Repairs & maintenance	5.5	--	--	--	--	89.9	6.1	--	--	--	--
Heat, light & telephone	0.9	--	--	--	--	59.7	1.4	--	--	--	--
Rent	0.4	--	--	--	--	17.1	2.3	--	--	--	--
Personnel expenses	50.3	--	--	--	--	100.0	50.3	--	--	--	--
Financial expenses	2.6	--	--	--	--	100.0	2.6	--	--	--	--
Interest & bank charges	1.0	--	--	--	--	56.8	1.7	--	--	--	--
Professional fees	1.6	--	--	--	--	100.0	1.6	--	--	--	--
Other expenses	19.7	--	--	--	--	100.0	19.7	--	--	--	--
Profit (loss)	19.1	--	--	--	--	100.0	19.1	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
- (2) 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%.
- (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

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 1986
New Brunswick, Services to Buildings and Dwellings (SIC 995)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	10				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	1	--	--	--	--
Accounts and notes receivable	9	--	--	--	--
Inventory	-	--	--	--	--
Other current assets	-	--	--	--	--
Total current assets	10	--	--	--	--
Fixed assets	17	--	--	--	--
Less: Accum. dep. on fixed assets	8	--	--	--	--
Other assets	21	--	--	--	--
Total assets	41	--	--	--	--
Liabilities and equity					
Current loans	10	--	--	--	--
Other current liabilities	2	--	--	--	--
Total current liabilities	12	--	--	--	--
Mortgages payable	-	--	--	--	--
Long term debt	1	--	--	--	--
Other liabilities	-	--	--	--	--
Total liabilities	13	--	--	--	--
Total equity	28	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986
New Brunswick, Services to Buildings and Dwellings (SIC 995)

	Total(2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	9				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
Liquidity ratio					
Current ratio (times)	1.1	--	--	--	--
Leverage ratios					
Debt/equity ratio (times)	-1.0	--	--	--	--
Interest coverage ratio (times)	3.8	--	--	--	--
Debt ratio (times)	0.7	--	--	--	--

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:

1. Liquidity ratio:

Current = current assets / current liabilities.

2. Leverage ratios:

- a) Debt/equity = total liabilities / equity.
- b) Debt ratio = total liabilities / total assets.
- c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986
New Brunswick, Services to Buildings and Dwellings (SIC 995)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	8				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Operating activities					
Cash from operations	1	--	--	--	--
Depreciation	3	--	--	--	--
Other	-1	--	--	--	--
Dividends	-	--	--	--	--
Investment activities					
Disposal of fixed assets	3	--	--	--	--
Purchase of fixed assets	-10	--	--	--	--
Increase in investment	-	--	--	--	--
Decrease in investment	-	--	--	--	--
Financing activities					
Increase in long term debt	6	--	--	--	--
Repayment of long term debt	-3	--	--	--	--
Loans from shareholders	1	--	--	--	--
Repayment of loans from shareholders	-	--	--	--	--
Advances & loans from government	-	--	--	--	--
Increase in equity	-	--	--	--	--
Decrease in equity	-	--	--	--	--
Other	-	--	--	--	--
Increase(decrease) in cash & equivalents	-	--	--	--	--
Cash & equivalents-Beginning of the year	2	--	--	--	--
Cash & equivalents - End of the year	2	--	--	--	--

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
 See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986
New Brunswick, 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)
1983					
Total	118	8,421	1,054	25	22
less than 20	106	2,928	350	25	22
20 - 99	9	2,417	308	-	-
100 - 499	1	X	64	-	-
500 and over	2	X	332	-	-
1986					
Total	169	11,335	1,239	43	...
less than 20	151	4,528	446	38	...
20 - 99	12	2,519	291	2	...
100 - 499	3	804	94	2	...
500 and over	3	3,484	408	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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986
New Brunswick, Services to Buildings and Dwellings (SIC 995)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
1984					
Number of observations in sample	28				
Average sales \$	74,637	--	--	--	--
Average expense \$	67,269	--	--	--	--
Average net profit (loss) \$	7,368	--	--	--	--
Businesses reporting a profit (No.)	25				
Average sales \$	79,629	--	--	--	--
Average expense \$	65,440	--	--	--	--
Average net profit \$	14,189	--	--	--	--
Businesses reporting a loss (No.)	3				
Average sales \$	188,373	--	--	--	--
Average expense \$	223,399	--	--	--	--
Average net loss \$	-35,026	--	--	--	--
1985					
Number of observations in sample	25				
Average sales \$	78,843	--	--	--	--
Average expense \$	65,223	--	--	--	--
Average net profit (loss) \$	13,620	--	--	--	--
Businesses reporting a profit (No.)	22				
Average sales \$	92,832	--	--	--	--
Average expense \$	74,696	--	--	--	--
Average net profit \$	18,136	--	--	--	--
Businesses reporting a loss (No.)	3				
Average sales \$	54,479	--	--	--	--
Average expense \$	59,257	--	--	--	--
Average net loss \$	-4,778	--	--	--	--
1986					
Number of observations in sample	55				
Average sales \$	63,111	15,316	24,043	41,276	171,810
Average expense \$	50,926	7,745	11,916	23,578	160,465
Average net profit (loss) \$	12,185	7,571	12,127	17,698	11,345
Businesses reporting a profit (No.)	41				
Average sales \$	65,560	15,316	24,041	40,869	182,013
Average expense \$	52,238	7,745	11,641	22,072	167,492
Average net profit \$	13,322	7,571	12,400	18,797	14,521
Businesses reporting a loss (No.)	14				
Average sales \$	64,216	-	24,151	49,040	119,456
Average expense \$	67,481	-	25,702	52,335	124,407
Average net loss \$	-3,265	-	-1,551	-3,295	-4,951

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1986

New Brunswick, Janitorial Services (SIC 9953)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	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	4.5	--	--	--	--	100.0	4.5	--	--	--	--
Depreciation	1.7	--	--	--	--	100.0	1.7	--	--	--	--
Repairs & maintenance	2.2	--	--	--	--	79.7	2.7	--	--	--	--
Heat, light & telephone	0.6	--	--	--	--	34.2	1.7	--	--	--	--
Rent	0.1	--	--	--	--	13.4	0.9	--	--	--	--
Personnel expenses	78.6	--	--	--	--	100.0	78.6	--	--	--	--
Financial expenses	5.9	--	--	--	--	100.0	5.9	--	--	--	--
Interest & bank charges	1.4	--	--	--	--	80.2	1.7	--	--	--	--
Professional fees	4.6	--	--	--	--	100.0	4.6	--	--	--	--
Other expenses	8.4	--	--	--	--	100.0	8.4	--	--	--	--
Profit (loss)	2.5	--	--	--	--	100.0	2.5	--	--	--	--
Total	100.0	--	--	--	--	100.0	...	--	--	--	--

Symbols

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

Footnotes

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

(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.

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios are calculated individually and the total will not necessarily equal 100%.

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.

How to use the tables

- (1) Locate the appropriate sales range that is displayed on the two lines entitled "Low sales value" and "High sales value".
- (2) 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%.
- (3) Data pertaining to the selected sales size range will be in that quartile.

Standard Industrial Classification Definition (SIC 1980):

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 1986
New Brunswick, Janitorial Services (SIC 9953)

	Total (1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	7				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Assets					
Cash	2	--	--	--	--
Accounts and notes receivable	2	--	--	--	--
Inventory	-	--	--	--	--
Other current assets	-	--	--	--	--
Total current assets	4	--	--	--	--
Fixed assets	9	--	--	--	--
Less: Accum. dep. on fixed assets	6	--	--	--	--
Other assets	2	--	--	--	--
Total assets	10	--	--	--	--
Liabilities and equity					
Current loans	4	--	--	--	--
Other current liabilities	2	--	--	--	--
Total current liabilities	7	--	--	--	--
Mortgages payable	-	--	--	--	--
Long term debt	1	--	--	--	--
Other liabilities	-	--	--	--	--
Total liabilities	8	--	--	--	--
Total equity	2	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1986
New Brunswick, Janitorial Services (SIC 9953)

	Total (2)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	7				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average					
Liquidity ratio					
Current ratio (times)	1.6	--	--	--	--
Leverage ratios					
Debt/equity ratio (times)	-2.3	--	--	--	--
Interest coverage ratio (times)	1.6	--	--	--	--
Debt ratio (times)	0.9	--	--	--	--

(1) The ratios represent the average of ratios for each business in the group and cannot be calculated from the figures shown in Table 2.

(2) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes.

Definitions:

1. Liquidity ratio:

Current = current assets / current liabilities.

2. Leverage ratios:

a) Debt/equity = total liabilities / equity.

b) Debt ratio = total liabilities / total assets.

c) Interest coverage = net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1986
New Brunswick, Janitorial Services (SIC 9953)

	Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
Businesses in sample (No.)	8				
Low sales value (\$000's)	(1)	--	--	--	--
High sales value (\$000's)	(1)	--	--	--	--
Average (\$000's)					
Operating activities					
Cash from operations	2	--	--	--	--
Depreciation	4	--	--	--	--
Other	-2	--	--	--	--
Dividends	-	--	--	--	--
Investment activities					
Disposal of fixed assets	4	--	--	--	--
Purchase of fixed assets	-12	--	--	--	--
Increase in investment	-	--	--	--	--
Decrease in investment	-	--	--	--	--
Financing activities					
Increase in long term debt	7	--	--	--	--
Repayment of long term debt	-4	--	--	--	--
Loans from shareholders	1	--	--	--	--
Repayment of loans from shareholders	-	--	--	--	--
Advances & loans from government	-	--	--	--	--
Increase in equity	-	--	--	--	--
Decrease in equity	-	--	--	--	--
Other	-	--	--	--	--
Increase(decrease) in cash & equivalents	-1	--	--	--	--
Cash & equivalents-Beginning of the year	2	--	--	--	--
Cash & equivalents - End of the year	1	--	--	--	--

(1) These estimates are based on a sample of incorporated businesses reporting sales between \$10,000 and \$2,000,000. Sample count includes only those businesses reporting a statement of changes.
 See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1983-1986 based on SIC classification in 1986
New Brunswick, 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)
1983					
Total	118	8,421	1,054	25	22
less than 20	106	2,928	350	25	22
20 - 99	9	2,417	308	-	-
100 - 499	1	X	64	-	-
500 and over	2	X	332	-	-
1986					
Total	169	11,335	1,239	43	...
less than 20	151	4,528	446	38	...
20 - 99	12	2,519	291	2	...
100 - 499	3	804	94	2	...
500 and over	3	3,484	408	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 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.

"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1984-1986

New Brunswick, Janitorial Services (SIC 9953)

Statistics Canada Library Bibliothèque Statistique Canada		Total(1)	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%
 1010061912						
1984						
Number of observations in sample	17					
Average sales \$	74,157	--	--	--	--	--
Average expense \$	66,877	--	--	--	--	--
Average net profit (loss) \$	7,280	--	--	--	--	--
Businesses reporting a profit (No.)	15					
Average sales \$	120,624	--	--	--	--	--
Average expense \$	97,658	--	--	--	--	--
Average net profit \$	22,966	--	--	--	--	--
Businesses reporting a loss (No.)	2					
Average sales \$	116,586	--	--	--	--	--
Average expense \$	149,174	--	--	--	--	--
Average net loss \$	-32,588	--	--	--	--	--
1985						
Number of observations in sample	19					
Average sales \$	83,540	--	--	--	--	--
Average expense \$	70,793	--	--	--	--	--
Average net profit (loss) \$	12,747	--	--	--	--	--
Businesses reporting a profit (No.)	16					
Average sales \$	102,382	--	--	--	--	--
Average expense \$	84,206	--	--	--	--	--
Average net profit \$	18,176	--	--	--	--	--
Businesses reporting a loss (No.)	3					
Average sales \$	54,479	--	--	--	--	--
Average expense \$	59,257	--	--	--	--	--
Average net loss \$	-4,778	--	--	--	--	--
1986						
Number of observations in sample	43					
Average sales \$	40,333	--	--	--	--	--
Average expense \$	27,510	--	--	--	--	--
Average net profit (loss) \$	12,823	--	--	--	--	--
Businesses reporting a profit (No.)	32					
Average sales \$	39,010	--	--	--	--	--
Average expense \$	25,215	--	--	--	--	--
Average net profit \$	13,795	--	--	--	--	--
Businesses reporting a loss (No.)	11					
Average sales \$	70,706	--	--	--	--	--
Average expense \$	74,516	--	--	--	--	--
Average net loss \$	-3,810	--	--	--	--	--

(1) These estimates are based on a sample of businesses reporting sales between \$10,000 and \$2,000,000.

See Table 1 for symbols and notes