

## introduction and data sources

This document is one of a series presenting industry profiles of small businesses. The data contained in this report are the result of a joint project of Statistics Canada, Industry, Science and Technology Canada and all provincial and territorial deparments responsible for small business.

Returns subnitted to Revenue Canada, Taxation, for the year 1987 were used to derive the information contained in these profiles. The statistics were compiled for the businesses reporing sales of between $\$ 25,000$ and $\$ 2,000,000$. The choice of this particular size range was largely driven by operational considerations and does not represent an official definition of what constitutes a small business.

Corporate data in this report are extracted from tax retums, which typically consists of a T 2 form, a set of financial statements and supporting schedules. Similarly, unincorporated business tax returns, which report self-employment income, typically consist of a T1 (general) form, a set of financial statements and other supportive schedules.

The 108 industry groups selected for publication are those comprising a high proportion of smaller businesses. These industries represent approximately $75 \%$ of small businesses, while the remaining quarter is distributed over some 750 other industry classifications.

## METHODOLOGY

Data pertaining io businesses in tables 1 and 6 are derived from a statistical sample of approximately 70,000 taxation records of corporations and of unincorporated sole proprietorships and parnerships distributed among 108 industry groups. The tables are on a fiscal year basis. Where the sample size of a given industry group is less than 50 , the distribution into quariles has not been shown. In such circumstances, only the total values are published. In table 1, a particular expense item reported by less than 13 businesses is not distributed into quariles.

Data contained in tables 2 and 3 are derived from a sample of approximately 45,000 incorporated businesses taken from the same 108 SIC groups. Data contained in table 4 are derived from a sample of 24,000 incorporated businesses drawn randomly within the same groups.

The data in table 5 are derived from the payroll records of employers and apply to all employees who are issued T4 tax records (summary of wages and salaries). Employees eaming less than $\$ 500$ a year may be excluded as this is the cut-off for the mandatory issuance of T4 tax records. Table 5 is on a calendar year basis.

## DATA LIMITATIONS

The sample was selected from the universe of businesses stratified by five regions (namely the Atlantic Region, Quebec, Ontario, the Prairies, and British Columbia and the Territories) and by business sales groups. Consequently, statistical estimates for total sales, total expenses and the number of businesses will be unbiased and reliable at the region and business sales group level. However, when these estimates are tabulated by detailed industry groups for a province/territory, they could be subject to large variations, rendering the year-to-year comparisons somewhat erratic. Other statistics such as ratios and averages will not show the same degree of variability.

Tax derived data are subject to bookkeeping inconsistencies and respondent errors and should be recognized as a contributing source of data limitations. It should be noted that the tax records used are unaudited records.

Furthermore, the process of data capture, classification, edit and imputation is subject to potential errors and should also be recognized as a contributing source of data limitations.

## STANDARD INDUSTRIAL CLASSIFICATION (SIC) DEFINITION

The SIC for each industry is described at the bottom of table 1.

Logging Indusiry ..... 0411
Service Industrics Incidental to Crude Petroleum and Natural Gas ..... 0910
Services Industrics Incidental to Mining ..... 0920
Women's Clothing Industrics ..... 2440
Sawmill, Planning Mill \& Shingle Mill Products Industries ..... 2510
Housetrold Furniture Industries ..... 2610
Commercial Printing Industrics ..... 2810
Platemaking, Typesetting \& Bindery Industry ..... 2820
Publishing Industries ..... 2830
Ornamental and Architectural Metal Products Industries ..... 3030
Stamped. Pressed and Coaled Mctal Products Industries ..... 30.40
Hardware. Tool and Culery Industries ..... 3060
Machine Shop Industry ..... 3081
Single Family Housing ..... 4011
Residential Renovation ..... 4013
Excavating and Grading ..... 4214
Other Site Work ..... 4219
Concrete Pouring and Finishing ..... 4224
Masonry Work ..... 4231
Siding Work ..... 4232
Plurnbing ..... 4241
Wet Heating and Air Conditioning Work ..... 4243
Electrical Work ..... 4261
Drywall Work ..... 4272
Finish Carpentry ..... 4274
Painting and Decoraung Work ..... 4275
Omamental and Miscellareous Fabricated Metal Installation ..... 4292
Land Developers ..... 4491
Truck Transport Industries ..... 4560
General Freight Trucking Industry ..... 4561
Dry Bulk Materials Trucking lndustry ..... 4564
Forest Products Trucking lndustry ..... 4565
School Bus Operations Industry ..... 4573
Taxicab lndustry ..... 4581
Postal Service Industry ..... 4841
Courier Service Industry ..... 4842
Wholesale Petroleum Products ..... 5111
Wholesale Food ..... 5210
Wholesale Apparel ..... 5310
Wholesale Motor Vehicle Parts and Accessorics ..... 5520
Wholesale Plumbing, Heating, Air Conditioning Equipment and Supplies ..... 5622
Wholesale Lumber and Building Materials ..... 5630
Wholesale Farm Machinery, Equipment and Supplies ..... 5711
Wholesale Industrial Machinery Equipment and Supplies ..... 5731
Wholesale Waste Materials ..... 5910
Wholesale General Merchandise ..... 5980
Food (Groceries) Stores ..... 6011
Food (Specialty) Stores ..... 6012
Prescription Drugs and Patent Medicine Stores ..... 6030
Pharmacies ..... 6031
Men's Clothing Stores ..... 6121
Women's Clothing Stores ..... 6131
Clothing Stores n.e.c. ..... 6141
Fabric and Yam Stores ..... 6151
Household Fumiture Stores ..... 6210
Fumiture, Refinishing and Repair Shop ..... 6213
Appliance, Television, Radio and Stereo Stores ..... 6220
Appliance, Television, Radio and Stereo Stores ..... 6221
Television Radio and Stereo Stores ..... 6222
Appliance, Television, Radio and Stereo Repair Shops ..... 6223
Automobile (New) Dealers ..... 6311

Automobile (Used) Dealers ..... 6312
Gasoline Scrvice Stations ..... 6331
Tire, I3attery I'asts and Accessorics Stores ..... 63.92
Garages (Genctal Repairs) ..... 6351
Paint and Hody Kepair Shops ..... 6352
General Stores ..... 6.412
Ouher Gencral Merchandise Stores ..... 6413
Florist Shops ..... 6521
Hardware Stores ..... 6531
Sporting Goods Stores ..... 6541
Musical Instrument and Record Stores ..... 6550
Jewellery Stores ..... 6561
Toy. Hobby Novelty and Souvenir Stores ..... 6580
Gifh Novelyy and Souvenir Stores ..... 6582
Second-Hand Merchandise Stores, ne.e. ..... 6591
Vending Machine Operators ..... 6911
Direct Sellers ..... 6921
Operators of Buildings and Dwellings ..... 7510
Operators of Residential Buildings and Dwellings ..... 7511
Operators of Non-Residential Buildings ..... 7512
Insurance and Real Estate Agencies ..... 7611
Computer Services ..... 7721
Advertising Agencics ..... 7741
Managemen Consulting Services ..... 7771
Hotels and Motor Howels ..... 9111
Motels ..... 9112
Licensed Restaurants ..... 9211
Unlicensed Restaurants (Including Drive-Ins) ..... 9212
Take-Out Food Services ..... 9213
Caterers ..... 9214
Taverns, Bars and Night Clubs ..... 9221
Entertainment Production Companies and Artists ..... 9631
Sports and Recreation Clubs and Services ..... 9650
Barber Shops ..... 9711
Beauty Shops ..... 9712
Combination Barber and Beauty Shops ..... 9713
Laundry and Cleaners ..... 9720
Power Laundries and/or Dry Cleaners ..... 9721
Self-Serve Laundries and/or Dry Cleaners ..... 9723
Industrial Machinery and Equipment Rental and Leasing ..... 9911
Audio-Visual Equipment Rental \& Leasing ..... 9912
Automobile and Truck Rental and Leasing Services ..... 9921
Photographers ..... 9931
Welding ..... 9942
Services to Buildings and Dwellings ..... 9950
Janitorial Services ..... 9953
Ticket and Travel Agencies ..... 9961

TABLE 1. Selected operating ratios, in percent of sales. 1987
New Brunswick, Logging Industry (SIC 0411)

| . | Total! 1 ) |  | Bot tom 25: |  | $\text { midd bower } 25 \%$ |  | Upoer$\text { middle } 25 \%$ |  |  | $\begin{aligned} & \text { Tos } \\ & 25 \% \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No. Low sales value (\$000's) High sales value $\{\$ 000$ s) | $\begin{aligned} & 102 \\ & \{1 \\ & \{1\} \end{aligned}$ |  | $(1)$ |  | $\begin{aligned} & 3! \\ & 54 \end{aligned}$ |  | $\begin{array}{r} 54 \\ 159 \end{array}$ |  |  | $\begin{array}{r} 55 \\ ! \\ ! \end{array}$ |  |
| Selected expense item | Industry average(2) |  |  |  |  | $\begin{aligned} & \text { \% busi- } \\ & \text { nesses } \\ & \text { reporting } \end{aligned}$ | Redorting businesses only ( 3) |  |  |  |  |
|  | Total | Bottom 25\% | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{gathered} \text { Uoper } \\ \text { middle } \\ 25 \% \end{gathered}$ | $\begin{aligned} & 100 \\ & 25 \% \end{aligned}$ |  | Total | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middl } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Uoder } \\ & \text { middle } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
|  | Porcent of sales |  |  |  |  |  | Percent of sales |  |  |  |  |
| Deprecistion |  |  |  |  |  |  |  |  | 13.4 | 17.7 | 7.7 7.3 |
| Repairs 8 maintenance | 10.4 | 22.4 | 7.9 | 7.9 0.5 | 4.9 | 60.0 55.7 | 17.4 | $\begin{array}{r}29.2 \\ \hline .5\end{array}$ | 17.4 2.4 | 17.8 0.8 | 7.3 0.6 |
| Hest. lignt o telephone Rent | 2.1 | 0.7 | 0.4 |  | 4.2 | 33.1 | 6.3 | 9.5 | 1.2 | 7.5 | 7.9 |
| Personnel expenses | 15.8 | - | 4.6 | 19.6 | 36.9 | 47.5 | 33.2 | - | 29.0 | 28.2 | 37.5 |
| Finencial expenses | 4.8 | 6.9 | 4.4 | 6.6 | 2.2 | 92.7 | 5.2 | 7.4 | 4.8 | 6.6 |  |
| Interest \& bank charges | 4.4 | 5.8 | 4.1 | 6.2 | 1.8 | 74.5 | 6.0 | 11.7 | 6.5 | 6.6 | 2.0 |
| Professional lees | 0.4 | 0.3 | 0.4 | 0.4 | 0.4 | 69.2 | 0.5 | 0.5 | 0.6 | 0.6 | 0.5 |
| Other expenses | 42.8 | 46.0 | 50.2 | 38.3 | 37.0 | 100.0 | 42.8 | 46.0 | 50.2 | 38.3 | 37.0 |
| Profit (lors) | 10.2 | 3.5 | 22.6 | 5.5 | 7.4 | 100.0 | 10.2 | 3.5 | 22.6 | 6.5 | 7.4 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | . $\cdot$ | -•• | $\cdots$ | $\cdots$ | $\cdots$ |
|  |  |  |  |  |  |  | - |  |  |  |  |

## symbols

- zero or no observetiens
- toc smell too be expressed
not applicable
$\times$ confidertial
Footnoter
(11) These estimates are besed on sample of businesses reporiing seles between $\$ 25,000$ eno $\$ 2.000,000$.

121 value in each cell $=\frac{\text { Totel weighted mpenditure on given item }}{\text { Total weighted sales of all businesses in the sample }} \times$ foo for quargile.
(3) Value in esch. celt $=\frac{\text { lotal weighted expenditure on given item }}{\text { iotel weighted ssies of businesses reporting this item of expenditure }}$ for ebch quartile.

This portion of the qable pertains onty to the businesses pepopting the specific expense item. inerefore these patios are calculbted individually and the totel will not necesserily cqual $100 \%$.

## Moses

Dato are shown by quetiles when at least 13 of the sampled ousinesses report the specific item.
Records were ponked in escending order according to sales size. Each quartile li. bottom $25 \%$, lower middle $25 \boldsymbol{z}$. etc. represents one quarter of the totel number of busimessas. Within each ouartile, the average ratio is presented. for comparison ourposes, the high and low values of sales ere shown.

How to use the tentes
11) Locate the appropriste sales range that is oispleyed on the iwo lines entitled bow sales value" and migh seles velue".
 top 25\%.
(3) Data pertaining to the selected sales size renge will be in that quartile.

Stenderd Industris Clezsificetion Definision (5IC 1980):
SIC oull - Logging Industry
Businesses primerily engaged in harvesting hardwood and sofqwood trees on ar own-bccount basis. Included are Dusinesses primarily engaged in the cambined act tvities driving, booming. sorting and rafing and towing of wood. Barking mills are also included. These dusimesses inciude Darking lrossingl logs, Dooming logs, bucking ereas, bunching logs. chioping logs, cheistmas tiee cutting contract logging. feiling trees lioggingi. fuelwood cutting. log salvaging. log scaling. logs and bolis, untreatec wooden pit props. untreated wooden poles and Dilings. Dulpwood culting, sawlogs. veneer logs and wood chips.

TABLE 2. Balance sheet profile for incorporated businesses only, 1987
New Brunswick, Logging Industry (SIC 0411)

|  | Total(1) | Bottom $25 \%$ | Lower $\text { middle } 25 \%$ | $\begin{aligned} & \text { Uode: } \\ & \text { midde } 25: \end{aligned}$ | $\begin{aligned} & \text { Yap } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Gusinesses in samole (No.) Low sales valie : $\$ 000^{\circ}$ s) Migh sales value ( 5000 's | $\begin{array}{r} 49 \\ (1) \\ (1) \end{array}$ | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Assets |  |  |  |  |  |
| Cash | - | -- | -- | -- | -- |
| Accounts and motes receivable | 14 | -- | -- | -- | -- |
| Inventory | - | -- | -- | -- | -- |
| Other current assets | 41 | -- | -- | -- | -- |
| Total curcent assets | 54 | -- | -- | -- | -- |
| Fixed assets | 127 | -- | -- | -- | -- |
| Less: Accum. dep. on fixed assets | - | -- | -- | -- | -- |
| Other assets | 9 | -- | -- | -- | -- |
| Totel essets | 191 | -- | -- | -- | -- |
| Lisbilities and equity |  |  |  |  |  |
| Current loans Othes cuprent liabilities | 19 41 | -- | -- | -- | -- |
| Total current liabilities | 60 | -- | -- | -- | -- |
| Mortgages poyable | - | - | -- | -- | -- |
| Long term debt | 15 | -- | -- | -- | -- |
| Other liabilities | 55 | -- | -- | -- | -- |
| Total lisbilities | 123 | -- | -- | -- | -- |
| Total equity | 61 | -- | -- | -- | -- |

(1) These estimates are based on sample of businesses reporting sales Detween $\$ 25,000$ and $\$ 2.000 .000$.

See Table 1 for symools and notes

TABLE 3. Financial ratios(1) for incorporsted bustnesses only. 1987
New Brunswick, Logging Industry (Sic 0411)

|  | Total(2) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | Lower miode $25 \%$ | Upper middle $25 \%$ | Top 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ s) High sales value ( $\$ 000$ 's) | $\begin{array}{r} 49 \\ (1) \\ (1) \end{array}$ |  | -- | -- | -- |
|  |  |  | Average |  |  |
| Liquidity ratio Curcent ratio (times) | 0.9 | -- | -- | -- | -- |
| Leverage ratios <br> Debtiequity ratio (times) <br> Interest coverage ratio (times) <br> Debt ratio (times) | $\begin{aligned} & 2.1 \\ & 3.5 \\ & 0.7 \end{aligned}$ | -- | -- | -- | -- |

(11) The ratios represent the averoge of fitios for each business in the group end cannot be calculated fron the figures shown in fable 2
(2) These estimetes er besed on semple of Dusinesses reporting seles between $\$ 25.000$ and $\$ 2.000,000$.

See Table 1 for symbols and notes.

## Definitions:

1. biquidity retio:

Current $=$ current assets current liabilities
2. Leverage ritios:
a) Dect/equiry = rotal liabilities / equiry.
b) Dedi ratio = toial liacilities/ total assets
al Interest coverage $=$ nei profit * interest expanse / incerest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only. 1987
New Brunswick, Logging Industry (SIC 0411)

|  | Total (1) | $\begin{array}{r} \text { Bottom } \\ 25: \end{array}$ | $\begin{aligned} & \text { kowe: } \\ & \text { midde } 25 \% \end{aligned}$ | Upper $\text { middie } 25 \%$ | $\begin{aligned} & \text { Tor } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Eusinesses : in sample (No. Low sales value ( $\$ 000$ s) High sales value ( $\$ 000$ s) | $\begin{aligned} & 22 \\ & (1) \\ & (1) \end{aligned}$ | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Opersting sctivities Cash from operations Depreciation Other | $\begin{array}{r} 33 \\ 42 \\ -13 \end{array}$ | -- | -- | -- | -- |
| Dividends | -5 | -- | -- | -- | - |
| Investment ectivities <br> Disposel of fixed essets <br> Purchase of fixed assets <br> Incresse in investment <br> Decresse in investment | $\begin{array}{r} 29 \\ -106 \\ -1 \end{array}$ | =- <br> - <br> $=-$ | -- | -- | -- -- -- |
| Financing ectivities <br> Increse in long term debt <br> Repayment of long term debt <br> Loans from shareholders <br> Reparment of loans from shareholders <br> Advances 8 losns from government <br> Increase in equity <br> Decrease in equity <br> Opher | $\begin{array}{r} 39 \\ -30 \\ 1 \\ -9 \\ - \\ - \\ \hline- \end{array}$ | - - - - - - - | -- -- -- -- -- | -- -- -- -- -- | - |
| Increase(decrease) in cash sequivalents Cash \& equivalents-Beginning of the year Cosh equivalents - End of the year | -14 13 -2 | -- | -- | -- | - |

 oniy those businesses reporting a stitenent of chenges
Set Teble i for symbols and notes

TABLE 5. Employment changes by size of business. 1984-1987 based on SIC ciassificetion in 1987 New Brunswick, Logging Industry (SIC 0411)

| Business size expressed in average labour uniss(1) | Number of businesses | $\begin{array}{r} \text { Total poyroll } \\ (\$ 000 \text { s) } \end{array}$ | Average labour units(1) | Changes in number of businasses with poid employees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Newly reporing(2) | No longer reporiing(3) |
| 1984 |  |  |  |  |  |
| Total | 109 | 62.987 | 2.796 | 14 | 10 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-199 \\ & 500 \text { and over } \end{aligned}$ | $\begin{array}{r} 103 \\ 3 \\ - \\ 3 \end{array}$ | $\begin{array}{r} 4.233 \\ 1.730 \\ 57.024 \end{array}$ | $\begin{array}{r} 203 \\ 83 \\ 2.510 \end{array}$ | $\begin{gathered} 13 \\ = \\ i \end{gathered}$ | 10 - - |
| 1987 |  |  |  |  |  |
| Totel | 90 | 58.821 | 2.357 | 11 | ... |
| $\begin{aligned} & \text { less than } 20 \\ & 20^{-} \$ 9 \\ & 100^{-499} \\ & 500 \text { and over } \end{aligned}$ | $\begin{array}{r}86 \\ 3 \\ \hline 1\end{array}$ | $\begin{array}{r} 5.946 \\ x \\ x \end{array}$ | $\begin{array}{r} 238 \\ 75 \\ - \\ \hline .040 \end{array}$ | 11 $=$ $=$ | $\ldots$ $\cdots$ $\ldots$ |

(1) Average isbour units are caiculoted by dividing sotel poypoll by the average annusl wage end salery fete os coported in the Survey of Employment. Payroll and Mours. Statistics Canaca. Catelogue 72-002. An gverage labour uniq could be interpreted as a full-time empicyee. Note that the business size groups used er delermined et the canade level. thus if a business has at least 500 employees ir canada as a whole but less than that number in ary given province it is show in the 500 and over group.
(2) Refers 10 businesses reporting no payroll decuctions in the previous year
(3) Refers 10 businesses reporting no payroll deductions in the following year.
"Mewly repo"ting" and "no longer reporting" businesses are assumed to have been ir activity for six months and the information is adiusted accordimgly

See iable : for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1985-1987
New Brunswick, Logging Industry (SIC 0411)

|  | Total(1) | $\begin{array}{r} \text { Bot }+0 \mathrm{~m} \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lower } \\ & \text { miod } 25 \% \end{aligned}$ | UDDe: $\text { mode } 25 \%$ | $\begin{aligned} & \text { Top } \\ & 25^{\circ} \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | 1985 |  |  |
|  | 150 144.303 |  |  |  |  |
| Average sales $\$$ <br> Average expense $\$$ | 144.303 132,399 | 28.748 25.979 | 49.226 36.421 | 99.650 92.909 | 407.579 374.285 |
| Average net protit \{loss) \$ | 11,904 | 2,769 | 4.805 | 6.751 | 33.294 |
| Businesses reporting profit (Mo.) | 117 |  |  |  |  |
| Average sules ${ }^{\text {S }}$ | 146.628 | 29.032 | 41.483 | 97,909 | 418.086 |
| Aversoe expenses | 129.767 | 22.743 | 31.189 | 83.510 | 381.627 |
| Average net profits | 16.851 | 6.289 | 10.294 | 14.399 | 36.459 |
| Businceses reporting loss (Mo.) | 33 |  |  |  |  |
| Aversge stios 5 | 109.024 | 27.635 | 40.637 | 104.538 | 263.226 |
| Average expense \$ | 119.593 | 38.696 | 47.169 | 119.092 | 273.413 |
| Average net loss \$ | -10.569 | -11.061 | -6.472 | -14.554 | -10.18? |

1985

| Mumber of observations in smple <br> Average sales \$ <br> Average expense $\$$ <br> Averape net profit (loss) \$ | $\begin{array}{r} 213 \\ 122.861 \\ 109.282 \\ 13.579 \end{array}$ | $\begin{array}{r} 28.345 \\ 23.487 \\ 4.858 \end{array}$ | $\begin{array}{r} 39.852 \\ 32.429 \\ 7.423 \end{array}$ | $\begin{array}{r} 58.281 \\ 59.808 \\ 8.473 \end{array}$ | $\begin{array}{r} 354.965 \\ 321.402 \\ 33.563 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Gusinesses reporting oprofit (Mo.) | 172 |  |  |  |  |
| Average sales \$ | 124.823 | 28.194 | 39.783 | 67.848 | 363.467 |
| Average expense \$ | 107.484 | 18,925 | 31.735 | 56.841 | 322.435 |
| Average net protit $\$$ | 17.339 | 9.269 | 8.048 | 11.007 | 41.032 |
| Businesses reporting a loss (Mo.) | 41 |  |  |  |  |
| Averoge sales \$ | 109.026 | 28.574 | 42.770 | 71,185 | 293.574 |
| Average expense \$ | 121.541 | 30.409 | 62,090 | 79.724 | 313,942 |
| Average net loss \$ | -12.515 | -1.835 | -19,320 | -8,538 | -20.368 |

1987

Mumber of observations in smple
Average sales $\$$
Average expense $\$$
Average net profit (loss) $\$$

Businesses reporting profit (Mo.)
Average sales
Average expense 5
Average net profits

Businesses peporting lose (Mo.) Average sales $\$$
Average expense $\$$
Average net loss

121
157.340
157.340
145.687
11.653

97
161.327
161.327
17.598
138.815
148.340
$-9.525$
29. 175
25.222
29.841
20.225
$35.97 ?$
7.374
49.135
49.650
44.129
38.785
5.344
5.344
9. 51
27. 609
36.962
-9.353
9.353
101.79
94.60
454.257
424. 133
(11) Phese estimetes are oesed on sample of businesses peporing seles between $\$ 25,000$ and $\$ 2.000,000$.
see iable i for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brunswick, Women's Clothing Industries (SIC 244)

|  | Total(1; |  | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ |  | $\text { midare } 25 \text { : }$ |  | Uooer$\text { middle } 25 \%$ |  |  | $\begin{aligned} & i 85 \\ & 25 \% \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sama!e (Nc.) Low sales walue ( $\$ 000$ 's High soles value (\$CCO's) |  | 5 1 1 1 |  | -- |  | -- |  | -- |  |  |  |
| Selected expense item | Industry average: 2 : |  |  |  |  | $\begin{aligned} & \text { \% busi- } \\ & \text { nesses } \\ & \text { reporting } \end{aligned}$ | Reporting businesses only (3) |  |  |  |  |
|  | Total | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Upoer } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |  | Total | $\begin{array}{r} \text { Bot }+0 \mathrm{~m} \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | Uoder midde 25\% | $\begin{aligned} & \text { Too } \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Percent of sales |  |  |  |  |
| Cost of sales | 4.6 | -- | -- | -- | -- | 100.0 | 4.6 | -- | -- | - | -- |
| Occupmey expenses | 10.6 | -- | -- | -- | - | 100.0 | 10.6 | -- | -- | -- | - |
| Depreciation | 2.8 | -- | -- | -- | -- | 100.0 | 2.8 | -- | -- | -- | -- |
| Repairs \& maintenance | 3.9 | -- | -- | -- | -- | 100.0 | 3.9 | -- | -- |  | -- |
| Heat, light \& telephone | 2.7 | -- | - | -- | -- | 100.0 | 2.7 | -- | -- | -- | -- |
| Rent' | 1.2 | -- | -- | -- | - | 40.0 | 3.0 | -- | -- | -- | -- |
| Personnel expenses | 59.1 | -- | -- | -- | -- | 100.0 | 59.1 | -- | -- | -- | -- |
| Financiel expenses | 2.3 | -- | - | -- | -- | 100.0 | 2.3 | -- | -- | -- | -- |
| Interest \& bank charges | 1.4 | -- | $\cdots$ | -- | -- | 100.0 | 1.4 | -- | - | -- | -- |
| Professional fees | 0.8 | -- | -- | -- | -- | 100.0 | 0.8 | -- | - | -- | -- |
| Dther expenses | 20.7 | -- | -- | - - | -- | 100.0 | 20.7 | -- | -- | -- | -- |
| Profit (loss) | 2.7 | -- | - | -- | -- | 100.0 | 2.7 | -- | -- | -- | -- |
| Total | 100.0 | -- | =- | -- | - | 100.0 | - $\cdot$ | -- | -- | -- | -- |

## Symbols

zero or no observations

- \$00 smel! too be expressed
not applicable
$\times$ confidentisl


## footnotes

(1) These estimates are based on a sumple of businesses peporting sates between 525,000 and $\$ 2,000.000$.
(2) Volue in each cell $=\frac{\text { Total weighted expenditure on given item }}{\text { Total weighted sales of ali businesses in the sample }}$ for each outtile.
(3) Velue in each cell $=\frac{\text { Totei weighted expenditure on given item }}{\text { lotal weighted seles of businesses reporting this item of expenditure }}$ for forn quetile

This portion of the table pertains only to qhe businesses reporting the specific oxpense iten. Therefore these ratios are caiculated individually end the lotal will not necessarily equei $100 \%$

## Motet

Daia are shown by quartiles when Ei least 13 of the sampled businesses report the specific ilen
hecords were ranked in ascending order according to seles size. Each quartile (i.e. bottom 25\%, lower middie 25\%. ete. represents one quarter of the coral number of businesses. Within each quartile. the ever bge ratio is presented. For comperison purposes, the high and low values of seles are shown

How to use the tables

121 lhe selected range will indicate she proper quertile, i. the bottom 25\%, the iower midole 25\%. the upper midde $25 \%$ or the top $25 \%$
(3) Dats perteining to she selected stios size range will be in thet quartile.

## 5tenderd Industrisl Clestification Definition 151C 1980):

SIC 2440 - Women Clothing Industries
Businesses primarily engaged in manufacturing women's, misses' and jumiors' outerwear. sportswear, dresses, biouses, shirts and similar products according to recognized size scales. Both eregulap" tactories and mcontract" factories making women"s ciothing are ciassitied in this industry group.

TABLE 2. Balance sheet profile for incorporated businesses only, 1987
New Brunswick, Women's clothing Industries (SIC 244)

(11) These estimates are based on sample of businesses reporting sates between $\$ 25.000$ and $\$ 2.000 .000$

See table ifor symbols and notes

TABLE 3. Financial ratios(1) for incorporated businesses only, 1987
New Brunswick, Women's Clothing Industrles (Sic 244)


1f1 the ratios represent the overage of ratios for each business in the group and cannot be calculated from the figures shown in lable 2 .
12 These estimetes are based on sample of businesses reporiing seles between $\$ 25,000$ and $32,000,000$.
See Table for symbols and notes.

## efinitions

1. Liquidity ratio:

Gurrent $=$ current assets / current liabilities
2. Leverage ratios:
a) Debtlequity $=$ total |iabilities / equity
D) Debt ratio $=$ totai liabilisies / toisl assets
c) Interest coverage $=$ net prolit - interest expense $/$ interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only. 1987
New Brunswick, Women's Clothing Industries (SIC 244)


111 These estimates are besed on sample of incorported Dusinesses reporting sales delween $\$ 25.000$ and $\$ 2,000.000$. Senple count includes
only those businesses reporting statement of changes
ser Tobie i for symbols and noies.

TABLE 5. Employment cnanges by size of business, 1984-1987 based on Sic classification in 1987
New Erunswick, Women's clothlng Industries (SiC 244)

| Business size eroressed in average labour units(1) | Number of businesses | $\begin{array}{r} \text { Total payroll } \\ (\$ 000 \text { s) } \end{array}$ | Average labour units(1) | Changes in number of businesses with paid employees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{array}{r} \text { Newly } \\ \text { reporting(2) } \end{array}$ | No longer reporting 3 ) |
| 1984 |  |  |  |  |  |
| Total | 10 | 2.734 | 294 | - | 3 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 3 6 -1 | $\begin{array}{r} 385 \\ x \\ - \\ x \end{array}$ | $\begin{array}{r} 41 \\ 247 \\ - \\ 6 \end{array}$ | - | $?$ |
| 1987 |  |  |  |  |  |
| Totel | 21 | 4.780 | 498 | 6 | - . |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 4 13 4 - | $\begin{array}{r} 220 \\ 4.474 \\ 86 \\ \hline \end{array}$ | 22 467 9 - | 1 3 2 | $\cdots$ $\cdots$ $\cdots$ |

(1) Average labour units are celculated by dividing total payroll by the average annul wage end salary pate as reported in the Survey of Employment. Paypoll ano hours. Statistics canada. Catologue 12-002. An overoge labour unit could be interpreted as a full-time emplovee. Nore that the Dusiness size groups used ore detmined al the canadelevel. Thus if a dusiness has at least 500 emplovees in Candod as a whole but less than that number in gny given province it is shown in the 500 and over group.
(2) Refers ic businesses eporting no paytoll deductions in the previous year
(3) Refers to businesses reboting mo payroll deductions in the following year.
"Wemly redorting" and "no longer reporting" Dusinesses are ossumed to have deen in activity for six monins and the information is acjusted accordingly
see iable 1 for sympols and mores.

TABLE 6. Seiected operating charmeteristics of emali businesses by sales quartile. $1985-1987$
New Brunswick, Women's Clothing Industries (SIC 244)


1985
Mumber of observations in sample
Average sales $\$$
Average expense $\$$
Average net orofit (loss) $\$$
Businesses reporting apofit (Mo.)
Average sales $\$$
Average expense $\$$
Average net profit $\$$
Businesses reporting loss (No.)
Average sales $\$$
Average expense $\$$
Average net loss


1985

Wumber of observetions in sumple
Averape sales $\$$
Average expense $\$$
Average net profit \{loss\} \$

Businesees reporting profit (No.)
Average sales s
Averape expense $\$$
Average net Diofit 5

Businesses reporting loss (Mo.)
Average sales $\$$
Averape expense $\$$
Average net loss $\$$


1987

| Mumber of observations in sample | 7 |
| :---: | :---: |
| Average sales \$ | 454.299 |
| Average expense \$ | 403.371 |
| Aversge net profit (loss) \$ | 50.928 |
| Businesses reporting profit (Mo.) | ${ }^{6}$ |
| Average sales \$ | 468.372 |
| Qverage expense \$ | 412.218 |
| Average net profit \$ | 56.154 |
| Businesses reporting loss (Mo.) | 1 |
| Average sales \$ | 201.374 |
| Average expense \$ | 240.425 |
| Average net loss \$ | -39.051 |

(1) inese essimates are Dased on sample of businesses reporiing seles between $\mathbf{2 5 5 . 0 0 0}$ and $\$ 2.000 .000$.
see toble 1 for symbots and noies

TABLE 9. Selected operating ratios, in percent of sales, 1987
New Brunswick, Samill. Planning Mill \& Shingle Mill Products Industries (SIE 251)

|  | Total(1) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | bowe <br> miadie 25\% | Uope: $\text { middle } 25:$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (Mo. Low sales value ( $\$ 000$ 's) <br> figh saies value $\$ 000^{\prime}$ s) | $\begin{aligned} & 45 \\ & (1) \\ & (1) \end{aligned}$ | -- |  |  | -- |


| Selected expense item | Industry average(2) |  |  |  |  | $\begin{aligned} & \text { V busi- } \\ & \text { nesses } \\ & \text { : eporting } \end{aligned}$ | Reporting businesses only (3) |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lowe? } \\ \text { middie } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Upper } \\ & \text { middle } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |  | Total | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lowe? } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Upper } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{aligned} & 100 \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Percent of sales |  |  |  |  |
| Cost of sales | 41.5 | - | -- | -- | -- | 100.0 | 41.5 | -- | -- | - | -- |
| Occupaney expenses | 8.6 | -- | -- | -- | -- | 98.2 | 8.7 | -- | - | -- | -- |
| Depieciation | 3.1 | -- | -- | -- | -- | 85.4 | 3.6 | -- | -- | -- | -- |
| Repairs \& maintenance | 3.0 | -- | - | -- | -- | 71.8 | 4.2 | -- | - | -- | -- |
| Hest. light s telephone | 2.1 | -- | -- | -- | -- | 90.2 | 2.3 | -- | -- | -- | -- |
|  | 0.4 | -- | -- | -- | -- | 25.0 | 1.7 | -- | -- | -- | -- |
| Persennel expenses | 31.8 | -- | -- | -- | -- | 100.0 | 31.8 | -- | -- | -- | -- |
| Finencial expenses | 2.1 | -- | -- | - | -- | 98.2 | 2.2 | -- | -- | -- | -- |
| Interest 8 bank chasges | 1.7 | -- | -- | -- | -- | 91.6 | 1.8 | - | -- |  |  |
| Professional fees | 0.5 | -- | -- | -- | -- | 87.7 |  | -- | -- | -- | -- |
| Other expenses | 12.7 | -- | -- | -- | -- | 100.0 | 12.7 | -- | -- | -- | - |
| Profit (loss) | 3.3 | -- | -- | -- | - | 100.0 | 3.3 | -- | -- | -- | -- |
| Total | 100.0 | -- | -- | -- | -- | 100.0 | . . . | -- | -- | - | -- |

## Symbol:

zero or no observations

- too smell \$00 be expresseo
no: apdlicable
- confidential


## -ootnot電

(1) These estimetes are beseo on a $\$$ ample of businesses reporting $\$$ bles beqween $\$ 25,000$ end $\$ 2.000,000$ Total weighted expenditure on oiven iten
$\times 100$ for each quartile
(2) Value in eacn cell = Total weighied sales of a! businesses in the sample

This portion of the iaple pertains only to the businesses reporting the specific expense item. Therefore these ritios are colculated ing viduily and the toisl will not necesserily equal $100 \%$

## Motes

Data me shown by quartiles when at latas 13 of the sampled businesses peport the specific item
Records were ranked in ascending order according to sales size. Esch quartile li. eotion 25\%, Iower middle 25\%, etc. represents one quarter of the qotel number of businesses. Within esch quartile. the overoge ratio is presented. for comprison purposes, the high and low values of ssles are shown.

How to ust the teblez
(I) Locse the bppropriate soles range thot is displayed on the iwo lines entithed bow seles velue" and mhigh seltis value"
(2) The selected range will indicte the proper quarille. i. the bottom $25 \%$. the lower midde $25 \%$, the upper midde $25 \%$ or the 20p 25\%
(3) Dats perteining to the selected sales size range will be in that quartile

Stmaderd Industrial Classificetion Definition (SIE 1980):
Sic 2510 - Sewnili, Planing Mill and Shinglt Mili Produt
Businesses primerily engaged in manufbcturing lumber, both rough and dressed. shingles and other sawmill or ather planing milt praducts

TABLE 2. Balance sheet profile for incorporated businesses only, 1987
New Brunswick, Sawnill, Planning Mill Shingle Mill Products Industries (Sic 251)

|  | Total(1) | $\begin{gathered} \text { Bot tom } \\ 25^{\circ} \end{gathered}$ | Lower $\text { middle } 25 \%$ | $\begin{aligned} & \text { Uoper } \\ & \text { midole } 25 \% \end{aligned}$ | $\begin{aligned} & 700 \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample iNo.) Low sales vaiue ( 5000 's) High sales value ( $8000^{\prime}$ s) | 40 $(1)$ $(1)$ | -- | -- | -- | -- |
|  | Average (\$000's! |  |  |  |  |
| Assets |  |  |  |  |  |
| Cash Accounts and notes receivable | 46 |  | -- | -- |  |
| Accounts and notes receivable Inventory | 46 | -- | -- | -- | -- |
| Other current assets | 173 | -- | -- | -- | -- |
| Total current assets | 219 | - | -- | - |  |
| Fixed assets | 118 | - | - | - | -- |
|  | - | - | -- | -* | - |
| Other assets | 30 | -- | -- | -- | -- |
| Total mesets | 367 | - | -- | -- | -- |
| Liabilities and equity |  |  |  |  |  |
| Current losns Other current liabilities | 23 | -- | -- | " | - |
| Other current liabilities | 55 | -- | - | -- | -- |
| Total current liabilities Mortgoges dayable | 79 | -- | $\cdots$ | -- | -- |
| Mortgoges dayable Long term debt | 9 | -- | -- | -- | -- |
| Other liabilities | 99 | -- | -- | -- | -- |
| Total liabilities | 187 | -- | -- | -- | -- |
| Total equity | 180 | -- | -- | - | -- |

111 These esiimates are based on sample of businesses reporting sales between 325,000 and $32.000,000$
See Tabie 1 for symbols and notes

TABLE 3. Financial ratios(1) for incorporated businesses only, 1987
New Brunswick, Sawill, Planning Mili Shingie Mlit Products Industries (Sic 251)


(1) The ratios represent the everage of retios for each business in the group and cannot be calculated from the figures shown in fable 2 .
(2) These estimates bre besed on sample of businesses peporting sales between $\$ 25.000$ and $\$ 2.000 .000$

See rable 1 for symbols and notes

Definitions:

1. Liquidity retio:

Curren: = current assets / current liabilities
2. Leverage ratios:

Debr/equity $=$ rotal isabilities /equity.
) Debi 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. 1887
New Brunswick, Samill. Planning Mill Shingle Mill Products Industries (Sic 251)

| -* | To:al(1) | $\begin{array}{r} \text { Bot:0m } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Eowe? } \\ & \text { midd } 25: \end{aligned}$ | Upde $\text { midde } 25 \%$ | $\begin{aligned} & \text { TOO } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Eusinesses in sample trio. ion sales value $1 \$ 000$ s Higt sales valua ( $8000^{\prime}$ s | $\begin{aligned} & 23 \\ & 11! \\ & 11! \end{aligned}$ |  | -- | -- |  |
| Average (\$000's) |  |  |  |  |  |
| Opereting ectivities <br> Cash from oper tions <br> Deprecistion <br> Other | $\begin{array}{r} 45 \\ 36 \\ 4 \end{array}$ | -- | -- | -- | -- |
| Dividends | -4 | -- | -- | -- | - |
| Investment activities <br> Disposal of fixed assets <br> Purchase of fixed assets <br> Incresse in investmen? <br> Decrese in investment | $\begin{array}{r} 13 \\ -58 \\ -7 \\ \hline \end{array}$ | -- | -- -- -- | -- -- | -- -- -- |
| Financing activities <br> Increase in long term debt <br> Repayment of long term debt <br> Loans from shareholders <br> Repayment of loans from shareholders <br> Advances \& 'oans trom government <br> lncrease in equity <br> Decrease in equity <br> Opher | $\begin{array}{r} 26 \\ -15 \\ 11 \\ -6 \\ 3 \\ \hline \\ \hline \\ \hline \end{array}$ | - - - - - -- | - <br> - <br> - <br> - <br> - | - | - - - - - - |
| Incresse(decpease) in cesh s equivalents Cesh squivalents-Beginning of the year Cosh squivalents = End of the year | $\begin{aligned} & 43 \\ & 51 \\ & 94 \end{aligned}$ | -- | -- | -- | - |

 only those busimesses popiting stavement of changes
Set Toble 1 for symbols and nopes

TABLE 5. Employment changes by size of business, 1984-1987 based on Sic ciassificetion in ige7
Mew Brunewick, Samill. Planning Mill Shingle Mill Products industries (Sic 251)

|  |  |  |  | Changes in number of businesses with paid emplorees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Business size expressed in average labour units(1) | Number of businesses | $\begin{array}{r} \text { Total } \left.\begin{array}{c} \text { Daypol } \\ (\$ 000 \\ 5 \end{array}\right) \end{array}$ | Average labour units(1) | $\begin{array}{r} \text { Newly } \\ \text { reoorting }(2) \end{array}$ | No Ionger reporting(3) |
| 1984 |  |  |  |  |  |
| Totel | 127 | 26.054 | 1.424 | 21 | 8 |
| $\begin{aligned} & \text { tess than } 20 \\ & 20-99 \\ & 100-495 \\ & 500 \text { ond over } \end{aligned}$ | $\begin{array}{r} 109 \\ 17 \\ 2 \\ 1 \end{array}$ | $\begin{array}{r} 8.456 \\ 12.633 \\ x \\ x \end{array}$ | $\begin{array}{r} 461 \\ 692 \\ 261 \\ 10 \end{array}$ | 18 3 - | $?$ |
| 138 ? |  |  |  |  |  |
| Totel | 131 | 32.992 | 1.577 | 10 | ... |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 108 18 3 2 | $\begin{array}{r} 9.985 \\ 15.419 \\ x \\ x \end{array}$ | $\begin{array}{r} 458 \\ 711 \\ 367 \\ 41 \end{array}$ | 8 2 - | - <br> $\cdots$ <br> $\cdots$ <br> - |

(1) Averge isbour units are colculated by dividing iotol payroll by the aversge annubl wage and salary rate as reported in the

Surver of Employment, Dayroll ano mours. Staristics Canso. Cetelogue 72.002 . An average tobour unit could be interpreted as o fult-time enployea. Note that the business size groups used are determined bt the Canada level. Thus it o business has or least 500 employes in Cance as whol dut less then that numper in any giver province it is shown in the 500 and over group
(2) Refers 10 Dusinesses eporting no dayroll deouctions in the previous year
13) Refers to businesses reporting no Doyroll deductions in the following year
"Wewly reporting" and "no longer reporiting" businesses ape assumed to have been in activity for six months and the informetion is adusted acceroingiy.

See rate 1 for symbols and motes.

TABLE 6. Selected operating characteristics of smali businesses by sales quartile. $1985-1987$
New Brunswick, Sawmill. Plannlng Mill Shingle Mill Products Industries (Sic 251)

| Total(1) | $\begin{array}{r} \text { Botiom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { midd } 25 \% \end{array}$ | Upper midde 25; | $\begin{aligned} & \text { TOE } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: |

1985

| Number of observations in sample <br> Average soles $\$$ <br> Average expense \$ <br> Average net profit (loss) \$ | $\begin{array}{r} 57 \\ 332.809 \\ 313.295 \\ 19.514 \end{array}$ | $\begin{array}{r} 35.803 \\ 33.724 \\ 1.879 \end{array}$ | $\begin{aligned} & 65.786 \\ & 44.819 \\ & 21.957 \end{aligned}$ | $\begin{array}{r} 258.654 \\ 265.576 \\ -6.912 \end{array}$ | $\begin{array}{r} 970.183 \\ 909.059 \\ 61.124 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses reporting profit (Mo.) | 45 |  |  |  |  |
| Average sales $\$$ | 352,147 | 35.205 | 66.786 | 225.542 | 1.081 .054 |
| Averege expense 5 | 320.065 | 31.561 | 44.819 | 205.973 | 997.905 |
| Average net profits | 32.082 | 3.644 | 21.967 | 19.569 | 83.149 |
| Businesses reporting loss (Mo.) | 12 |  |  |  |  |
| Average ssies \$ | 290.993 | 36.953 | - | 296.937 | 539.088 |
| Averoge expense \$ | 313.046 | 41.082 | - | 334.449 | 563.607 |
| Averape nei loss \$ | -22.053 | -4.129 | - | -37.512 | -24.519 |

1986

| Number of observations in sample <br> Average soles \$ <br> Average expense \$ <br> Average net profit (loss) \$ | $\begin{array}{r} 53 \\ 538.280 \\ 505.497 \\ 32.783 \end{array}$ | $\begin{array}{r} 69.175 \\ 65.670 \\ 3.505 \end{array}$ | $\begin{array}{r} 151.574 \\ 132.568 \\ 19.006 \end{array}$ | $\begin{array}{r} 603.914 \\ 530.972 \\ 72.942 \end{array}$ | $\begin{array}{r} 1.328 .455 \\ 1.292 .777 \\ 35.678 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses reporting profit (Mo.) | 39 |  |  |  |  |
| Averape sales \$ | 549.371 | 74.492 | 151.574 | 611.538 | 1.359 .880 |
| Average expense \$ | 502.085 | 64.640 | 132.568 | 529.914 | 1.281.219 |
| Averege net profits | 47.286 | 9.852 | 19,005 | 81.624 | 78.651 |
| Businssses reporting loss (Mo.) | 14 |  |  |  |  |
| Averoge sales \$ | 518.394 | 54.851 | - | 519.152 | 1.281.180 |
| Average expense \$ | 640.446 | 68. 444 | - | 542.729 | 1.310.165 |
| Average net loss \$ | -22.052 | -13.593 | - | -23.577 | -28.985 |

1987

| Mumber of observetions in somple <br> Average sales $\$$ <br> Average expense 5 <br> Averoge net profit (loss) $\$$ | 54 609.396 580.494 28.902 | $\begin{array}{r} 77.171 \\ 78.108 \\ 1.065 \end{array}$ | $\begin{array}{r} 315.253 \\ 302.345 \\ 12.908 \end{array}$ | $\begin{array}{r} 717.339 \\ 564,937 \\ 52.402 \end{array}$ | $\begin{array}{r} 1.327 .822 \\ 1.278 .587 \\ 49.235 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Qusinesses reporting profit (Mo.) | 38 |  |  |  |  |
| Average soles $\$$ | 635.059 | 75.826 | 354.845 | 751.657 | 1.361.946 |
| Average expense $\$$ | 589.220 | 68.451 | 322.793 | 583.109 | 1.282 .528 |
| Average net profit \$ | 46,849 | 7.375 | 32.052 | 68.548 | 79.418 |
| Businesses reporting loss (Mo.) | 16 |  |  |  |  |
| Average sales 8 | 509.223 | 78,775 | 243.988 | 511.428 | 1.202.701 |
| Average expense \$ | 542.704 | 85.234 | 255.540 | 555.908 | 1.2E4, 134 |
| Average net loss \$ | -33.481 | -6.459 | -21.552 | -44.480 | -61,433 |

(1) These estimates are based on sampl of businesses reporting sales beiween $\$ 25,000$ and $\$ 2,000,000$

See table ifor symbols and notes

TABLE 1. Selected operating ratios, in percent of sales. 1987
New 界runswick. Househoid Fupniture Industries (SIC 261)

|  | To:a! (1) |  | $\begin{array}{r} \text { Bor:07 } \\ 25: \end{array}$ |  | bower miadle 25: |  | usoer$\text { mode } 25 \%$ |  |  | $\begin{aligned} & 90 \% \\ & 25 \% \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.l Low sales value (\$000's) High sales value (\$000's) | $\begin{aligned} & 18 \\ & (1) \\ & (1) \end{aligned}$ |  | -- |  | -- |  |  |  |  | -- |  |
| Selected expense item | Industry average (2) |  |  |  |  | $\left\{\begin{array}{c} \text { W Dusi- } \\ \text { nesses } \\ \text { reporting } \end{array}\right.$ | Reporting businesses only (3) |  |  |  |  |
|  | Total | $\begin{array}{r} \text { Bot }+0 \mathrm{~m} \\ 25 \% \end{array}$ | Lowe? midde $25 \%$ | $\begin{aligned} & \text { Upoer } \\ & \text { middle } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { TOp } \\ & 25 \% \end{aligned}$ |  | Total | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middi } \\ 25 \% \end{array}$ | UdDer middie 25\% | $\begin{aligned} & 700 \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Percent of sales |  |  |  |  |
| Cost of seles | 31.4 | -- | - | - | -- | 73.8 | 42.5 | -- | -- | -- | - |
| Occupancy expenses | 5.6 | - | -- | -- | -- | 73.8 | 7.6 | -- | - | - | = |
| Depreciation | 2.1 | -- | -- | - | -- | 67.1 | 3.1 | -- | -- | -- | -- |
| Redairs \& maintenance | 0.7 | -- | -- | -- | -- | 67. | 1.1 | - | -- | - | - |
| Hest. light \& telephone | 1. 5 | - | - | -- | -- | 30.3 | 2.1 | =- | -- | -- | -- |
| Rent | 1.3 | -- | -- | -- | -- | 27.3 | 4.7 | -- | -- | - | -- |
| Personnel expenses | 21.6 | -- | -- | -- | -- | 97.1 | 22. 3 | -- | -- | -- | -- |
| Financial expenses | 4.2 | -- | -- | -- | -- | 100.0 | 1.2 | -- | -- | -- | -- |
| interest \& bank charges | 3.6 | -- | -- | -- | -- | 100.0 | 3. 6 | -- | -- | -- | -- |
| Professional \{ees | 0.6 | -- | -- | -- | -- | 73.8 | 0.9 | -- | -- | -- | -* |
| Other expenses | 22.9 | -- | -- | -- | - | 100.0 | 22.9 | -- | -- | -- | -- |
| Profit (loses) | 14.3 | -- | -- | -- | -- | 100.0 | 14.3 | - | -- | -- | - |
| Totel | 100.0 | -- | -- | -- | -- | 100.0 | $\cdots$ | -- | -- | -- | -- |

## Symbols

zero of no observarions

- too smell 800 be expresseo
$\therefore$ no $\quad$ applicable
$\times$ confidenital


## Footnetes

(1) ihese estimetes ar based on sample of businesses peporting sties betmen $\$ 25.000$ and $\$ 2.000,000$
(2) Value in each cell $=$ Total wighted expenditure on given iten
(2) Value in each cell $=$ To\&sl wighted sales of sll businessos in the sample for for foch quartile
(3) Valu in esch cell $=$ Total weighted expenditure on given item

This portion of the table pertains oniy to the businesses reporting the specific expense iten. Therefore these ratios ere calculated individually and the cotal will not necessarily equal $100 \%$.

Motes
Data are shown Dy quartiles when : least 13 of the sampled businesses poport ine specific item
Aecords were ranked in ascending order according to sales size. Esch quartile li. bo:tom 25\%. Iower midde 25\%. etc. pepesents one quarter of the total number of businesses. Within each quartile. the everage ratio is presentig. for comperison purposes. the high and iow values of sales are shown.

## How to use the tebles


(2) The selected ronge will indicate the proper queptile, i.e. the botion 25\%. the lower middl 25z, the upper midde 25i or the top 25\%
(3) Dete pertsining to the selected seles size range will be in thet quartile.

Standerd industriel Clestification Definition (SIC 1980):
SIC 2510 - Mousehold Furniture Industries
Businesses primerily engaged in manufacturing household furpiture. of all kinds and of all materiels

TABLE 2. Balance sheet profile for incorporated businesses only. 1987
New Brunswick, Household Furniture Industries (SIC 261)

|  | ictal(1) | $\begin{array}{r} \text { Bot } 10 \mathrm{~m} \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lowe? } \\ \text { midd } 25 \% \end{array}$ | UDDer -middle 25\% | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Eusinesses in sample (No.) <br> Low sales vaile ( $\$ 000$ 's) <br> High sales value ( $\$ 000$ 's) | 10 (1) $(1)$ | -- | -- |  | -- |
|  | Averape ( $\$ 000{ }^{\prime}$ s) |  |  |  |  |
| Assets |  |  |  |  | -- |
| Cash | 32 | -- | -- | - | -- |
| Accounts and notes receivable Inventory | 32 | -- | -- | -- | -- |
| Other current assets | 83 | -- | - |  |  |
| Total current assets | 115 | -- | -- | -- |  |
| Fixed bssets | 90 | - | -- | -. | - |
|  | - | - | -- |  | -- |
| Other assets | 6 | -- | - | -- | -- |
| Totel usets | 212 | -- | - | - | $\cdots$ |
| Lebilities and squityCurrent loans |  |  |  |  |  |
| Current loans | 49 | -- | -- | -- | - |
| Other current liabilities | 49 99 | -- | - | -- | -- |
| Martgages payable |  | -- | - | -- | -- |
| Long ierm deb: | 26 | -- | -- | - | - |
| Other liabilities | 101 | -- | -- | -- | -- |
| Total limbilities | 225 | - | -- | -- | -- |
| Totel equity | -14 | - | - |  |  |

(1) These estimates are based on sample of businesses peporing sales beiwen 525,000 and $\mathbf{~ 2 2 , 0 0 0 . 0 0 0 . ~}$

See Table 1 for symbols and notes

TABLE 3. Finmeial retios (1) for incorporeted businesses only. 1987
New Erunswick, Houschold Furnlture Industrles (SIC 2s1)

|  | Total (2) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | Lower middle 25\% | Upde middle 25\% | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No.) Low sales value ( $8000^{\prime}$ s) Mign sales value ( $8000^{\prime}$ s) | $\begin{aligned} & 10 \\ & \{1\} \end{aligned}$ |  | -- | -- | -- |
|  |  | Average |  |  |  |
| Liquidity ratio Curtent ratio (times) | 1.2 | -- | -- | -- | -- |
| Leverage ratios <br> Debt/equity ibtio (times) <br> interest coverage istio (times) <br> Deb: iatio (times) | $\begin{array}{r} -16.3 \\ i . i \end{array}$ | -- | -- | -- | -- |

(1) The ratios epresent the average of casios for each business in the group ond cannot be calculoted from she figures shown in table 2
(2) These estimetes ere besed on Emple of businesses peporting seles between $\$ 25,000$ and $52,000,000$

See Table ifor symbols and notes

Definitions:
8. Liquidity retio:

Cuprent = current assets / current liabilities
2. Leverage retios:

- Dedt/equity = total liapilities / equity.
b) DeDt ratio = rotal liabilities/total assets
c) Interest coverage $=$ net profit . interest expense / interest expense

TABLE 4. Statement of changes in financial position for fncorporated businesses only, 1987
New Brunswick. Household Furniture Industries (SIC 261)

|  | Total(i) | $\begin{array}{r} \text { Botrom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lowe: } \\ & \text { middie } 25 \% \end{aligned}$ | UDDE: $\text { midoie } 25 \%$ | $\begin{aligned} & \text { To5 } \\ & 25 . \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses ir samale (NC.) Low sales value $(\$ 000$ 's) High sales value ! 9000 's | $(1, ?$ | -- | -- | -- | -- |
| Average (\$000 s) |  |  |  |  |  |
| Opersting activities <br> Cash from operations Deprecistion Other | $\begin{array}{r} -15 \\ 11 \\ -12 \end{array}$ | -- | -- | -- | -- |
| Dividends | - | - | -- | - | -- |
| Investment activities <br> Disposal of fixed assets <br> Purchase of dixed assets <br> Increase in investment <br> Decresse in investment | 1 -10 - | -- | -- -- -- | -- | -- |
| Financing activities <br> Increase in long term debt <br> Repayment of lang term debt <br> Loans from shareholders <br> Repaymert of laans from sharehalders <br> Advances \& loans for government <br> Increase in equity <br> Decrease in equity <br> Other | 32 -6 1 $-1!$ -3 - -1 | -- -- -- - - - | - <br> - <br> - <br> - <br> - <br> - | - <br> - <br> - <br> - <br> - <br> - | $\square$ <br> - <br> - <br>  <br> - <br> - |
| Increse (decresse) in cosh \& equivalents Cash s equivalents-Beginning of the year Cash a equivalents - End of the year | $\begin{array}{r} -8 \\ -56 \\ -64 \end{array}$ | -- | -- | . - -- | -- |

 only those dusinesses reporting attement of changes
See Table 1 for symbols and notes.

TAELE 5. Employment changes by size of business, 1984-1987 based on SIC classification in is87
Now Brunswick, Household Furniture Industries (Sic 261)

| Rusiness size expressed in average labou; units! 1 ) | Number of businesses | $\begin{array}{r} \text { Total payrot } \\ (\$ 000 \text { s }) \end{array}$ | Average labou: units(1) | Changes in number of businesses with paid employees. |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{array}{r} \text { Newly } y \\ \text { ieporting(2) } \end{array}$ | No longer reporting\{3) |
| 1984 |  |  |  |  |  |
| Total | 26 | 2.852 | 184 | 7 | 3 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | $\begin{array}{r} 25 \\ 1 \\ 1 \end{array}$ | $x$ - $x$ -8 | $\begin{array}{r}67 \\ 117 \\ \hline\end{array}$ | 7 | 3 $=$ $=$ |
| 1987 |  |  |  |  |  |
| Total | 31 | 3.254 | 188 | 12 | $\cdots$ |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 26 3 1 1 | 727 373 $x$ $x$ | $\begin{array}{r} 42 \\ 21 \\ 121 \\ 4 \end{array}$ | 11 | $\cdots$ $\cdots$ $\cdots$ |

(1) Average bour units are calculated by dividing total payroll by the average annul wace and salary rate as reported in the Survey of Employment. Payroll and Hours, Statistics Canads. Catalogue 72.002. An aver age labour unit could be interpieted os a full-time employee. Note ina? th. business size groups used are determined at the Canada level. thus if a business has at least 500 employees in canads as a whole dut less than that number in any given province it is shown in the 500 and over group
(2) Refers to ousinesses reporting no payroll deductions in the previous year

13i fiefers tc ous nesses reporting no payroll geductions in the following year
"Nenly reapting" and "ne longer reporting" businesses are assumed to have been in activity for six months and the information is
adjus*ed accordingly
See Table for symbo's ano poles

TABLE 6. Selected operating charmcteristics of small businesses by sales quartile, $1985-1987$
New Brunswick, Household Furnlture Industries (SIC 261)

|  |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: |

1986



TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brunswick, Commercial Printing Industries (S1C 281)


## Syabole

zero or no observations

- ioo small 100 be expressec
... not applicable
- contidenia


## footnoter

(1) These essimates ere besed on sample of businesses peporting ssles between $\$ 25.000$ and $\$ 2.000 .000$
\{2) Value in esch cell $=\frac{\text { Tolal weighted expenditure on given item }}{\text { Tolal weighsed sales of all businesses in the sample }} \times 100$ for ach quartile
(3) Volue in ach cel
loial weighted expendizure on a given item $\times 100$ for eech quartile.

This portion of the table pertains only to the businesses itporting the specific expense item. Therefore these ratios ale calculated individully and the cozt wili nop necessarily equel $100 \%$

Notes
Dete are shown by Guartiles when at leas: 13 of the sampled businesses report the specific ipent
Records were ranked in ascending order according zo sales size. Each quartile (i.e. Doitom 25\%, lower midole 25\%, eqc. pepresents one quarier of the cotal number of businesses. Within ach quarite. the overage capio is presented. for comparison purposes, the high end low volues of sties ore shown

## How to use the tebles

$(1)$ bocate the appropripie sales range that is displayed on the two lines entitled bow sbles value" and ahigh salas valuet
(2) The selected range will indicste the proper qustile. i.e. the Dottom 25\%, the lower midole 25\%, the upper middie $25 \%$ or the top $25 \%$
(3) Deta pertaining to the selected stes size renge will be in that quertile

## Stenderd Industricl Clezeificetion Definition (SIf 1980):

SIC 2810 - Comerciel Printing Induseries
Businesses primerily ergaged in the production of commerciol andor job printing pegaroless of 2 ine printing methoo or process used lletperpress. inciucing tiexographic. phopographic op lishographic; iniaglio or gravure: stencil prinsing or silk=screen. eic.

TABLE 2. Balance sheet profile for incorporeted businesses only. 1987
New Brunswiek, Commercisl Printing Industries (S|c 281)

|  | Tota (1) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | middl $25 \%$ | Upper <br> m.dole 25\% | TOD $25 \%$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses if samele (No.) Low sales value ( $\$ 000$ 's) Migh sales value ( 9000 's) | 32 $(1)$ $(1)$ | -- | -- | -- | -- |
|  |  |  | Average $1 \$ 000$ |  |  |
| Assets | - | -- | -- | -- | -- |
| Accounts and notes receivable | 68 | -- | -- | -- | -- |
| Inventory | - | -- | -- | -- | -- |
| Other curpent assets | 60 | -- | -- | -- | -- |
| Total current assets | 128 | -- | -- | -- | -- |
| Fixed assets | 113 | -- | -- | -- | -- |
| Less: Accum. dep. on lixed assets | - | -- | -- | -- | -- |
| Other assets | 24 | -- | - | -- | -- |
| Total ssaets | 264 | -- | - | - | -- |
| Lisbilities end equity Current loans | 31 | -- | -- | -- | -- |
| Other current liabilities | 62 | -- | -- | -- | -- |
| Total current liabilities | 83 | -- | -- | -- | -- |
| Mortgages payable | - | -- | - | -- | -- |
| Long term deb? | 16 | -- | -- | -- | -- |
| Other liabilities | 70 | -- | -- | - | -- |
| Total liabilities | 179 | - | =- | - | =- |
| Total equity | 16 | - | -- | -- | -- |

(1) These estimates are based on a sample of businesses reporting sales detween $\$ 25.000$ and $\$ 2.000 .000$.

See Table 1 for symools and notes.

TABLE 3. Financial ratios (1) for incorporeted businesses only, 1987
New Brunswick. Commercial Printing industrles (SIC 281)

|  | Total(2) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\text { midde Lower } 25 \%$ | Upper middle 25\% | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No. Low sales value ( $\$ 000$ 's) Migh sales value $(\$ 000$ 's | $\left.\begin{array}{l} 32 \\ (1) \\ 11 \end{array}\right)$ |  | -- | -- | -- |
|  | Average |  |  |  |  |
| Liquidity retio Current ratio (times) | 1.4 | -- | -- | -- | -- |
| Leverage ratios <br> DeDt/eanity ratio (times) <br> Interest coverage ratio (times) <br> Debt istio (times) | $\begin{aligned} & 2.1 \\ & 2.5 \\ & 0.7 \end{aligned}$ | -- | -- | -- | -- |

(1) The retios represent the average of ratios for each business in the group and connot de calculeted from the figures shown in table 2 .
12) These estimetes ere beste on stmple of businesses reporing estes between $\$ 25,000$ end $\$ 2.000,000$.

See trole 1 for symbois and notes.

## Oefinitions:

1. Liquldity ratio:

Current $=$ current assets / eurrent liavilities
2. Leverage ratios:
8) Dettlequity = total liabit.ties / equity
b) Debt tatio = total liabilicies / total assets.
c) Interest coverage $=$ net profit . interest expense / interest expense

TABLE 4. Statement of ehanges in financial position for incorporatad businesses only, ig87
New Brunswick. Commercial Printing Industries (S|c 281)

|  | Total: ${ }^{\text {a }}$ | $\begin{gathered} \text { Bot:am } \\ 25: \end{gathered}$ | Sower $\text { middie } 2 \int:$ | $\begin{array}{r} \mathrm{V} 0 \mathrm{e} \text { ! } \\ \pi, 00 \text { e } 25 . \end{array}$ | Tof 25. |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low saies va uc i\$NOC's H:gh sales value ( $\$ 000$ 's) |  | -- |  | -- | -- |
|  |  |  | verage 15000 |  |  |
| Operating activities <br> Cash from operations <br> Dedieciation <br> Other | 22 20 -6 | -- | -- | -- | -- |
| Dividends | -6 | =- | -- | -- | $\cdots$ |
| Investment activities <br> Dispossl of tixed assets <br> Purchase of fixed assets <br> Increase in investment <br> Decrease in investment | 3 -60 -2 - | -- | -- | -- | -- |
| Financing ectivities <br> increase in long term debt <br> Repayment of long terit debt <br> Loans from stareholders <br> Repayment of louns from shareholders <br> Advances 8 loans 4 rom government <br> increase : n equity <br> Decrease in eauity <br> Other | $\begin{array}{r}38 \\ -12 \\ -20 \\ 2 \\ \hline\end{array}$ | -- -- -- -- - | - <br> - <br> - <br> - <br> - <br> - | -- - - -- -- | - -- - -- - - |
| Incresse(decpese) in eseh \& equivelents Cash s quivalents-Beginaing of the year Cash e equivalenes = End of the reer | -20 2 -18 | -- | =- | -- | -- |

(1) These estimares are Dasec on a samole of incorporatec businesses reporting sales dimen $\$ 25,000$ ano $82.000,000$. Sample count includes
only those jusinesses reporing stavent of changes
set tadie 1 for symbols and notes

TABLE 5. Employment changes by size of business, 1984-1987 based on SIC classification in 1987
New Brunswick. Commercial Printing Industries (SIT 281)


Ill Average labour units are calculated Dy dividing total payroll by the average annual wage anc salary pite as reported in the Surver of Employment. Payroll and mours, Siatistics Canada, Catalogue 72-002. An everage lobour unis could be interpreted as a fuli-time employee Note that the Dusiness size groud used are determined at the Canada level, thus if a business has at leas? 500 emoloyees in Conaca as owhle but less than that number in ony given province it is shown in the 500 and ovep groub
(2) Refers 10 Dusinesses feporising no payroll deductions in the previous year.
(3) Refers 10 businesses repoting no payroll deductions in the following year
"Newly reporting" and "nc longer reporting" businesses are assumed to have been in activity for six months and the inforenation is aojusted accoro.ngly

See lable 1 for symbols and notes

TABLE 6. Selected operating characteristics of silil businesses by sales quartile, 1985-1987
New Brunswick, Commercial Printing Industries (S|c 281)

|  | Total(1) | $\begin{array}{r} \text { Bot } 10 \mathrm{Om} \\ 25 \% \end{array}$ | Zower middle 25\% | UDDE: middle 25:\% | Tof 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | 1985 |  |  |
| Number of observations in sample | 22 |  |  |  |  |
| Average sales \$ | 306,776 |  | -- | -- | -- |
| Average expense \$ | 291,709 | -- | -- | -- | -- |
| Averoge net profit (loss) \$ | 15.06? | -- | -- | .- | -- |
| Businesses reporting a profit (Mo.) | 19 |  |  |  |  |
| Average sales | 263.669 | - | -- | -- | -- |
| Average expense \$ | 229.724 | -- | -- | -- | -- |
| Average net profit \$ | 33,945 | -- | -- | -- | -- |
|  | 718.3 |  |  |  |  |
| Average sales $\$$ | 718.333 | - | -- | -- | -- |
| Average expense $\$$ | 751,000 | -- | - | -- | -- |
| Average net loss\$ | -32.667 | -- | -- | - | -- |


| Number of observations in smple | 25 |
| :---: | :---: |
| Average sales \$ | 408.684 |
| Average expense \$ | 395.506 |
| Average net profit (loss) \$ | 11.178 |
| Buzinesses reporting profit (No.) | 17 |
| Avorage sales \$ | 403.714 |
| Average expense ${ }^{\text {a }}$ | 367.032 |
| Average net profit \$ | 36,682 |
| Businesses reporting a loss (Mo.) | 8 |
| Average sales \$ | 487.084 |
| Average expense | 508,308 |
| Average net loss \$ | -21,224 |

1987

| Number of observations in smple <br> Average sales $\$$ <br> Averape expense \$ <br> Average net profit (loss) \$ | $\begin{array}{r} 41 \\ 355.628 \\ 339.787 \\ 15.841 \end{array}$ |
| :---: | :---: |
| Businesses reporting profit (Wo.) | 29 |
| Average sales \$ | 393.275 |
| Average expense \$ | 360.913 |
| Average net profit \$ | 32.362 |
| Businesses reporting loss (Mo.) | 15 |
| Average sales $\$$ | 254.937 |
| Average expense \$ | 282.187 |
|  | -17.250 |

[^0]See table i for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brunswick, Platemaking. Typesetting Bindery Industry (SIC 282)


## Symbol:

zero or no observations
100 small 200 De expressed
not epplicabl.

- confidentil

Footnotes

1) These estimetes er besed on a sample of businesses peporing siles beiween $\$ 25,000$ and $\$ 2,000,000$.
2) Value in each cell foral weighted expenditure on given item
(3) Velue in each cell = Total weignted expendiure on given iten for esh quertile

This portion of the isble pertains only to the businesses reporting the specific expense item. Therefore these ratios art catculated individually anc the total will not necesserily equal $100 \%$

## Motes

Deta are shown by quartiles when at lease 13 of the sampled businesses report the specific item
Records were renked in escending order becording to sales size. Etach quertile li.e. bottom 25\%. Iower midote 25\%, etc. represents one quarter of the sotel number of businesses. Wishin esch quartile. the average ratio is presented. For comparison purposes. the high and low vilues of sties ere shown.

How to ust the teble:
(1) Locat the eppropi i ate sales range that is displayed on the two lines entitled low salus valuem ang mhigh seles valuem
(2) The selbcted renge will indicese the proper quaptile, i.c. the bottom 25\%. the lower midde 25\%, the upper mide 25t or the $10025 \%$


Stenderd Industivel Ciestificetion Definition (SIC 1980):
S1C 2820 - pietmatking. Typesetting end Bindery Induztry
Businesses or imarily engaged in providing specialized services to the prining and oublishing frades, advertising egencies or others: the making of image bearing photograchic films plates and printers' dies of all qypes iypeserting for ite prinithg qrade making binders or covers; hanc or machine bindery work and ailied post-printing. converting or finishing operations. Included are businesses engageo in phorographic film devetoping. prining and enlarging

TABLE 2. Balance sheet profile for incorporated businesses only. 1987
New Brunswick. Platemaking. Typesetting E Bindery Industry (Sic 282)

|  | Foral(1) | $\begin{array}{r} \text { Bot } 10 \mathrm{~m} \\ 25 \% \end{array}$ | bower <br> middle 25 . | $\begin{aligned} & \text { Uope: } \\ & \text { midole } 25: \end{aligned}$ | $\begin{aligned} & 708 \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ 's) Hign sales value $\left(5000^{\prime}\right.$ s) | $\begin{aligned} & 7 \\ & (1) \end{aligned}$ | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Assets |  |  |  |  |  |
| Cash Accounts and notes receivable | 33 | -. | -- | -- | -- |
| Inventory | - | -- | -- | -- | -- |
| Oeher current assets | 47 | -- | -- | -- | -- |
| Total current asseta | 80 | -- | - | -- | -- |
| Fixed essets | 139 | - | -- | - | - |
| Less: Accum. ded. on fixed essets | 52 | -- | -- | -- | -- |
| Other issets | 53 | -- |  |  |  |
| Totel essets | 272 | - | -- | -- | - |
| Liabilitien and equity |  |  |  |  |  |
| Current loans Other cuprent liabilities | 28 | -- | -- | -- | -- |
| Totai curfent liabilities | 68 | -- | - | -- | -- |
| Mortgages payable | - | -- | - | -- | -- |
| Long term ded? | 10 | - | -- | -- | - |
| Other lisbilities | 119 | = | -- | -- | -- |
| Total lisbilities | 157 | - | -- | -- | -- |
| Totel equity | 75 | - | -- | -- | -- |

(1) These estimaies are based on sample of businesses reporting sales between $\$ 25.000$ and 82.000 .000 .

See Table 1 for symols and notes

TABLE 3. Financial retios (1) for incorporated businesses only. 1987
Now Brunswick, Plotemaking. Typesetting \& indery Industry (SIC 282)

|  | Total(2) | Bot tom $25 \%$ | Lower $\text { middele } 25 \%$ | $\begin{array}{r} \text { Upper } \\ \text { midole } 25 \% \end{array}$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No. Low sales value ( $\$ 000$ s) High salas value ( $\$ 000^{\prime}$ s) | $\begin{aligned} & \text { (1) } \\ & 11 \end{aligned}$ |  | -- | -- |  |
|  | Average |  |  |  |  |
| Liquidity relio Current ratio (times) | 1.2 | -- | -- | -- | -- |
| Leverage ratios <br> Debtlequity ratio (times) <br> Interest coverage ratio (times) <br> Debt fatio (times) | $\begin{aligned} & 2.6 \\ & 3.3 \\ & 0.7 \end{aligned}$ | -- | -- | -- | -- |

11 The ratios copresent the everage of patios for each business in the group ond cannot be calculated from the figures shown in toble 2 .
121 These estimetes ere besed on semple businesses reporting zeles between 525,000 end $82,000.000$.
See toble ifor symbols end notes

## Definitions:

1. Liquidity Petio:

Current = current assets / current fisbilities
2. Leverege fotios:
3) Detelequity $=$ tozal liabiliqies / equity
b) Debt ratio = total liabilities / total assets.
c) interest coverage a net profit * interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987
New Brunswick, Platemaking. Typesetting 8 Bindery Industry (SIC 282)

|  | Toqal(1) | $\begin{aligned} & \text { Bot tom } \\ & 25 \% \end{aligned}$ | Lower midole 25: | Ueder midde 25: | $\begin{aligned} & \text { Tos } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sampie (Nc.) Low sales value ( 5000 s ) High sales value (\$000's) | $\begin{array}{r} 5 \\ i 1 \\ i \end{array}$ | -- | -- |  | -- |
|  | Average (8000's) |  |  |  |  |
| Operating activities Cash from operations Deprecietion Other | $\begin{array}{r} 26 \\ 3 ? \\ -11 \end{array}$ | -- | -- | -- | $\cdots$ |
| Dividends | - | - | - | -* | -- |
| Investment setivities <br> Disposal of fixed assets <br> Purchase of fixed assets <br> Increase in investment <br> Decresse in investment | 5 -44 - - | -- | -- | - | - |
| Financing activities <br> Increase in long term debt <br> Redayment of long term debt <br> Loans from shareholders <br> Recayment of leans from shareholders <br> Lovances \& loans from governmert <br> increase in equity <br> Decrease in equity <br> Other | $\begin{array}{r} 79 \\ -75 \\ 6 \\ -26 \\ - \\ - \\ - \\ - \end{array}$ | -- - -- -- -- -- | -- - - - - - | $\cdots$ | * |
| Increase(decrease) in cash \& equivalents Cesh \& equivalents-Beginning of the year Cash \& equivalents - End of the yetr | $\begin{array}{r} -1 \\ -23 \\ -24 \end{array}$ | -- | -- | - | -- |

 only inose Dusinesses peporting a statement of changes
See ianle 9 for symbols and notes

TABLE 5. Employment changes by size of business, 1984-1987 based on sic ciassification in i987
New Brunswick, Pietemaking, Typesetting Eindery Industry (Sic 282)

| Business size expressed in average labour units(1) | Number of businesses | $\begin{array}{r} \text { Total peyrol } \\ (\$ 000 \text { s }) \end{array}$ | $\begin{array}{r} \text { Liverage labouf } \\ \text { units } \end{array}$ | Changes in number of businesses with poid employes |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{array}{r} \text { Newly } y \\ \text { reporting(2) } \end{array}$ | No longer reporting(3) |
| 1984 |  |  |  |  |  |
| Topel | 15 | 1.348 | 106 | 1 | 2 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 11 2 1 1 | $\begin{array}{r} 866 \\ x \\ x \\ x \end{array}$ | $\begin{array}{r} 57 \\ 35 \\ 1 \\ 3 \end{array}$ | 1 | 2 - - |
| 9887 |  |  |  |  |  |
| Totel | 22 | 1,504 | 110 | 6 | ... |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-99 \\ & 500 \text { and over } \end{aligned}$ | 19 2 1 - | 960 $x$ $x$ 0 | 71 34 5 - | 6 | $\cdots$ |

(1) Average labour units are calculated by dividing total payroll by the average annual wage and salary fate as reportad in the Survey of Employment, Payroli and Hours, Statistics Canaca. Catalogue 22-002. An average labour unit could be interpreted as a fullotime employee Note that the business size groups used are determined ot the canade level. Thus it a business has at least 500 employees in Canada as a whole but less than that number in any given province it is snown in the 500 ond ove: group.
(2) Reters to Dusinesses reporting no payrall decuctions in the previous year
(3) Reiers to businesses reporting no payrall deductions in the following year
"Newly reporting" and "nc longer redorting" businesses afe assumed to have beer in activity for six montits and the information is adjusted azcording'y
see iacle 1 for symbols and noies

TABLE 6. Selected operating characteristics of small businesses by sales quartile. 1985-1987 New Brunswick, Piatemaking, Typesetting a Bindery Industry (Sic 282)



111 These estimates are based on a sample of Dusinesses reporting sales Detween \$25,000 and $\$ 2,000,000$
See table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales. 1987
New Brunswick, Publishing Industries (SIC 283)


Symbols

## zero or no observations

- 200 small too be expresseo
not epplicsta
$x$ confidential


## Footnotes

11 These estimapes are besed on samplo of businesses reporting sales betwen \$25,000 mo d \$2,000,000
2) Value in foial weighted expenditure on given item
2) Value in each cell $=\frac{\text { Toral weighted sales of all businesses in the sample }}{x}$ loo for ach quartile

131 Value in each cell Total weighted expenditure on given iqen $\times 100$ for mech quertile

This portion of the table pertains only to the businesses reporping the specific expense iqum. Therefore these patios are calculated individually anc the roial mill not necesserily equel 100 \%

Motes
Dati are show by quartiles when at least 13 of the sampled ousinesses report the specific ittem
Records were ranked in ascending order according to sates size. Each ouartile li. boptom 25z, lower midole 25s, etc. represents one quartep of the potsi number of businesses. Hithin egen quartile, the average ratio is prestra. for conperison purposes, the high and low velues of sales ere shown.

How to use the tables
(1) Locate the bppropriate seles range thas is displayed on the two tines en fitled low seles volue" end migh simies value
(2) The selected pange will indicate the proper qubrtile, i. the bottom 25\%. the lower miode 25 s , the upper miode $25 \%$ or the 100 25 \%
(3) Dsie perteining to the selected sales size ponge will be in that quar lile

Stenderd Industrisl Clatifiestion befinition (S|C 1980):
SIC 2830 - Publishing Induetries
Gusinesses primarily engaged in publishing and which oo mo printing. The term "publishing" as apolito in this industry group inctutes the publishing of books. Other reading maiser. maps guides and the like

TABLE 2. Balance sheet profil for incorporated businesses oniy. 1987
Now Brunswick, Publishing Industries (SIC 283)

|  | Total(1) | $\begin{aligned} & \text { Bottom } \\ & 25: \end{aligned}$ | $\text { middre } 25 \%$ | Upoer <br> middle 25\% | $\begin{aligned} & \text { Top } \\ & 25^{\circ} \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Susiresses in sample (No. Low saies value ( $\$ 0000^{\prime}$ s) High sales value ( $\$ 000$ 's) | $(1)^{6}$ | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Msets |  |  |  |  |  |
| Cssh Accounts and notes recoivable | 48 | -- | -- | -- | -- |
| Inventory | - | -- | -- | -- | -- |
| Other current assets | 10 | -- | -- | -- | -- |
| Total current assets | 58 | -- | -- | -- | -- |
| Fixed assets | 47 | -- | -- | -- | - |
| Less: Accum. dep. on fixed assets | - | -- | -- | -- | -- |
| Other assets | 115 | -- | -- | -- | -- |
| Total essets | 219 | -- | -- | -- | -- |
| Liebilities and equity |  |  |  |  |  |
| Current loans | 22 | - | -- | -- | -- |
| Other curpent liabilities | 64 | -- | -- | -- | -- |
| Total current liabilities | 86 | -- | -- | -- | - |
| Mortgages Dayable | - | - | -- | -- | - |
| Long term deot | 1 | -- | -- | -- | - |
| Other liabilities | 75 | -- | -- | -- | -- |
| Total liabilities | 162 | -- | -- | -- | -- |
| Total equity | 58 | -- | , -- | -- | -- |

(11) These estimates are based on sample of businesses roporting sales between $\$ 25,000$ an $\$ 2,000,000$.

See Tacte i for symbols and motes

TABLE 3. Financial ratios(1) for incorporated businesses only. 1987
New Brunswick, Publishing |ndustries (SIc 283)

|  | Total (2) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lower } \\ & \text { middle } 25 \% \end{aligned}$ | Upper $\text { midsle } 25 \%$ | $\begin{aligned} & \text { ToD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample \{No.) Low sales value ( $\$ 000$ 's) Hign sales value ( 9000 s) | $(1)^{6}$ |  | -- | -- | -- |
|  |  | Average |  |  |  |
| Liquidity retio <br> Curient iatio (times) | 0.7 | -- | -- | -- | -- |
| ```Leversge rutios Debt/equity ratio {times) Interest coverage ratio (times) Debt ratio (times)``` | $\begin{aligned} & 2.8 \\ & 1.8 \\ & 0.7 \end{aligned}$ | -- | -- | -- | -- |

(1) The ratios represent the overage of ratios for each business in the group ond cannot belculeted from the figures shown in toble 2 .
(2) These estimates er bosed on sample of businesses reporting sales between $\$ 25,000$ and $\$ 2,000,000$.

See Toble 1 for symbols and notes

## Definition:

1. Liquidity retio:

Current $=$ current asseis / current liabilities
2. Leverage ratios:
a) DeDt/equily $=$ potal liedilizies / equity
b) Debt ratio = toral liatilities / total assets
cl Interest coverage $=$ net profit . interest expense $/$ interest expense

TABLE 4. Statement of changes in financial position for incorporated businesses oniy, 1987
New Brunswick, Publishing Industries (SIC 283)

|  | Tctailij | $\begin{gathered} \text { Bot tom } \\ 25: \end{gathered}$ | $\begin{aligned} & \text { Lower } \\ & \text { miodle } 25 \% \end{aligned}$ | $\begin{aligned} & \text { UDDEP } \\ & \text { midde } 25 \% \end{aligned}$ | $\begin{aligned} & \text { TOP } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Bus nesses in samp'e Nc. <br> Low sa es value ( $\$ 000$ s) <br> Hign sales vaiue ( $8000^{\prime} \mathrm{s}$ ) | $(1)^{5}$ | -- | -- | -- | -- |
|  | Average (\$000's ! |  |  |  |  |
| Operating ectivities <br> Cast from operations <br> Deprecistion <br> Othep | $x$ $\times$ $\times$ $\times$ | -- | -- | -- | -- |
| Dividends | $x$ | -- | - | -- | - |
| Investenent ectivities <br> Disposal of fixed assets <br> Purchase of fixed ossets <br> Increase in investment <br> Decrese in investment | $x$ $x$ $x$ $x$ | - -- -- | -- | -- | -- |
| Financing activitios <br> Increase in long term debt <br> Repayment of long term debt <br> Loans from shareholders <br> Repayment of loars from shareholders <br> Advances 6 loans from government <br> lncrease in equily <br> Decrease in equity <br> Dther | $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ | $=-$ <br> - <br> - <br> - | - - - - - - | -- -- -- -- -- | $-=$ - - - - - |
| Incresese(decrease) in cash equivalents Cash equivalents-Beginning of the yeer Cash sequivalents - End of the yeer | $\times$ $\times$ $\times$ $\times$ | -- | -- | -- | -- |

 only those businesses fepori ing a statment of chenges.
See labl 1 for symbors bind nozes

New Brunswick, Publishing Inductries (SIC 283)


11 Average labour uni s bie calculated by dividing totel poypoll by the average annul wage ond selery pate as reported in the Supver of Emplovment. Payroll and Hours. Statistics Canada. Catalogue 72-002. An average labour unit coulo be interpreted as a full-time employee. Note that the business size groups used are determined at the Conade level. Thus if business has at last soo employees in Gancea es a whole but less shan that number in any given province it is shown in the 500 and over group.
(2) Refers io ousinesses reporiing no parroll deduciions in the previous year
(3) Refers io businesses reporting no poyroll deductions in the following year

- Newly eporting* ano "no longer rgoorting" businesses are assumed to have been in activity for six months ang the informatign is adjusted accordingly.

See Tatule for symbols anc notes

TABLE 6. Selected operating charmeteristics of small businesses by sales quartile. 1985-1987 New Brunswick, Publishing Industries (\$1C 283)


1985

| Mumber of observations in smple <br> Average sales \$ <br> Average expense $\$$ <br> Averege net profit (loss) \$ | $\begin{array}{r} 6 \\ 330.551 \\ 379.458 \\ -48.907 \end{array}$ | - | -- | -- |
| :---: | :---: | :---: | :---: | :---: |
| Businesses reporting a profit (Wo.) | 4 |  |  |  |
| Average sales $\$$ | 35B.835 | - | - | - |
| Average expense $\$$ | 348,794 | -- | -- | -- |
| Average net profit \$ | 10.042 | -- | - | -- |
| Businesses reporting loss (Mo.) | 2 |  |  |  |
| Average soles \$ | 569.500 | -- | -- | -- |
| Average expense \$ | 729.000 | -- | -- |  |
| Average net loss \$ | -159.500 | -- | -- | -- |


| Mumber of observations in smpple | 5 |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Average sales \$ | 397.246 | $=0$ | -- | -- |
| Average expense \$ | 451.388 | -- | -- | -- |
| Avarage net prolit (loss) \$ | -54.142 | - | -- | -- |
| Businesses reporting a profit (Mo.) | 2 |  |  |  |
| Averoge soles \$ | 49.460 | -- |  | - |
| Average expense \$ | 45.184 | -- | - | -- |
| Average net drofits | 4.276 | -- | -- | -- |
| Businesses reporting loss (Mo.) | 3 |  |  |  |
| Average sales 5 | 745.032 | -- | -- |  |
| Average exdense 5 | 857.593 | -- | -- | - |
| Average net loss \$ | -112.561 | -- | -- | -- |

1987

| Mumber of observations in sample | 7 |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Average soles \$ | 399.299 | -- | -- | =- |
| Average expense \$ | 388.001 | -- | - | -- |
| Average net prof it (loss) \$ | 11.298 | -- | - | -- |
| Businesses reporting profit (Wo.) | 5 |  |  |  |
| Aversge soles \$ | 467.664 | -- | -- | -- |
| Aversge expense 5 | 440.288 | -- | - |  |
| Average net profit | 27.376 | -- | -- | -- |
| Businesses reporting - loss (Mo.) | 1 |  |  |  |
| Average seles $\$$ | 264.181 | -- | -- | -- |
| Average exdense \$ | 270.665 | -- | -- | - |
| Average net loss 5 | -6.484 | -- | -- | -- |

[^1]TABLE 1. Selected operating ratios, in percent of sales. 1987
New Brunswick. Ornamental \& Architecturil Metal Products Industries (Sic 303)

|  | Total:1) |  | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ |  | Lome: midde 25\% |  | $\begin{aligned} & \text { Lpper } \\ & \text { midde } 25 \% \end{aligned}$ |  |  | $\begin{aligned} & T c 5 \\ & 25 \% \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No. Low sales value ( $\$ 000$ 's) Hign sales value ( $\$ 000$ s) |  | 10 $11)$ $11)$ |  | -- |  | -- |  |  |  |  |  |
| Selected expense item | Industry average(2) |  |  |  |  | $\begin{aligned} & \text { \% busi- } \\ & \text { nesses } \\ & \text { reoorting } \end{aligned}$ | Reporting businesses only (3) |  |  |  |  |
|  | Tot 1 | $\begin{array}{r} 80+40 m \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lower } \\ & \text { midde } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { Uoper } \\ & \text { middl } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |  | Total | $\begin{array}{r} \text { Bot } 10 \mathrm{~m} \\ 25 \% \end{array}$ | Lomer <br> midale 25\% | Upoer midde 25\% | $\begin{aligned} & \text { TOO } \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Peicent of sales |  |  |  |  |
| Cost of sules | 43.0 | -- | - | -- | - | 100.0 | 43.0 | -- | -* | -- | -- |
| Oecupency expenses | 6.6 | =- | - | - | -- | 100.0 | 6.6 | -- | -- | -- | - |
| Depreciation | 2.8 | -- | -- | -- | -- | 91.7 | 3.0 | -- | -- | -- | -- |
| Repairs \& maintenance | 0.7 | -- | -- | -- | -- | 91.7 | 0.7 | -- | -- | -- | -- |
| Hest. light \& teleohone | 2.3 | - | - | -- | -- | 100.0 | 2.3 | -- | -- | -- | -- |
| gent | 0.8 | -- | -- | -- | -- | 33.3 | 2.4 | -- | -- | - | -- |
| Personnel expenses | 31.3 | - | =- | -- | -- | 100.0 | 31.3 | - | -- | - | - |
| Finencisl expenses | 2.0 | - | - | -- | -- | 100.0 | 2.0 | -- | -- | -- | -- |
| Interest \& bank charges Professional fees | 9.4 0.6 | -- | -- | -- | -- | 100.0 100.0 | 1.4 | =- | -- | -- | -- |
| Other expenses | 14.7 | - | -- | -- | -- | 100.0 | 14.7 | - | -- | ** | - |
| Profit (lose) | 2.4 | -- | -- | - | -- | 100.0 | 2.4 | -- | -- | -- | -- |
| Total | 100.0 | -- | -- | - | =- | 100.0 | . $\cdot$ | -- | -- | - | -- |

Syebol:
zero or nc observetions

- too smal। too be expressed
not applicate
$\times$ conficential


## Footnotet

11) These estimates ere based on sample of businesses reporting seles between $\$ 25,000$ end $\mathbf{2} 2,000,000$ Tots l weighted expenditure on given item

$\left(31\right.$ Value in each cell $=\frac{\text { iotal weighted expendiqure on given item }}{\text { iotal weighted sales of businesses reporting this item of expenditure }}$,
This portion of ihe table pertains only to the businesses reporting the specific expense item. Therefore these retios are calculated individualy anc the cotal will not necesserily equal $100 \%$

Notes
Date are shown by quertiles when at last 13 of the sampled businesses report the specific item
 one querter of the rotel number of businesses. Within each quartile, the ever ege ratio is presented. For comparison purposes. the high and low velues of seles are shown

## How to use the tables

(1) Locste the appropriate sales renge that is displayed on the two lines ontiplod low sales velue" end migh sales velue"
(2) The selected pange will indicate the proper quartile. i.e. the bottom 25\%, the lower midde 25\%, the upper midde $25 \%$ or the $10025 \%$
(3) Deta pertaining to the salected stes size range wilt be in that quertily.

## Stenderd Industrisl Clessiflemtion Definition (S1C 1980):

SIE 3030 - Ornmentel and Architecturel Mestel Products Industrice
Businesses primarity engaged in manufacturing metal windows ano ooors: plefabricated. portable metal buildings; and ather ornanental and architectural metal pioducts.

TABLE 2. Balance sheet proflie for incorporated businesses only, 1987
New Brunswick, Drnamental \& Architectural Metal Products Industries (SIC 303)

|  | Total(1) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\text { middre } 25 \%$ | Uope? miodle 25\% | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ 's) High sales value $\left(\$ 000{ }^{\prime}\right.$ s) | 10 $(1)$ $(1)$ | -- | -- | -- | -- |
|  | Average ( $8000{ }^{\prime} 5$ ) |  |  |  |  |
| Assets |  |  |  |  |  |
| Cash | - | -- | -- | - | -- |
|  | 86 | -- | - | -- | -- |
| Inventory | $1{ }^{-}$ | -- | -- | -- | -- |
| Other current assets | 119 | -- | -- | -- | -- |
| Total current assets | 205 | - | -* | - | -- |
| Fixed assets | 111 | - | - | -- | -- |
| Less: Accum. ded. on fixed assets Other asseis | 8 | -- | - | -- | -- |
| Other asseis | 8 | -- | - | -- | - |
| Total aseeta | 324 | - | - | -- | -- |
| Liabilities and equity |  |  |  |  |  |
| Curient loans | 26 | -- | -- | -- | -- |
| Other current liabilities | 81 107 | -- | -- | -- | -- |
| Total current liabilities Mortgages payable | 107 | -- | -- | -- | -- |
| Long term debt | 26 | -. | - | -- | - |
| Other liabilities | 28 | $=$ | - | -- | -- |
| Total liabilities | 160 | - | $=$ | - | -- |
| Total equity | 164 | = | - | -- | -- |

(11) These estimates are based on ample of businesses reporting sales detween $\$ 25,000$ and $\$ 2,000,000$.

See table 1 for symbols and notes

TABLE 3. Financial ratios(1) for incorporated businesses only, 1987
New Brunswick, Drnamental Architectural metal Products Industrles (SIC 303)

|  | Total(2) | Bottom 25\% | Lower middle 25\% | Uoper $\text { middle } 25 \%$ | $\begin{aligned} & \text { TOP } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No.) Low sales value ( $\$ 000$ 's) Migh sales value ( $\$ 000^{\prime}$ s) | $\begin{aligned} & 10 \\ & \{1 \\ & 19 \end{aligned}$ | -- | -- | -- | -- |
|  |  |  | Average |  |  |
| Liquidity ratio Current ratio (times) | 1.9 | -- | -- | - | -- |
| Leverage ratios Debtioquity ratio (times) Interest coverage ratio (times) Debt ratio (times) | $\begin{aligned} & 1.0 \\ & 2.8 \\ & 0.5 \end{aligned}$ | -- | -- | -- | -- |

(1) The ratios represent the everage of ratios for each business in the group and cannot de calculeted from the figures shown in table 2 .
(21) These estimates are based on tatel of businesses peorting stes between $\mathbf{8 2 5 , 0 0 0}$ and $\mathbf{5 2 , 0 0 0 , 0 0 0}$

See Toble 1 for symbols and notes.

Definitions:

1. Liquidity ratio:

Curren: = current assets/current liabiliqies
2. Leverage ritios:
a) Debi/equity $=$ io:a! |iabilities/equity
b) Det: ratio = Tota! liacilities/iotal assets
c) Interest coverage $=$ net profit . interest expense / intarest expense

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987 New Brunswick, Ornamental Architectural Metal Products Industries (SIC 303)

|  | Tota! 1) | $\begin{array}{r} \text { Bot } 10 \mathrm{~m} \\ 25^{\circ} \end{array}$ | Yowe: mode 25\% | $\begin{aligned} & \text { Upoe: } \\ & \text { midde } 25 \% \end{aligned}$ | $\begin{aligned} & \text { To } \\ & 25: \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in somole (No.) Low sales value (\$00C's) High sales value ( 8000 's: | $\begin{aligned} & 1 \\ & 1)^{7} \end{aligned}$ | -- | -- |  |  |
|  | Average (\$000's: |  |  |  |  |
| Operating activities Cash fiom opecations Depreciation Other | $\begin{array}{r} 33 \\ 17 \\ -21 \end{array}$ | -- | -- | $\cdots$ | -- |
| Dividends | $-18$ | -* | -- | - | - |
| Investment ectivities <br> Disposs! of fixed assets <br> Purchase of fixed assets <br> Increse in investment <br> Decrease in investment | $\begin{array}{r}-29 \\ -17 \\ \hline\end{array}$ | -- | -- | -- -- -- | -- |
| Financing ectivities <br> Inciease in long term debt <br> fobayment of long term debt <br> Loans fiom shareholders <br> Repayment of loans from shareholders <br> Lovances \& loans fiom government <br> Increase in equity <br> Decrease in equity <br> Other | -4 -4 -2 3 15 -19 - | - <br> $\square$ <br>  <br> - <br> - <br> - | $-=$ -- -- -- -- | -- -- -- - - - | - |
| Increase(decresse) in cesh \& equivelents Cash s duivelents-Beginning of the yeer Cash sequivalents - End of the year | -19 8 -11 | -- | -- | -- | - |

 only those businesses peporiing statement of changes.
Ses Table 1 for symbols and notes
TABLE 5. Employment changes by size of business. 1984-1987 based on SIC classification in 1987
New Brunswick, Ornamental Archlectural Metal Products Industries (Sic 303)


(1) Average labour units are calculated by dividing toisl payroll by the overage annul wage and salary rate as inported in the Surver of Emoloyment. Paycoll and Mours. 5 tatistics Canada, Catalogue 72-002. An aver age laboup unit could be interpreted es a full-time employet. Note that the Dusiness size groups used are determimed at the Canada level. Thus if a ousiness has at least 500 employees ir canada as whole but less than that number in any given province it is shown in the 500 and over group.
21 Refers to bus, resses reporting mo payroll deductions in the previous year.
(3) Relers to busipesses peporiting no paypoll deductions in the following year

- Newily repotirg" and mo longer reporting" businesses are assumbe to have been in activity for six morths and the information is acjusted accordieciy

See iatle 1 for $\$ y m b o l s$ and notes

TABLE 6. Selected operating characteristics of small businesses by sales quartile, $1985-1987$ New Brunswick, Ornamental \& Architecturel wetel producis Induserles (Sic 303)

|  | Total11) | $\begin{array}{r} 80 t 10 m \\ 25 \% \end{array}$ | $\begin{aligned} & \text { fower } \\ & \text { midote } 25 \% \end{aligned}$ | Upper $\text { miode } 25:$ | Top 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | 1985 |  |  |
| Number of observations in sample | b |  |  |  |  |
| Average sales $\$$ \% | 531.555 | -- | -- | -- | -- |
| Average expense $\$$ (loss) 5 | 521.053 | -- | -- | -- | -. |
| Aueroge net profit (loss) $\$$ | 10.502 | -- | -- | -- | -- |
| Businesses reporting profit (Mo.) | 7 |  |  |  |  |
| Average sales \$ | 535,348 | -- | $\cdots$ | -- | -- |
| Aversge expense ${ }^{\text {a }}$ | 521.338 | -- | -- | -- | -. |
| Average net profits | 14.010 | - | -- | -- | -- |
| Susinesses reporting a loss (Mo.) | 1 |  |  |  |  |
| Average sales \$ | 288.000 | -- | - | -- | -- |
| Average exoense 5 | 298.000 | -- | -- | -- | -. |
| Average net loss \$ | -10.000 | -- | -- | -- | -- |


| Mumber of observations in semple <br> Average sales \$ <br> Average expense \$ <br> Average net profit (loss) $\$$ | $\begin{array}{r} 9 \\ 574.040 \\ 556.146 \\ 17.894 \end{array}$ |
| :---: | :---: |
| Businesses reporting a profit (Mo.) | 5 |
| Average sales \$ | 508.865 |
| Average expense \$ | 578.821 |
| Averege net protit | 30.044 |
| Businesses reporting lose (No.) | 1 |
| Average sales \$ | 200.701 |
| Average expense \$ | 208.268 |
| Average net loss $\$$ | -7.567 |

1987

## Number of observations in sample

 Average sales $\$$ Average expense $\$$ Average net Drofie (loss) $\$$535.983
519.279

Businesses reporting profit (Wo.) Average sales $\$$
561.991
525.520 $\begin{array}{lr}\text { Average expense } \$ & 525.520 \\ \text { Average net profits } & 36.471\end{array}$

Businesses reporting e loss (Mo.) Averege sales $\$$

3
435.127
474.025
Aversee expense $\$$
474.025

Average ne: loss
-

| -- | -- |
| :---: | :---: |
| -- | -- |
| -- | - |
| -- | -- |
| -- | -- |
|  | -- |
| - | -- |
| -- | -- |
| -- | -- |


(1) These estimates are Dased on stmple of businesses reporting sales between $\$ 25.000$ and $\$ 2.000 .000$

See Teble i for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales. 1987
New Brunswick. Machine Shop Industry (SIC 3081)


## Symbol:

zepo or no obsepvations

- too sma!l too be expressed
not applicable
- confidential


## ootnotes

(1) These -estimates are based on somple of businesses reporting sales between 525.000 end $\$ 2.000 .000$ Totel weighted expenditure on given item

(3) Velue in each cell = Total weighted expenditure on given item $\times 100$ for each queptit

This porzion of the table pertains onty to the businesses poporting the specific expense item. Therefore thest patios ere calculet ed individually and the tozal mil: not necessefily soust $100 \%$

Motes
Dett eri shown by quertiles when et lest 13 of the sempled businesses repopt the specific item
Recoros were ranked in sscending ordep eccording to seles size. Each quartile li. bottom 25\%. Iower midde 25z, etc. represents one quar itr of the total number of businesses within esch quartile, the average patio is piesented. fop comperison pupposes. the high end low velues of sal es er shown.

Mow to use the tobles
(1) Locate the ppropriate seles pange that is displayed on the two lines entilled wow sales veluem and migh titus velue
(2) The selected range will indicate the proper queptile, i.e. the bottom 25\%. the lower middie 25z. the upper midde 25\% or the top 25\%
(3) Deta pertsining to the selected seles size range will be in that quartile.

Stenderd Induteriel Clsetificetion Definition (SIC 1880):
SIC 3081 . Machine Shop Industry
Businesses primarily engaged in manufacturing machine parts and quipment, other than complete machines, for the trade. This industy includes machine shops providing custom and repair services. Businesses primarily en paged in rebuilding op remenulacturing automotive engines are included here.

TABLE 2. Balance sheet profile for incorporated businesses only. 1987
Hew Brunswick. Machine Shop Industry (SIC 3081)

| -- |  | $\begin{array}{r} B 0+10 \mathrm{~m} \\ 25 \% \end{array}$ | $\begin{aligned} & \text { midower } \\ & \text { mite } \end{aligned}$ | Upper $\text { midde } 25^{\circ} \text {. }$ | $\begin{aligned} & \text { ToD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales va:ue ( $\$ 000^{\prime}$ s) High sales value ( $\$ 000$ 's) | $\left(\begin{array}{l}15 \\ (1) \\ (1)\end{array}\right.$ |  | -- | -- | -- |
| Average ( $\$ 000$ 's) |  |  |  |  |  |
|  |  |  |  |  |  |
| Accounts and notes receivable | 34 | -- | .- | -- | -- |
| Inventory | - | -- | -- | -- | -- |
| Other curtent assets | 76 | -- | -- | -- | -- |
| Total cuprent assets | 110 | -- | -- | -- | -- |
| Fixed assets | 114 | -- | -- | -- | -- |
| Less: Accum. dep. on fixed aseets | - | -- | -- | -- | -- |
| Other assets | 3 | - | - | - | -- |
| Totel assets | 227 | -- | -- | -- | - |
| Liebilities and equity |  |  |  |  |  |
| Other cupront liabilities | 52 | -- | -- | -- | -- |
| Total cutient liabilities | 63 | -- | -- | -- | -- |
| Morigages Dayable | - | -- | -- | -- | -- |
| Long term debt | 12 | - | -- | -- | -- |
| Other I abilities | 58 | -- | -- | -- | -- |
| Total liabilities | 133 | -- | -- | - | - |
| Totel equity | 94 | - | -- | -- | -- |

11 Ihese estimates are Dased on sempte of businesses reporting sales between $\$ 25,000$ ond $52,000,000$
See Table 1 for symbols and nores

TABLE 3. Fimancial ratios(1) for incorporated businesses only, 1987
New grunswick, Mechine Shop Industry (SIC 3081)

|  | Total(2) | $\begin{array}{r} 80+10 \mathrm{~m} \\ 25 \% \end{array}$ | Lower midol $25 \%$ | Upper miod 25\% | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (Mo.) Low sales value ( 8000 's) Migh sales value ( $\$ 000$ 's) | $\begin{aligned} & 15 \\ & (1) \\ & (1) \end{aligned}$ |  |  | -- | -- |
|  | Averoge |  |  |  |  |
| Liquidity ratio Current tatio (times) | 1.7 | - | -- | -- | -- |
| ```Leverage ratios Oeot/equity ratio (times) Interest coverage ratio (times) Oebt totio (times)``` | $\begin{aligned} & 1.4 \\ & 4.4 \\ & 0.6 \end{aligned}$ | -- | -- | -- | -- |

(1) The ratios pepresent the overage of retios for each business in the group and cannot be calculated from the figures shown in teble a
(2) These nstimetes orm basod on sumple of businesses peporifing seles detmeen \$25,000 and 53,000,000

See table for symols and notes.

## Definitions:

1. Liquidity retio:

Curreni = curreni assets / cupren: limbilities.
2. Leverege intios:
a) Debs/equipy $=$ rotal liabilisies / equity
bl Deti rafio = iotal liabilifies/total assets.
cl Interest coverage $=$ net profip - interes? expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only. 1987
New Brunswick. Machine Shop Industry (SIC 3081)

|  | Iota: 1 ) | $\begin{array}{r} \text { BCt } 40 m \\ 25 \% \end{array}$ | $\begin{aligned} & \text { lower } \\ & \text { middle } 25 \% \end{aligned}$ | Unde. middle 25: | $\begin{aligned} & \text { TOF } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Bus:nesses in samole (Mo.) Low sales value ( $\$ 200 \mathrm{~s}$ ) Hi:gn saies value $\left\{\$ 000^{\circ}\right.$ s | $(1)^{5}$ |  | --- | -- | -- |
|  | Averase (\$000's) |  |  |  |  |
| Opersting ectivities Cash from operations Depreciation Other | $\begin{array}{r} -105 \\ 27 \\ -7 \end{array}$ | -- | -- | - | -- |
| Dividends | - | = | $\cdots$ | -- | -- |
| Investment activities <br> Disposal of fixed assets <br> Purchase of fixed assers <br> increase in investment <br> Decrease in investment | 1 -51 - | -- | -- | -- <br> -- <br> - | -- |
| Financing activities <br> Increase in long term deot <br> Repayment of long term debt <br> Loans from shareholoers <br> Redayment of louns from shareholders <br> Advarces 8 loans from government <br> lncrease in equity <br> Decresse in couity <br> Other | $\begin{array}{r}27 \\ -29 \\ 120 \\ - \\ \hline \\ 3 \\ \hline-5\end{array}$ | - - - - - - - | - <br> - <br> - <br> - <br> - <br> - | -- -- -- - - | -- -- -- -- - - |
| Increase(dectease) in cesh 8 equivelents Cash equivalents-Beginning of the year Cash equivalents - End of the year | $\begin{array}{r} -20 \\ 43 \\ 24 \end{array}$ | -- | -- | - $\quad=-$ | - |

 only those ousinesses reporting statenent of changes
see iable 1 for sympols sind notes

TABLE 5. Employment changes by size of business, 1984-1987 besed on SIC cieseification in i98T
New Brunswick, Machine Shop Industry (SIC 3081)


(1) Aver age lobour uniss ere ealculated by dividing total payroli by the overage annuel wage and story pate res repted in the Survey of Employment. Paypoll and mours. Statistics Canada. Casalogue 72-002. An overage laboup unit could be interpreied as a full-time emoloyee. Note that the business size groups used are detepmined et the Consod lovel. Thus if a business has at least 500 employees in Canade bs whole but less than that number in any given province it is shown in the soo and over group.
121 Refers to businesses reporting no payroll deductions in the previous year.
13 Refers to businesses repoiring no payroll deductions in the following year
"Newly "eporting" ang "no lorgep peporting" Dusinesses are assumed to have been in activity for six monshs and the intormation is aciustec accoldingly

Ser Table 1 for symuls onj noies

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1985-1987 New Brunswick, Machine Shop Industry (SIC 3081)


| Number of observetions in semple <br> Average sales <br> Aversge expense 8 <br> Average net profit (foss) $\$$ | $\begin{array}{r} 15 \\ 79.317 \\ 79.349 \\ -32 \end{array}$ |
| :---: | :---: |
| Businesses reporting profit (Mo.) | 11 |
| Average sales | 185,664 |
| Average expense \$ | 164.809 |
| Average net prolit \$ | 20.855 |
| Businesses peporting loss (Mo.) |  |
| Average sales | 78.892 |
| Average expense \$ | 86.473 |
| Average net loss \$ | -7.581 |

1985


1987

| Number of observations in sample <br> Average sales <br> Average expense \$ <br> Average net profit (loss) \$ | $\begin{array}{r} 21 \\ 316.293 \\ 312.459 \\ 3.834 \end{array}$ |
| :---: | :---: |
| Businesses reporting profis (Mo.) <br> Average sales $\$$ <br> Average expenses <br> Average net prolit | $\begin{array}{r} 17 \\ 328.257 \\ 301.454 \\ 26.803 \end{array}$ |
| Susinesses reporting loss (Mo.) <br> Average sales <br> Average expense \$ <br> Average net loss $\$$ | $\begin{aligned} & 215,129 \\ & 295.761 \\ & -80.632 \end{aligned}$ |

11 These estimates are based on a sample of businesses reporting sales between 825,000 and $\$ 2.000 .000$.
See table I tor symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1987
Now Brunswlek, Single Family Housing (Sic 4011)

|  | Total(1) |  | $\begin{array}{r} \text { Bot } \% \text { m } \\ 25 \% \end{array}$ |  | $\begin{array}{r} \text { kower } \\ \text { midsle } 25 \% \end{array}$ |  | Uper modele 25: |  |  | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No. Lom sales value $1 \$ 000$ 's High sales value (\$000's) | $\begin{aligned} & 92 \\ & (1) \\ & 1 \end{aligned}$ |  | $\begin{aligned} & (1) \\ & 87 \end{aligned}$ |  | $\begin{array}{r} 87 \\ 234 \end{array}$ |  | $\begin{aligned} & 234 \\ & 505 \end{aligned}$ |  |  | $\begin{aligned} & 505 \\ & 111 \end{aligned}$ |  |
| Selected expense item | Industry average(2) |  |  |  |  | $\begin{aligned} & \text { \% busi= } \\ & \text { nesses } \\ & \text { reporting } \end{aligned}$ | Reporting businesses only ( ${ }^{\text {) }}$ |  |  |  |  |
|  | Total | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Uoder } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |  | Total | $\begin{gathered} \text { Bot+om } \\ 25 \% \end{gathered}$ | $\begin{array}{r} \text { Lower } \\ \text { midd } 1 \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Uoper } \\ & \text { middle } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Percent of sales |  |  |  |  |
| Cost of sules | 30.6 | 21.4 | 24.4 | 42.2 | 32.2 | 80.2 | 38.2 | 29.5 | 36.6 | 44.1 | 38.7 |
| Oecupancy expanses | 3.7 | 4.5 | 4.8 | 2.6 | 3.0 | 98.9 | 3.8 | 4.6 | 5.1 | 2.7 | 3.1 |
| Depreciation | 2.3 | 3.3 | 3.4 | 1.4 | 1.3 | 77.6 | 3.0 | 5.3 | 5.6 | 1.5 | 1.5 |
| Repatis \& maintenance | 0.4 | 0.4 | 0.1 | 0.6 | 0.5 | 33.8 | 1.2 | 1.1 | 0.7 | 1.2 | 1.8 |
| Hest. light s tielephone | 0.6 | 0.8 | 0.9 | C. 2 | 0.4 | 77.7 | 0.8 | 1.1 | 1.2 | 0.3 | 0.5 |
| Rent | 0.4 | - | 0.3 | C. 4 | 0.7 | 49.0 | 0.8 | 0.4 | 0.7 | 0.5 | 1.2 |
| Personnel expenses | 22.5 | 29.6 | 14.9 | 25.6 | 19.9 | 93.9 | 24.0 | 32.1 | 17.3 | 25.1 | 20.3 |
| Fimmeial expenses | 2.0 | 2.0 | 3.6 | 1.3 | 1.3 | 99.7 | 2.0 | 2.0 | 3.7 | 1.3 |  |
| Interest \& bank charges | 1.2 | 1.3 | 2.4 | 0.6 | 0.9 | 96.4 | 1.3 | 1.3 | 2.4 | 0.6 0.8 | 0.9 |
| Professional fees | 0.8 | 0.7 | 1.2 | 0.7 | 0.4 |  |  | 0.9 |  |  | 0.4 |
| Other expenses | 34.1 | 25.5 | 49.3 | 21.7 | 40.9 | 100.0 | 34.1 | 25.5 | 49.3 | 21.7 | 40.8 |
| Profit (loss) | 7.1 | 16.8 | 3.0 | B. 5 | 2.7 | 100.0 | 7.1 | 16.8 | 3.0 | 6.5 | 2.7 |
| Totel | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | . . ${ }^{-}$ | - . | - $\cdot$ | . $\cdot$ |  |

## Symbols

```
zero or mo obsepvations
- to0 small too be expressed
    not apolicable
x confidentiel
```


## Footnoter

(1) These estimates ap besed on a sample of businestes reporting sales betwen \$25,000 and $32,000,000$
lotal weighted expenditure on given item
lotal weighted steles of ell businesses in the sample
(3) Value in bach cel! Total weighted expenditute on given isem

This portion of the table pertains of ly to the businesses pepopting the specific expmise item. Therefore these patiot re coleulated individully and the 20 tsl will no? necesserily eouel $100 \%$.

## Mores

Data are shown by quartiles when at least 13 of the sampled businesses report qhe specific item
 one quarter of the totel number of businesses. Hiphin esch quartile, the average petio is presented. For comparison purposes, the high and low vilues of seles bere shown

Now to use the toles
(1) Locete the appopriste seles pange theq is displayed on the two lines entitled low sales value gad ohigh sales velue"
(21 The setectec renge will indicate the proper quartile, i. e. the botton 25\%, the lower midde 25\%. the upper middle 25\% or the top 25\%.
(3) Deta pertining to the selected solts size range will be in that quartile

## Standard Industrisl Clestificesion Definition (SIC 1880):

SIC 011 - Single \$mily Housing Contractor:
Businesses primarily engaged in the developmen and consipucion of single detached and single ateched dwellings such as: cottapes single duplexes, garden homes. semi-detached houses, sirgle alisched houses. single derached houses, erecting prefabricated homes. row houses lexcep: fow duclexesi. single residences and summer homes

TABLE 2. Balance sheet profile for incorporated businesses only. 1987
New Brunswick, Single Family Housing (SiC 4011)

|  | To:a1(1) | $\begin{array}{r} 80: \div 0 m \\ 25 \% \end{array}$ | $\begin{aligned} & \text { midarewer } \\ & \text { 25\% } \end{aligned}$ | Unser middle 25: | $\begin{aligned} & 700 \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.1 Low sales value ( $\$ 000$ 's) High sa!es value ( 8000 's) | $\begin{aligned} & 70 \\ & (1) \\ & (1) \end{aligned}$ | $\begin{aligned} & (1) \\ & 188 \end{aligned}$ | $\begin{array}{r} 188 \\ 372 \end{array}$ | 372 647 | $\begin{aligned} & 647 \\ & (1) \end{aligned}$ |
|  | Average ( 8000 's |  |  |  |  |
| Assets - - - - - - - - - - - - - - |  |  |  |  |  |
| Cash | 48 | 8 | 14 | 33 | 135 |
| Accounts and notes receivable Inventory | 48 | 8 | 14 | 33 | 135 |
| Diner current assets | 80 | 51 | 64 | 63 | 137 |
| Total current ossets | 128 | 59 | 78 | 96 | 272 |
| Fixed assets | 36 | 8 | 27 | 24 | 81 |
| Less: Accum. dep. on fixed assets | 12 | - | - | - | - |
| Other ossets | 12 | 1 | - | 45 | 5 |
| Total essets | 176 | 68 | 105 | 165 | 357 |
| Lisbilities and equity |  |  |  |  |  |
| Curtent loans Other current liabilities | 19 63 | 11 | 28 | 21 53 | 51 156 |
| Total current liabilities | 82 | 12 | 31 | 75 | 208 |
| Mortgages dayable |  | - | - |  |  |
| Long term deb: | 3 | - | - | 3 | 10 |
| Othar liabilities | 38 | 11 | 47 | 26 | 65 |
| Total liabilities | 124 | 23 | 78 | 104 | 283 |
| Total equity | 52 | 46 | 27 | 61 | 75 |

(I) These estimates are based on a semple of businesses reporting sales beiween $\$ 25.000$ and $\$ 2.000 .000$.

Ste tatle 1 for symbols ano notes.

TABLE 3. Finencial ratios (1) for incorported businesses only, 1987
New Brunswick, Single Ftmily Mousing (SIC 4011)

|  | Total(2) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | Lower middle 25\% | Upper middle 25\% | Top $25 \%$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ 's) High sales value ( $\$ 000$ 's) | (1) (1) | $\begin{aligned} & \text { (1) } \\ & 188 \end{aligned}$ | 188 372 | $\begin{aligned} & 372 \\ & 647 \end{aligned}$ | $\begin{aligned} & 647 \\ & 11) \end{aligned}$ |
|  |  | Averoge |  |  |  |
| Liquidity retio Curient ratio (times) | 1.6 | 5.1 | 2.5 | 1.3 | 1.3 |
| Leversege retios Debtiequity ratio (times) Interest coverage ratio (times) Debt ratio (times) | 2.4 4.5 0.7 | 0.5 3.5 0.3 | 2.9 12.9 0.7 | 1.7 4.8 0.6 | 3.8 3.0 0.8 |

(11) The cotios represent the overage of retios for each business in the group ond connot be colculted from the figures show in foble 2 .
(2) These escimetes ere besed on smple of businesses reporting seles between $\$ 25,000$ end $\$ 2.000 .000$

See Table i for symbols and nates.

Definitions:

1. Liquility retio:

Current = current assers / cureent liabilipies
2. Leverage ratios:
a) Dept/equity $=$ potal 1 atilities / equity
b Deter ratio = roral liabilities/ roral assets
c) Interest coversge $=$ net orofit - inserest expense $/$ interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only. 1987
Now Brunswick, Single Fomily Housing (S|C 4011)

|  | Total(1) | $\begin{array}{r} \text { Bot } 10 \mathrm{~m} \\ 25 \% \end{array}$ | Lower $\text { middie } 25 \%$ | Upper $\text { midde } 25:$ | $\begin{aligned} & \text { Yop } \\ & 25: \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample : No. ow sales value ( $\$ 000$ s) High seles value ( $\$ 000^{\prime} \mathrm{s}$ ) | $\begin{aligned} & 41 \\ & (1) \\ & (1) \end{aligned}$ | $\begin{aligned} & 11\} \\ & 188 \end{aligned}$ | $\begin{aligned} & 188 \\ & 301 \end{aligned}$ | $\begin{aligned} & 301 \\ & 656 \end{aligned}$ | $\begin{aligned} & 656 \\ & (i) \end{aligned}$ |
| Average (\$000's) |  |  |  |  |  |
| Dperating setivities <br> Cash from operations Depreciation Other | $\begin{array}{r} 13 \\ 6 \\ -15 \end{array}$ | 4 1 28 | $\begin{array}{r} 18 \\ 6 \\ -20 \end{array}$ | 14 5 -7 | 16 13 -64 |
| Dividende | -1 | - | - | -2 | - 1 |
| Investment activities <br> Disposel of fixed assets Purchase of fixed assets Increase in investment Decrese in investment | -17 | -2 | 3 -19 - | 3 -16 - - | 6 -33 - - |
| Finencling activities <br> Increase in long term debt Repayment of long term debt Loans fiom shareholders Repayment of loans from shareholders Advances \& loans from government <br> Increase in equity <br> Decrease in equity <br> Other | 9 -5 7 -4 - - - -1 | -9 - - -3 | 7 -4 | 2 -6 18 -3 - | 27 -10 7 -5 - - -2 |
| Increase(decrease) in cash \& equivalents Cash equivalents-Beginning of the year Cash : equivalents - End of the year | $\begin{gathered} -9 \\ 1 \\ -6 \end{gathered}$ | $\begin{aligned} & 19 \\ & 17 \\ & 36 \end{aligned}$ | -10 16 7 | $\begin{array}{r}9 \\ -8 \\ \hline 1\end{array}$ | -47 -16 -83 |

11 These estimates are based on a sample of incorporated businesses reporting sales betwen $\$ 25.000$ and $\$ 2.000 .000$. Sample count includes only those businesses reporting stetement of changes.
see Table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1984-4987 based on Sic ciassification in 1987
New Brunswick, Residentisl Bu:lding and Development (Sic 401)



Surver of Employment. Payroli and Hours, 5 tatistics Consoo. Cotalogue 72-002. An overage inbour unit could be interpreted as a full time employee. Note that the business size groups used ore determined at the Conada level. Thus if a business has at leat 500 employees in Canada as whole bus less than that number in any given province it is shown in the 500 and over group.
121 Refers to businesses reporting no payroll deductions in the previous year.
13) Refers to businesses reporting no payroll deductions in the following year
"Newly reporfing" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is
adjusted acco:dingly.
See rable 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, $1985-1987$
Now Brunswick, Single Family Housing (Sic 4011)

| Totai!1) Bottom | Lower | Upoer | Tof |
| ---: | ---: | ---: | ---: | ---: |
|  | $25 \%$ | midore $25 \%$ | $25 \%$ |

1985

| Number of observations in sample | 138 |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Average sales \$ | 301.766 | 46.463 | 148,113 | 255.855 | 756.632 |
| Average expense \% | 288.853 | 45.702 | 138.407 | 249.793 | 721.511 |
| Average net profit (loss) \$ | 12.913 | 761 | 9.706 | 6.062 | 35,121 |
| Businesses reporting profit (No.) | 110 |  |  |  |  |
| Average sales \$ | 310.083 | 48.228 | 155.069 | 262.623 | 774.413 |
| Average expense \$ | 290.846 | 37.948 | 141.866 | 252.005 | 731.565 |
| Average net profit | 19,237 | 10.280 | 13.203 | 10.518 | 42,848 |
| Businesses reporting a loss (No.) | 28 |  |  |  |  |
| Average soles \$ | 253.193 | 45.610 | 121.416 | 232.319 |  |
| Average expense \$ | 269.958 | 49.446 | 125,134 | 242.102 | 863.151 |
| Average net loss \$ | -6.765 | -3,836 | $-3.718$ | -9.783 | -9,726 |

1986

| Number of observations in sample <br> Average sales \$ <br> Average expense \$ <br> Average net profit (loss) \$ | 192 345,293 332.158 13,135 | 75.050 70.159 5.891 | $\begin{array}{r} 181.426 \\ 181.823 \\ -397 \end{array}$ | $\begin{array}{r} 307.346 \\ 287.289 \\ 20.057 \end{array}$ | $\begin{array}{r} 15.349 \\ 789.360 \\ 26.989 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses reporting profit (No.) | 144 |  |  |  |  |
| Average sales \$ | 350.058 | 79.748 | 179.646 | 303.645 | 837,194 |
| Average expense \$ | 327.602 | 69.636 | 170.617 | 279.680 | 790.476 |
| Average net profit | 22.456 | 10,112 | 9.029 | 23.955 | 46.718 |
| Businesses peporting lozs (Mo.) | 48 |  |  |  |  |
| Average sales \$ | 333.821 | 66.540 | 185.554 | 340.337 | 741.753 |
| Average expense \$ | 356.523 | 71.488 | 214,114 | 355,122 | 785.366 |
| Average net loss \$ | -22,702 | -4.849 | -27.560 | -14,785 | -43,613 |

1987


If) These estimates are based on sample of Dusinesses rejorting sales between $\$ 25.000$ and $\$ 2,000,000$.
See iable ifor symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brungwick, Residential Renovation (SIC 4013)


## Symbole

zero or no observations
$=$ too smell too be expressed
... not epplicsola
$\times$ confidentisl

## footnotes

(1) Thes estimates er based on sample of businesses peporting salus between 525,000 and \$2,000,000

Total wighted expenditure on given item

This portion of the tobleprisins only to the busimesses reporting the specific expense item. Therefore these petios are calculated individually and the cotel wiil not necessarily equal $100 \%$.

Motes
Deta be shown by quartiles when at least 13 of the sampled busingsses report the specific item.
 on quarter of the totsi number of businesses. Within esch quartile, the average ratio is presented. for comparison pupposes. the high and low vilues of stiles re shown.

How to use the tobles
(1) Locate the mpropilete seles pange thet is displayed on the two lines ontitled mow sales value and ehigh silus value"
(2) The selected renge will indicete the proper quertile, i. ©. the bottom 25\%. the lower midde 25\%, the upper midde 25\% or the top $25 \%$
(3) Dete perteining to the selected sales fize range will be in thet quertile.

Standerd Industrial CInatificetion Definition (S1C 1980):
SIC 0013 - Residentisl Renovetion Contrectors
Businesses primarily engaged in pesidential additions. mojor improvements and repairs, renovotion. rahadilitation, retro-fitting and conversions involving more than one trade such as: general contractors for residential adoitions. general contractops for home improvements and pepairs. general contractors fop house alterapions and general contractops for resioential renoverions.

TABLE 2. Balance sheet profile for incorporated businesses only, 1987
New Brunswick, Residential Renovetion (SIL 4013)

|  | Total(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | Lowe I middle 25\% | Upper $\text { middle } 25^{\circ}$ | TOD 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sampie (No. Low sales vaiue ( $\$ 000^{\prime} \mathrm{s}$ ) High sales value ( $8000^{\prime}$ s) | $\begin{array}{r} 17 \\ (1) \\ (1) \end{array}$ | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Assets - . . .- .- .- |  |  |  |  |  |
| Accounts and notes receivable | 19 | -- | -- | -- | -- |
| Inventory | 19 | -- | -- | -- | -- |
| Other current assets | 13 | -- | -- | -- | -- |
| Total current assets | 32 | -- | -- | -- | -- |
| Fixed assets | 17 | -- | -- | -- | -- |
| Les5: Accum. dep. on fixed assets | - | -- | -- | -- | -- |
| Other assets | 2 | -- | -- | -- | -- |
| Total assets | 51 | -- | -- | -- | -- |
| Limbilities and equity <br> Current loans |  |  |  |  |  |
| Other current liabilities | 23 | -- | -- | -- | -- |
| Total current lisbilities | 34 | -- | -- | -. | -- |
| Mortgages payable | - | -- | - | -- | -- |
| Long ierm debt | - | -- | -- | -- | -- |
| Other liabilities | 16 | -- | -- | -- | -- |
| Total lisbilities | 51 | -- | -- | -- | -- |
| Total equity | - | -- | -- | -- | -- |

(1) ihese estimates are based on a sample of businesses reporting sates between $\$ 25,000$ and $\$ 2,000,000$.

See Table for symbols and hotes.

TABLE 3. Financial ratios(1) for incorporated businesses only. 4987
New runswlck, Residential Renovation (SIC 4013)

|  | Total (2) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | Lower middle 25\% | Upper <br> middle 25\% | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No.) Low sales value ( 8000 's) High sales value ( 8000 's) | $\begin{aligned} & 17 \\ & (1) \\ & (1) \end{aligned}$ | -- | -- | -- | -- |
|  |  | Average |  |  |  |
| Liquidity retio Current ratio (times) | 0.9 | -- | -- | -- | -- |
| Leverege ratios <br> Debt/equity ratio (times) <br> Interast coverage ratio (times) <br> Debt retio (times) | $\begin{array}{r} -199.1 \\ 1.0 \\ 1.0 \end{array}$ | -- | -- | -- | -- |

(1) The prios represent the overage of ratios for each business in the group and cannot be celculated from the figures shown in table 2 .
(2) These estimbtes ere besed on sample of Dusinesses reporting sales betmetn $\$ 25,000$ and $52,000,000$.

See iable i for symbols and notes

## Definitione

t. Liquidity rotio:

Current = current assets / current liebiliqies
2. Leverage ratios:
al Dequ/equity = rotal liabilities f equity
bl Detr raqio = roqal liabilities / qotal asseqs


TABLE 4. Statement of changes in financial position for incorporated businesses only. 1987
Now Brunswick, Residentisl Renovation (SIC 4013)

|  | Total11) | $\begin{aligned} & \text { Bot tom } \\ & 25 \% \end{aligned}$ | Lawe? $\text { midde } 25 \%$ | $\begin{aligned} & \text { UDDER } \\ & \text { middle } 25 \% \end{aligned}$ | $\begin{aligned} & \text { Tof } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No.) Low sales value ( 8000 s) Migh sales value ( 8000 's) | $\begin{array}{r} 5 \\ (1)^{5} \end{array}$ | -- | -- | -- |  |
|  |  |  | erage 18000 |  |  |
| Operating ectivities Cash from operations Dedrecietion Other | $\begin{array}{r} 5 \\ 4 \\ -81 \end{array}$ | -- | -- | -- | -- |
| Dividends | -1 | -- | -- | -- | -- |
| Investment activities <br> Disposel of fixed assets <br> Purchase of fixed essets <br> Increase in invostment <br> Decresse in investment | - ${ }^{4}$ | -- -- - | -- | -- -- -- | -- |
| Financing ectivities <br> Increase in long term debt <br> Repayment of lang term debt <br> Loans from shareholders <br> Repayment of loans from shareholders <br> Advances \& loans from government <br> Incresse in equity <br> Decresse in equity <br> Other | 2 -1 3 - | -- <br> - <br> - <br> - <br> - <br> - | -- <br> - <br> - <br> - <br> - <br> - | - <br> - <br> - <br> - <br> - <br> - | - - -- -- -- -- |
| Incroses(decrease) in cosh \& equivelents Cash equivalents-Beginning of the year Cash equivalents = End of the yoar | $\begin{array}{r} -72 \\ 47 \\ -25 \end{array}$ | -- | -- | -- | - |

 only those businesses reporting o stettenen of changes.
See teble ifor symbols and notes.
TABLE 5. Employment changes by size of business, 1984-1987 based on SIC classification in i987
Now Brunswick, Residential Buflding and Development (Sic 401)

| Business size expressed in everage labour units(1) | Number of businesses | $\begin{array}{r} \text { Total payroll } \\ \left(\$ 000^{\prime} s\right) \end{array}$ | Average Iabour units(1) | Changes in number of businesses with paid mployees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | No longer reporting(3) |
| 1984 |  |  |  |  |  |
| Totel | 656 | 23.734 | 1.218 | 190 | 78 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-49 \\ & 500 \text { and over } \end{aligned}$ | $\begin{array}{r} 647 \\ 7 \\ 1 \end{array}$ | $\begin{array}{r} 21.048 \\ 2.817 \\ x \\ x \end{array}$ | $\begin{array}{r} 1.080 \\ 135 \\ 2 \end{array}$ | 188 1 1 1 | 78 |
| 1987 |  |  |  |  |  |
| Totel | 733 | 35.104 | 1.612 | 167 | . . |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | $\begin{array}{r}928 \\ 6 \\ 1 \\ \hline\end{array}$ | $\begin{array}{r} 32.634 \\ x \\ x \\ x \end{array}$ | $\begin{array}{r}1.499 \\ 113 \\ \hline\end{array}$ | 164 2 1 - | $\ldots$ $\ldots$ $\ldots$ |

[1] Average abour units are calculated by dividing total payroll by the myerage onnuel wege and solary rate as roported in the Survey of Emplorment. Payroll and Hours. Statistics Canaos. Cotalogue 72-002. An overage labour unit could be interpreted as a full-time employee. Mote that the business size groups used are detepmined at the Caneda level. Thus if a business has at least 500 employees in Cansda as a whole but less than that number in any given province it is shown in the 500 end over group
121 Reters to businesses reporsing no payroll deductions in the previous year.
(3) Refers to businesses reporting no payroll deductions in the following vear

Wewly reporting" and mo longer reporting" businesses are assumed to have been in activity for six months and the infopmation is adjusted accordingly

See iable 1 for symbols and notes

TABLE 6. Selected operating characteristics of smail businesses by sales quartile. 1985-1987
New Brunswick, Residential Renovation (SIC 4013)

| Total $\{9$ Bottom | Lower | Upoer | middle $25 \%$ |
| ---: | ---: | ---: | ---: |

1985
Mumber of observations in sample
Average sales $\$$
Average expense $\$$
Average net profit (loss) $S$
Businesses feporting profit (Mo.)
Average sales $\$$
Average expense $\$$
Average net profit $\$$
Businesses reporting loss (Mo.)
Averape sales $\$$
Average expense $\$$
Average net loss $\$$
50.105
44.438
5.667

50.179
39.761
10.410

49.980
53.257
-3.277

| 94.735 | 375.655 |
| ---: | ---: |
| 85.356 | 357.320 |
| 9.379 | 18.335 |
|  |  |
|  |  |
| 94.572 | 401.764 |
| 83.026 | 376.474 |
| 11.546 | 25.290 |
|  |  |
|  |  |
| 95.989 | 224.109 |
| 103.283 | 246.144 |
| -7.294 | -22.035 |

1985

Number of observations in sample Average sales $\$$ Average expense $\$$ Average net profit (loss) \$

Businesses reporting profit (No.) Average sales $\$$ Average expense g Average net profit 5

Businesses reporting loss (No.) Aver age sales Average expense 5 Average net loss \$
53
138.519
128.905
9.614

19
145.022
131.941
13.081

10
123.359
134.228
-10.889
28.504
5.076
33.580
33.580
28,504
5.076

10
134.228
$-10.869$
53.257
-3.277

| $\begin{array}{r}\text { 83 } \\ \hline 105.539\end{array}$ | 28.966 | 42.245 |  |  |
| :---: | :---: | :---: | :---: | :---: |
| 104,685 | 31.390 | 39.482 | 82.046 80.203 | 272.898 267.563 |
| 1.854 | -2.424 | 2.763 | 1.843 | 5.235 |
| 50 |  |  |  |  |
| 143.979 | - | 57.014 | 91.765 | 283.157 |
| 30.000 | - | 43.792 | 79,184 | 267.023 |
| 13.979 |  | 13.222 | 12.581 | 16.134 |
|  |  |  |  |  |
| 33 |  |  |  |  |
| 100.298 | 28.966 | 37.229 | 73.682 | 261,315 |
| 104.718 | 31.390 | 38.018 | 81.080 | 268,385 |
| -4.420 | -2,424 | -789 | -7.398 | -7.070 |

1987

Number of observations in ssmple Average salas $\$$ Average expense $\$$ Average net profit (loss) \$
34
160.370
155.152
5.218
25
157.083
145.389
11.694

209.156
222.775
-13.619
--
--
--
--
$-=$
-- --

Businesses reporting profit (No.)

$$
\text { Average sales } \$
$$

$$
\begin{aligned}
& \text { Average sales } \\
& \text { Average expense }
\end{aligned}
$$

$$
157.083
$$

$$
\begin{aligned}
& 145.389
\end{aligned}
$$

$$
\begin{array}{ll}
\text { Average expense } \$ & 145.389 \\
\text { Average net peofit } \$ & 11.694
\end{array}
$$

Businceses poporting loss (Mo.)
209.156
222.775
-13.619

| Average sales $\$$ | 209.156 |
| :--- | :--- |
| Average expense $\$$ | 222.775 |
| Average nat | $-13,619$ |

(1) These estimates are besed on a sample of bus inesses peporting sales between $\$ 25.000$ and $\$ 2.000,000$

See Table 1 for symbols and notes

TABLE 4. Selected operating ratios, in percent of sales, 1987
New Brunswick. Excaveting and Grading (SIC 4214)

|  |  |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- |

## Symbols

- zero or fo observations
- to0 small 200 be expressed
.. nor epplicable
$\times \quad$ confidentisl


## cotnotes

|l| Fhese estimetes be besed on semple of busimesees reporting seles between $\$ 25,000$ and $\$ 2,000,000$.
Fotal weighted expenditure on a given item
21 Velue in eech cell $=\frac{\text { iotal weighted sales of all businesses in the semple }}{} \times$ poo for esch queptile.
(3) Velue in each cell


This portion of the table pertains only to the businesses reporting the specific expense item. fherefore these perios bre calculated individusty and the lotel will not necesselily equel $100 \%$.

## Motes

Dets ar shown oy quertiles when et lest 13 of the senpled businesses peport the specific item
 on quarter of the total number of businesses. Hithin each quaptile, the gerage retio is presented. for comparison pufposes, the high and low values of sales er shown.

## how to ust the teties


(2) The selected penge will indicate the proper queptile, i.e. the botton 25\$. the lower midde 25\%, the upper nidde 25z or the top 25\%
(3) Dats purtniming to the selveted sales size range will be in thet quartile.

Seenderd Industrinl Ciesslfiestion Definitien (sic 1As0)

```
SIC 42i4 - Excsveting end Grading Contrectors
Businesses primsrily engaged in construction site excovating and grading. lncludud ere businesses engeged in construction site
blasting. construction sipe draingge. construction site excavating. construction site grading. construction site land breaking
and clearing. construction site pock rmmoval end construction site trenching.
```

TABLE 2. Balance sheet profile for incorporsted businesses only, 1987
New Brunswick. Excevating and Greding (SIC 4214)

|  | Total: 1 ) | $\begin{array}{r} \text { Bot } 40 \mathrm{~m} \\ 25 \% \end{array}$ | Lowe r miad $25 \%$ | Uppe $\text { middle } 25 \%$ | $\begin{aligned} & \text { ToD } \\ & 25: \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses ir samele (No.) Lom sales value ( 8000 's) High sales value (\$000's) | $\begin{aligned} & 38 \\ & 11 \\ & (1) \end{aligned}$ | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Assets |  |  |  |  |  |
| Cash | - | -- | -- | -- | - |
| Accounts and notes receivable | 50 | -- | -- | - | -- |
| Inventory | - | =- |  | -- | -- |
| Other current assets | 54 | - | -- | -- | -- |
| Total current assets | 104 | -- | -- | -- | -- |
| Fixed assets | 140 | -- | - | -- | -- |
| Less: Accum. dep. on fixed assets | - | -- | -- | -- | -- |
| Other sssets | 24 | -- | -- | -- | -- |
| Total asets | 268 | -- | -- | -- | -- |
| Limbilities and equity |  |  |  |  |  |
| Current loans | 19 | -- | -- | -- | -- |
| Other current liabilities Total cupent lisbilities | 54 73 | -- | -- | -- | -- |
| Mortgages cayable | 73 | -- | -- | -- | -- |
| Long ierm debt | 8 | -- | -- | -- | -- |
| Dether liabilities | 70 | - | -- | -- | -- |
| Total liabilities | 152 | -- | -- | -- | -- |
| Totel equity | 116 | = | -- | -- | =- |

(1) These estimates are besed on a samole of pusinesses reporting sales detween $\$ 25.000$ sno $\$ 2.000,000$.
see rable 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1987
New Brunswick. Excaveting and Grading (SIC 4214)

|  | Total(2) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lower } \\ & \text { middi } 25 \% \end{aligned}$ | UpDe? middle 25\% | TOP 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No.) Low sales value ( $\$ 000^{\prime} \mathrm{s}$ ) High sales value ( $\$ 000^{\prime}$ s) | $\begin{aligned} & 38 \\ & (1) \\ & (1) \end{aligned}$ | -- | -- | -- | -- |
|  | Average |  |  |  |  |
| Liquidity retio Current ratio (times) | 8.4 | -- | -- | -- | *- |
| Leverage ratios <br> Detlequity ratio (times) <br> Interest coverage ratio (times) <br> Debt ratio (times) | $\begin{aligned} & 1.3 \\ & 4.2 \\ & 0.6 \end{aligned}$ | -- | -- | -- | -- |


(2) These ustimetes or bated on sonpla of businesses reporting seles between $\$ 25,000$ end 32,000.000.

See Toble 1 for symbols and notes.

## Definltions:

1. Liquidity ratio:

Current : current asseis / curfent liabilities.
2. Leverege ratios:

ब! Detileouily = qoral listibities / equiqy
b) Dedi isico $=$ toisl liatilities / total asseis
c) Intepest coverage $=$ ne? profit * interest expense/interes? expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987
New Brunswick. Exesvating and Grading (SIC 4214)

|  | Total(i) | $\begin{array}{r} 80+40 \mathrm{~m} \\ 25 \% \end{array}$ | Comer <br> midde 25: | Upper midde 25\% | Tor 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No.) Low sales value ( $\$ 000$ s) High sales value ( $\$ 000$ 's) | $\begin{array}{r} 19 \\ 111 \\ 11) \end{array}$ | -- | -- | -- |  |
|  | Average (\$000's) |  |  |  |  |
| Opersting activities <br> Cash from opertions <br> Deprecistion Other | $\begin{array}{r} 37 \\ 42 \\ -22 \end{array}$ | =- | -- | -- | -- |
| Dividends | -1 | - | -- | - | -- |
| Investment activities <br> Disposal of fixed assets <br> Purchase of fixed assets <br> lncrese in investment <br> Decreses in investment | $\begin{array}{r}21 \\ -75 \\ -3 \\ \hline\end{array}$ | - -- $=-$ | -- | -- | -- -- - |
| Financing ectivitios <br> Increase in long term dubt <br> Repayment of long term debt <br> Loans from sharaholders <br> Reoayment of loans ifom sha: holders <br> Advances \& loans from government <br> lncrase in eavity <br> Decrease in equity <br> Othe? | $\begin{array}{r} 34 \\ -17 \\ 9 \\ -23 \\ - \\ - \\ \hline \end{array}$ | - -- - - -- - | - <br> - <br> - <br> - <br> - | - <br> - <br> - <br> - <br> - <br> - | - <br> - <br> - <br> - <br> - |
| Increses(decrease) in essh s equivalents Cush equivelents-Beginning of the yexr Cash s equivelents - End of the year | $\begin{array}{r} 2 \\ 42 \\ 43 \end{array}$ | -- | -- | - $\quad=-$ | -- |


see Toble i for symbols and notes.

New Bruncwick. Excavating and Grading (SiC 4214)


[^2]TABLE 6. Selected operating characteristics of smali businesses by sales quartile, $1985-1987$ New Brunswick. Excavering and Grading (SIC 4214)


1986


1987

| Number of observations in sample <br> Average saies \$ <br> Average expense \$ <br> Average net profit (loss) $\$$ | 80 206.439 191.217 15.222 | $\begin{array}{r} 32.935 \\ 36.469 \\ -3.534 \end{array}$ | $\begin{array}{r} 65.651 \\ 56.446 \\ 9.205 \end{array}$ | $\begin{array}{r} 137.850 \\ 928.342 \\ 9.508 \end{array}$ | $\begin{array}{r} 589.318 \\ 543.611 \\ 45.708 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses reporting profit (Mo.) | 46 |  |  |  |  |
| Averoge seles ${ }^{\text {d }}$ | 207.322 | 33.883 | 63.265 | 144.848 | 587.292 |
| Average expense \$ | 183.899 | 19.977 | 52.061 | 131,779 | 531.777 |
| Average net profit \$ | 23.423 | 13.906 | 11.204 | 13,069 | 55.515 |
| Businesses repopting lose (Mo.) | 14 |  |  |  |  |
| Aveiage soles \$ | 207.747 | 32.240 | 85.478 | 110.624 | 602.647 |
| Average expense \$ | 219.452 | 48.555 | 92.878 | 114.972 | 621.403 |
| Average net loss \$ | -11.705 | -16.315 | $-7.100$ | -4.348 | -18.756 |

[^3]TABLE 1. Selected operating ratlos. in percent of sales, 1987
New Brunswick, Other site work (SIC 4219)


## Symbols

zero or no observations

- too smell too be expressed
not applicste
$\times$ confidentisl


## Footnoter

111 These estimetes are besed on compl of businesses reporing salios between $\$ 25,000$ end $32,000,000$.
(2) Velue in each cell $=\frac{\text { Total wighted expenditure on given item }}{\text { foral weighted sales of ell businesses in the sample }} \times$ poo for each quartile.
(3) Velue in each cell Total weignted expenditure on given item $\times 100$ for ach quartile.

This portion of the toble perteins only to the businesses reporting the specific expense item, fhertore these retios ore calculted individuelly and the total will not necesserily equal $100 \%$.

Motes
Data are shown by queptiles when st least 13 of the sampled businesses report the specific item.
Records were renked in escending order sccording to seles size. Eech quertile fi. © botton 25z, lower nidde 25z, etc. represents one quarter of the iotsl numper of businesses. Within ech quertile. the ever ege retio is presented. Por conperison purposes. the high and low vilues of soles are shown.

How to ust the tebles
(1) locste the opproprise seles renge that is displayed on the two lines entitied low seles valuem and migh sal as value".
$(2)$ The selected renge will indicete the proper quartile. i.t. the bottom 25z, the lower midde 25z. the upper widde 25 of ohe 100 25\%
(3) Dota pertsining to the selbeted seles size range will be in that quertila.

Stenderd Induetriel Clessiffestion Definition (SIC 18s0):
SIC 4218. Dther Site Mork
Businesses primarily engaged in site work mot elsewhere classilied. Included in this industry ere businesses primarily angaged im landscape contpacting who purchase nupsery stock. These businesses include landscape contractors and pipeapping installation.

TABLE 2. Balance sheet profile for incorporated businesses only, 1987
New Brunswick, Other site Work (SIC 4219)

|  | Total(1) | Bottom 25\% | $\text { middfe } 25 \%$ | Upper $\text { middle } 25 \%$ | $\begin{aligned} & \text { Too } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) (ow sales volue $(\$ 000$ 's) Hign sales value ( $\$ 000$ 's) | (1) ${ }^{8}$ | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Assets |  |  |  |  |  |
| Cash Accounts and notes peceivable | 10 | -- | -- | -- | -- |
| Inventory | 1 | -- | -- | -- | -- |
| Dther current assets | 12 | -- | -- | -- | -- |
| Total curient ossets | 22 | -- | -- | -- | -- |
| Fixeo assets | 64 | -- | -* | -- | -- |
| Les5: Accum. dep. on fixed assets | - | -- | -- | -- | -- |
| Other assets | 1 | - | - | -- | -- |
| Total eseets | 88 | -- | -- | -- | -- |
| Liabilities and equity - 7 - |  |  |  |  |  |
|  |  |  |  |  |  |
| Other current liabilities | 18 25 | -- | -- | -- | -- |
| Mortgages dayable |  | -- | -- | -- | -- |
| Long term debt | 7 | -- | -- | -- | -- |
| Other liabilities | 43 | -- | -- | -- | -- |
| Total liabilities | 75 | -- | -- | -- | -- |
| Total equity | 13 | -- | -- | - | -- |

11: These estimates are based on sample of businesses reporiing sales between $\$ 25,000$ and $\$ 2,000,000$.
See Table ? for symbols and notes

TABLE 3. Financial ratios(1) for incorporated businesses only, 1987
New Brunswlck, Other site Work (Sic 4219)

|  | Total(2) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | Lower middle $25 \%$ | Upper midde 25\% | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low seles value ( $\$ 000$ 's) Migh sales value ( $\$ 000$ 's) | $(11)$ |  | -- | -- | -- |
|  |  |  | Average |  |  |
| Liquidity retio Current itio (times) | 0.9 | -- | -- | -- | -- |
| Leverage ratios <br> Debtlequity patio \{times <br> Interest coverage ratio (times) <br> Debt ratio (times) | $\begin{aligned} & 5.8 \\ & 1.4 \\ & 0.9 \end{aligned}$ | -- | -- | -- | -- |

(1) The ratios represent the average of ratios for ach business in the group ano connot be catculated from the figures shown in table 2 .

121 These estimatas er besed on sample of businesses reporting selies between $\$ 25,000$ and $32,000,000$.
See rable for symbols and notes

## Definitiens:

t. Liquidity retio:

Gurrens $=$ current assets / current liabililies
2. Leverage retios:
a) Debi/equity = total liabi!ities / equity
b) Debt iatio = totai liabilties / total assets
c) Interes: coverage $=$ net profit . interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987
New Brunswick. Other Site Work (SIC 4219)

|  | Total(1) | $\begin{array}{r} \text { Bat tom } \\ 25 \% \end{array}$ | Lower $\text { middie } 25 \%$ | $\begin{aligned} & \text { Uppet } \\ & \text { middle } 25 \% \end{aligned}$ | $\begin{aligned} & \text { Tor } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Eusinesses in sample (No.) Low sales value ( $\$ 000 \mathrm{~s}$ ) H gh sales value $(\$ C 00$ s) | $\begin{aligned} & 4 \\ & (1) \\ & 1 \end{aligned}$ | -- | -- |  | -- |
| Average 18000 s |  |  |  |  |  |
| Opersting ectivities Cash from operations Depreciation Other | $x$ $x$ $x$ ¢ | -- | -- | -- | -- |
| Dividends | $x$ | -- | -- | -- | - |
| Investment sctivities <br> Disposal of fixed assets <br> Purchase of fixed assets <br> Increase in investment <br> Decrease in investment | $x$ $x$ $x$ $x$ | -- | -- -- -- | -- | - |
| Finencing ectivities <br> Increase in long term debt <br> Repayment of long tepm debt <br> Loans from shareholders <br> Redayment of loans from shareholders <br> Advances \& loans from government <br> Increase in coulty <br> Decrease in equity <br> Other | $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ | - - - - - $=-$ | - - - -- -- | -- -- -- -- -- | -- -- -- - - - |
| Increase(decrease) in cash oquivelents Cash squivalents-Beginning of the reep Cash equivalents - End of the year | $x$ $x$ $x$ | -- | -- | -- | -- |

(1) These estimates are dased on sample incorporated businesses reporing sales detwen \$25.000 and $\$ 2,000,000$. Semple count inciuces
only those Dusinesses reporting a tatment of changes
see rable 1 for symbols and notes.
TABLE 5. Employment changes by size of business. 1984-1987 based on sic clasificetion in ige7
New Brunswick, Other sle Work (S|c 4219)


(11) Average laboup units ore calculated by dividing totel paypoll by the byeroge annus wage and salsy rate as reported in the Survey of Employment. Payroll and Hours. Staqistics Caneda. Catalogue 12-002. An average labour unit could de interpreted as a full-time employee. Woie that the business size groups used are delermined at the canaoo level. Thus if a business has at least 500 enoloyes in canada os o whole but less than that number in apy given province it is shown in the 500 ond over group.
(2) Refers to businesses reporting no payroli deductions in the previous yabr
(3) Refers 10 Dusinesses reporting no payrall deductions in the following year.
"Newly reporting" and "no longer reporting" businesses are assumec to have been in activity for six monits and the information is adjusted accordingly.

See table: for symbols anc nopes

TABLE 6. Selected operating characteristics of small businesses by sales quartile. $1985-1987$ New Brunswick, Other site Hork (Sic 4219)


1986

| Number of observations in sample <br> Average sales \$ <br> Average expense \$ <br> Average net profit lloss) \$ | $\begin{array}{r} 27 \\ 231.241 \\ 221.028 \\ 10.213 \end{array}$ |
| :---: | :---: |
| Businesses reporting profit (Mo.) | 19 |
| Average sales \$ | 252.827 |
| Average expense 5 | 229.941 |
| Average net profit \$ | 22.886 |
| Businesses reporting loss (No.) | 8 |
| Average sales 5 | 243.555 |
| Average expense \$ | 256.379 |
| Average net loss \$ | -12,824 |

1987

| Number of observatiens in sample <br> Average sales $\$$ <br> Average expense <br> Avarage net profit (loss) $\$$ | $\begin{array}{r} 10 \\ 150.971 \\ 139.713 \\ 11.258 \end{array}$ |
| :---: | :---: |
| Businesses reporting profit (Mo.) | 5 |
| Average sales \$ | 173.632 |
| Average expense \$ | 150,071 |
| Average net drofit \$ | 23,561 |
| Businesses reporting loss (Mo.) | 5 |
| Average sales \$ | 109.202 |
| Aversge exdense \$ | 118.887 |
| Aversge net loss \$ | -9.685 |

[^4]TABLE 1. Selected operating ratios, in percent of sales. 1987
New Brunswick. Concrete Pouring \& Finishing (51c 4224)

|  | To8al61) |  |  | Bottom 25\% | midde |  | Upeermidde 25\% |  |  | $\begin{aligned} & \text { Tor } \\ & 25 \% \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sampie No. Low sales value ! 5000 s) High saies vaiue $\$ 000$ 's) |  | $\begin{aligned} & 26 \\ & !1! \\ & 11 \end{aligned}$ |  |  |  | -- |  | -* |  | -- |  |
| Selected expense item | Industry average (2) |  |  |  |  | $\begin{aligned} & \text { \% busi- } \\ & \text { nesses } \\ & \text { reporting } \end{aligned}$ | Reporting businesses only (3) |  |  |  |  |
|  | Total | Bottom 25\% | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Upoer } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{aligned} & 700 \\ & 25 \% \end{aligned}$ |  | Total | $\begin{array}{r} \text { Bot } 10 \mathrm{Om} \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | Uoper midde 25\% | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Percent of sales |  |  |  |  |
| Cost of sales | 31.8 | -- | -- | -- | -- | 74.8 | 42.5 | -- | -- | =- | -- |
| Occupency expenses | 9.4 | -- | - | = | -- | 100.0 | 9.4 | =- | =- | - | =- |
| Depreciation | 5.1 | -- | -- | -- | -- | 95.1 | 5.3 | - | -- | -- | - |
| Repairs 8 maintenance | 2.0 | -- | -- | -- | - | 40.6 | 5.0 | -- | -- | -- | -- |
| Heat. light \& telephone | 0.8 | -- | -- | -- | - | 84.4 | 0.9 | -- | -- | -- | -- |
| Rent | 9.5 | - | -- | -- | -- | 54.8 | 2.8 | - | -- | -- | -- |
| Personnel expenses | 30.9 | -- | - | - | =- | 100.0 | 30.9 | -- | -- | -- | -- |
| Finencisl expenses | 1.5 | - | -- | - | -- | 93.2 | 9.6 | -- | =- | -- | -- |
| Interest 8 bank charges | 1.0 0.5 | - | -- | -- | -- | 85.9 82.8 | 1.1 0.6 | -- | -- | -- | -- |
| Professional fees | 0.5 | - | -- | -- | -- | 82.8 | 0.6 | - | -- | -- | -- |
| Other expenses | 22.4 | - | - | -- | -- | 100.0 | 22.4 | - | -- | -- | -- |
| Profit (ioss) | 4.1 | - | - | - | -- | 95.1 | 4.3 | -* | -- | -- | - |
| Total | 100.0 | -- | -- | -- | =- | 100.0 | . . $\cdot$ | - | -- | -- | -- |

Sybols

- zero or no odservetions
- too small too de expressed
not applicate
$\times$ confidentisl


## Footnotes

(1) These estimates pre besteo on sample of businesses peporing seles between $\$ 25,000$ end $\$ 2,000,000$. Total wighied expenditure on given item

(3) Value in each cell $=\frac{\text { Tots weighied expenditure on given iten }}{\text { Total weighied sales of businesses peporting this item of expenditure }}$ for each quertite

This Dopqion of the tabl pertains only to the businesses roorting the specific expense item. Therefore these ietios are celculated individuelty and the rotel will not necessarily equel 1008

## Moter

Dete are shown oy ouartiles when eq leas? 13 of the sampled businesses peport the specific item
Hecords mere ranked in escending order according to sales size. Each quartile fi. bottom 25\%, lower midole 25\%, eic. represents one querser of the totel number of businesses. Within each quartile, the ever age ratio is presented. for comperison purposes, phe high and lom values of siles er shown.

```
How to use the tebles
11) Locste the mppopriste seles range thet is displeyed on the two lines entiqled bow seles velue" end oHigh sales value"
12) The selscted range will indicate the proper quartile. i. . the bottom 25%. the lower middle 25%. &he upper middle 25% or the
    sop 25%.
(3) Dets pertoining to the selocted sales size renge will be in that quartile.
```


## Stunderd Induetrisl CIessificetion Definition (SIC 18801;

SIC 4224 - Concrete Pouring and Finishing Contrecter
Businesses primarily engageg in concrete pouring or placement and concrete finishing. Concrefe dempproofing. concrete tinishing. concrete pouring, concrete pumping lploctmentl, gunning concrete, paving with concrete, presture grouting. sealing or coating concrife. waterproofing concrete and weatherppoofing concrete are also inctuded in this industry.

TABLE 2. Balance sheet profile for tncorporated bustnesses only, 1987
New Brunswick, Concrete Pouring Finishing (Sic 4224)

| Total(1) Botiom | Lower | Upper | Too |  |
| :--- | ---: | ---: | ---: | ---: |
|  | $25 \%$ | middele $25 \%$ | $25 \%$ | $25 \%$ |


i1) inese estimetes are bused on sample of businesses reporting sales Detween $\$ 25.000$ and $\$ 2.000 .000$.
See table i for symbols and notes.

TABLE 3. Financtal ratios(1) for incorportited businesses only. 1987
New Brunswick. Concrete Pouring Finlshing (Sic 4224)



(2) These estimetes ar besed on stel of businesses reporting seles between $\$ 25,000$ nd $\$ 2.000,000$

See Table ifor synools and notes.

## Definitions:

1. Liquidisy ratio:

Cuprent = curren: assets / current liabilifies
2. Leverage retios:
8) Debi/equiqy $=$ so:al liabilities / equity
b) Debr ratio = ioial liabilities / toial asseis
cl Interest coverage $=$ net profit - inseress expense $/$ interest expense

TABLE 4. Statement of changes in financiel posttion for incorporated businessea only, 1987
New Brunswick, Concret Pouring Finishing (SIC 4224)

| Tots (1) | Bottom | cowe: | UPDer | Tos |
| :---: | :---: | :---: | :---: | :---: |
|  | 25\% | midde 25\% | midole 25\% |  |


| Businesses in sample (No.) Low sales value ( $\$ 000$ 's) Migh sales value ( $\$ 000$ 'si | $\begin{array}{r} 8 \\ (1)^{8} \end{array}$ |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Average ( 3000 's |  |  |  |  |
| Operating activities Cash from ocerations Deprecistion Deher | $\begin{array}{r} 33 \\ 12 \\ -10 \end{array}$ | -- | -- | -- |  |
| Dividends | -2 | -- | -- | -- | -- |
| Investment activities <br> Disposst of fixed assets <br> Purchase of fined assets <br> increse in investment <br> Decresse in investment | -12 | -- | -- | - -- -- | -- |
| Finencing ectivitios <br> Increase in long term debt <br> Repsyment of long term debt <br> Loans from shareholders <br> Redarment of loans from shareholders <br> Advances \& loans from government <br> Increase in equity <br> Decresse in equity <br> Other | 13 -16 11 -14 - - | - - - - - - | - - - - - - | - - - - -- -- | -- -- -- -- -- -- |
| Incresen(decrese) in cash \& equivalents Cesh tequivelents-Beginning of the reat Cesh sequivalents - End of the year | 15 9 24 | -- | -- |  | -- |

 only those businesses reporting statement of changes
see leble i for symbols anc nozes.
TABLE 5. Employment changes by size of business. 1984-1987 based on sic cimssification in 1987
New Brunswick, Concrete Pouring Finishing (SIC 4224)

| Business size expressed in average labout units (1) | Number of businesses | $\begin{array}{r} \text { Total payroll } \\ (\$ 000 \text { s) } \end{array}$ | Average labour units(1) | Changes in number of businesses with paid emplorees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{array}{r} \text { Newly } \\ \text { feporting(2) } \end{array}$ | No Ionger reporting(3) |
| 1984 |  |  |  |  |  |
| Totel | 61 | 3. 653 | 175 | 11 | 6 |
| $\begin{aligned} & \text { 1ess than } 20 \\ & 20 \text { - } 99 \\ & 100-499 \\ & 500 \text { ond over } \end{aligned}$ | $\begin{array}{r} 59 \\ 2 \\ - \end{array}$ | $x$ $x$ - | 112 63 - - | 11 - - | 5 - - |
| 1987 |  |  |  |  |  |
| Total | 67 | 5.566 | 231 | 15 | . $\cdot$ |
| $\begin{aligned} & \text { less then } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 63 4 - | $\begin{array}{r} 3.302 \\ 2.254 \\ = \\ = \end{array}$ | 140 91 - - | 14 $!$ $\vdots$ | $\ldots$ $\ldots$ $\ldots$ |

 Survey of Employment. Payroll ano Hours. Sibistics Eanada. Caralogue 72-002. Am Everage labour unit could be interpreqed as a fulf-time employbe. Note thet the business size groups used ar determined bt the Canade tevel, Thus if a busimess has at least 500 emproyes in canada as a whole but less than thet number in ony given province is is shown in the soo and over group.
(2) Refers to businesses eporting no payrotl deductions in the previous year.
(3) Refers 10 businesses reporting no payroll deguctions in the following year
"Wewly reporting" and "no longer reporing" businesses are assumed te hove been in activity for six months and the information s adjusted accoroingy

See iable 1 for symbols and noter

TABLE 6. Seiected operating characteristics of smill busfnesses by sales quartile. 1985-1987
New Brunswick, Concrete Pouring \& Finishing (Sic 4224)


1985

| Number of observations in semple Average sales $\$$ Average expense Average net profit (loss) \$ | $\begin{array}{r} 39 \\ 232.591 \\ 215.529 \\ 17.062 \end{array}$ |
| :---: | :---: |
| Businesees reporting profit (Mo.) | 35 |
| Averige sales \$ | 233.979 |
| Averoge expense \$ | 215.200 |
| Averoge net profit | 18,779 |
| Eusinesses reporting loss (Mo.) |  |
| Average sales \$ | 271.684 |
| Average exponse | 283,690 |
| Average net loss \$ | -12.026 |

1986


1987

| Number of observetions in sample | 21 |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Average sates \$ | 219.249 | -- | -- | -- |
| Average expense \$ | 212.093 | -- | -- |  |
| Average net profit (loss) \$ | 7,156 | - | -- | -- |
| Businesser peporting profit (Mo.) | 22 |  |  |  |
| Average sales 5 | 217.637 | -- | -- | - |
| Average expense \$ | 203.303 | -- | -- | -- |
| Averoge net plofits | 14,334 | -* | - | -- |
| Businesses reporting loss (No.) | 5 |  |  |  |
| Averoge tales \$ | 263.407 | -- | -- | -- |
| Average expense \$ | 282.031 | -- | -- | -- |
| Averege net loss \$ | -18,624 | -- | -- | -- |

(1) These estimates are based on sample of businesses roporting sales between $\$ 25,000$ and $\$ 2,000.000$.

See iable for symbols and notes

TABLE 1 . Selected operating ratios, in percent of sales. 1987
New Brunswick, Masonry Work (SIC 4231)
Total (1; Bot10m
Ot10m Lower
$25 \%$ m.odte $25 \%$
Upper
mide!e $25 \%$

TOD


| Selected expense item | Industiy average (2) |  |  |  |  | $\begin{aligned} & \text { X busi- } \\ & \text { nesses } \\ & \text { reporting } \end{aligned}$ | Reporting businesses only ( 3) |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middl } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Uoper } \\ \text { miodl } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |  | Total | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Uoper } \\ \text { midole } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
|  | Parcent of sales |  |  |  |  |  | Percent of sales |  |  |  |  |
| Cost of sesles | 25.2 | =- | -- | -- | - | 11.5 | 32.2 | - | -- | -- | -- |
| Occupancy expenses | 5.2 | -- | - | -- | -- | 100.0 | 5.2 | -- | -- | - | - |
| Oeprecistion | 3.0 | -- | -- | -- | -- | 79.8 | 3.8 | -- | -- | -- | -- |
| Repairs mantenance | 0.3 | -- | -- | - | - | 14.8 | 2.3 | -- | -- | -- | -- |
| Mest. light is telephone | 0.8 | -- | -- | -- | -- | 80.0 40.2 | 1.0 | -- | .- | -- | -- |
| Rent | 1.1 | -- | -- | -- | .- | 40.2 |  | -- | -- | -- | -- |
| Personnel expenses | 37.8 | -- | - | -- | -- | 100.0 | 37.8 | -- | -- | -- | - |
| Finseisl expenses | 1.5 | =- | -* | -- | =- | 100.0 | 1.5 | -- | - | -- | - |
| Interest \& bank charges | 0.6 | -- | -- | $\cdots$ | -- | 87.8 | 0.6 | -- | -- | -- |  |
| Professiona! fees | 0.9 | -- | - | -- | -- | 86.0 | 1.9 | -- | -- | -- | -- |
| Other expenses | 20.8 | -- | -- | -- | -- | 100.0 | 20.8 | -- | -- | =- | -- |
| Profit (loss) | 8.5 | -- | -- | -- | - | 100.0 | 8.5 | -- | - | -- | -- |
| Total | 100.0 | - | -- | -- | -- | 100.0 | ... | -- | -- | -- | -- |

## Symbols

zero or no obsepvetions
-- 100 sall 100 be expressed not appi icsble
$\times$ confidentiol

Total weighted expenditure on given item
(2) Value in each coll $=$ Total weighed sales of all businesses in the sample $x$ poo fop each quapile
(3) Value in eech ceil : $\frac{\text { lotal weighted expenditure on given item }}{\text { Total weighted seles of businesses peporting this item of expenditure }}$ for ech quertile

This portion of the teble pertains only to the businesses reporting the specific expense itom. Therefort thest ratios are calculated individually and the tota! will not necesserily equal $100 z$.

## Motes

Notes
Data are showt by Qubrtiles when st teest 13 of the sempled businesses peport the specific item.
Records were renked in sscending order according to seles size. Each quspile li. Dottom 25z, lower middie 25z. Etc. I represents one quarter of the total number of businesses. Within each quertile, the over age ratio is presented. For comperison purposes. the high and low values of sales are shown.

How to ust the seblet

(2) The selected pange wilt indicate the proper quartile. i. e. the bottom 25\%. the fower midd 25\%, the upper thidde 25\% or the $10025 x$.
(3) Data pertaining to the selfeced sales size range will be in thet gubrtile.

## Stenderd Industrisi CI憲sificetion Definition (SIC 1880):

SIf 4231 - Masenty Contrector:
 blocklaying. brick or stone lining thimney, kiln, boiler. eqci brickiaying. installation of granite lexterior workl, installation of marble (exterior workl. mesonry work. imstaltasion of ornamenial stone. pointimg masonry. installation of slate (exterior work). stone cutting and se:ting and the instatlation of veneer facing stone or brick are included

TABLE 2. Balance sheet profile for incorporited businesses only, 1987
New Brunswick, Masonry Work (sIc 4231)

|  | Tctai(1) | $\begin{aligned} & \text { Bot tom } \\ & 25 \% \end{aligned}$ | $\begin{array}{r} \text { bower } \\ \text { miode } 25 \% \end{array}$ | Uppe: miadle 25\% | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses ir sample (No.) Lom sales va we ( $\$ 000$ 's) High sales value ( $\$ 000^{\prime}$ s) | $\left.\begin{array}{l} 12 \\ \{1\} \\ 11 \end{array}\right\}$ | -- | -. | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Asset. |  |  |  |  |  |
| Cash | 50 |  |  | -- | -- |
| Accounts and notes receivable Inventory | 50 | -- | -- | -- | -- |
| Other current assets | 34 | .- | -- | -- | -- |
| Total current assets | 84 | -- | -- | -- | -- |
| Fixed assets | 34 | -- | -- | -- | -- |
| Less: Accum. dep. on fixed assets | - | -- | -- | -- | -- |
| Other assets | 1 | *- | -- | - | -- |
| Totel essets | 119 | =- | =- | - | -- |
| Liebilities and equity |  |  |  |  |  |
| Other current liabilities | 35 | -- | -- | -- | -- |
| Total current liabilities | 52 | -- | -- | -- | -- |
| Mortgages dayable | - | -- | -- | -- | - |
| Long tert debt | 1 | -- | -- | -- | -- |
| Other liabilities | 19 | -- | -- | -- | -- |
| Total liobilities | 72 | =- | -- | -- | -- |
| Total equity | 46 | -- | -- | -- | -- |

111 These ostimates are based on a sample of businesses reporing sales between $\$ 25,000$ and $\$ 2.000,000$

See Table: for symbols and ncies

TABLE 3. Financial ratios (1) for incorporated businesses only. 1987
New Brunswick, Masonry Work (SIC 4231)

|  | Total(2) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { midde } 25 \% \end{array}$ | Upper midde $25 \%$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000^{\prime}$ s) High sales value 19000 's | $\begin{aligned} & 12 \\ & (1) \\ & (1) \end{aligned}$ |  |  |  | -- |
|  |  |  | Average |  |  |
| Liquidity retio Current ratio (times) | 1.6 | -* | -- | -- | -- |
| ```Leverage ratios Debt/eauity ratio (times) Interest coverage ratio (times) Debt ratio (times)``` | $\begin{aligned} & 1.6 \\ & 7.6 \\ & 0.6 \end{aligned}$ | -- | -- | -- | -- |

(1) The retios ropresent the sugrge of setios for esch business in the group and cannot be calculsted from the figures shown in fable 2 .
(21 These estimetes bre based on a semple of businesses reporting sales between 525,000 end $\$ 2.000,000$
See Table for symbols end nozes.

Definitions:

1. Liquidity retio:

Curren: $=$ current assets / current liabilities.
2. Leversge ratios:
a) Debt/equity = totai liabilities / equity
b) Debt ratio = iotal liabilities / lotal assets
c) Interest coverage $=$ net profil $+i n i e r e s i$ expense / interest expense

TABLE 4. Statement of changes in financial position for incorporated bustnesses only, 1987
New Brunswick, Masonry Work (SIC 4231)

|  | Total(1) | Bottom 25\% | $\begin{gathered} \text { bower } \\ \text { midd } \\ 25 \% \end{gathered}$ | Uoper $\text { miode } 25^{\circ}$ | $\begin{aligned} & \text { Tor } \\ & 25: \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Eusinesses in sample (No.) Low sales value ( $\$ 000$ 's) High sales value ( $\$ 000$ s) | $\{1\}^{5}$ | -- | -- | -- | -- |
| Average (\$000's) |  |  |  |  |  |
| Oper ming ectivities <br> Cash from operations <br> Depreciation <br> Other | 19 7 -1 | -- | -- | -- | -- |
| Dividends | - | -- | -- | -- | - |
| Investment ectivitiss <br> Disposel of fixed assets Purchase of fixed assets Increase in investment Decrease in investment | $\begin{array}{r}1 \\ -13 \\ - \\ \hline\end{array}$ | -- <br> $=-$ <br> - | -- | -- | -- |
| Financing activities <br> Increase in long term debt <br> Reparment of long ierm debt <br> Loans from shareholders <br> Redayment of loans from shareholders <br> Advances \& loans from government <br> Increase in equity <br> Decrease in equity <br> Other | 4 -4 9 -2 | - - - -- -- -- | - - - - - - - | -- - - - - - - | -- -- - - - - |
| Incresse(decresse) in eash equivalents Cash \& equivalents-Beginning of the year Cash \& Equivalents - End of the year | 9 9 18 | -- | -- | -- | -- |

11 these estimetes ape based on a sample of incorporated businesses reporting sales between $\$ 25,000$ and $\$ 2.000 .000$. Sample count includes
only those businesses reporiing o statement of changes.
see isble 1 for symbols and notes.
TABLE 5. Employment changes by size of business. 1984-1987 based on sic ciassification in ig87 New Mrunswick. Masonry Work (SIC 4231)


(11) Average tabour units are calculated by dividing total paypoti by the overse ennusl wage bnd salary rate as raported in the Survey of Employment, Payroll and Hours, Statisics Cansor, Catalogue 12-002. An average labour unit could be interpreted as a full-time employer. Note that the business size groups used ape deiermined ot the conods level. Thus if obusiness 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 so businesses reporting no payrall deductions in the previous year.
(3) Refers to businesses reporting no payrall deductions in the following yebr
"Newly reporting" and "no longey reporqing" businesses are assumed to have been in activity for sity months and the information is adiusied accordingly

See lable 1 for symbols and notes

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1985-1987
New Brunswick, Masonry Work (SIC 4231)

|  |
| :--- | :--- | :--- |

1986


1987

| Number of observations in sample <br> Average sales $\$$ <br> Average expense $\$$ <br> Average net profit (loss) \$ | $\begin{array}{r} 17 \\ 195.739 \\ 182.633 \\ 13.106 \end{array}$ |
| :---: | :---: |
| Busintsses reporting a profit (No.) <br> Averape sales \$ <br> Average expense $\$$ <br> Average net profit \$ | $\begin{array}{r} 12 \\ 169.697 \\ 148.396 \\ 21.301 \end{array}$ |
| Businesses reporting loss (Mo.) <br> Average sales $\$$ <br> Average mpense $\$$ <br> Average net loss $\$$ | $\begin{array}{r} 5 \\ 411.072 \\ 422.748 \\ -11.676 \end{array}$ |

(11) These estimates are based on somple of businesses reporting sales between $\$ 25.000$ and $\$ 2,000,000$

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios. in percent of sales. 1987
Now Brunswick. Siding Work (Sic 4232)

|  |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- |

## yymbol

zero or no observetions

- too smell too be expressed
not applicable
$\times$ confidential


## Footnotes

111 These estimates are besed on s semple of businesses reporqing sales between $\$ 25,000$ end $\$ 2.000 .000$. Totel weighted expenditure on given item
(2) Velue in ash cell: = $\times$ roo for each quertile.
(3) Value in esch cell $=\frac{\text { lotel weighted expenditure on given irem }}{\text { lotel weighted seles of businesses reporting this item of expenditupe }}$ for attile

This portion of the table perisins only to the businesses reporting the specific expense iqem. Therefore these petios afe calculated individually and the total will not necessarily equel $100 \%$

## notes

Deta of showh by quartiles when at least 13 of the sampled businesses peport the specific item.
Recopos were panked in ssending order according io sales size. Esch quartile li.e. bottom 25z, lower midde 25\%, etc. I fepesents one quarter of the totel number of businesses. Within esch quertile. the sverage retio is presented. For comparison purposes, the high and low values of salus are shown.

How to use the tebles
(1) Locate the sppropriat sibles ramge that is oisplayed on the two lines entithed low sales velue" end wigh sales valuer
(2) The selected ronge will indicete the proper quertile, i.e. the botion $25 \%$, the lower midde $25 \%$, the upper midd $25 \%$ or the $10025 \%$
(3) Data pertsining to the stected sales size range will be in that quaptile.

Stenderd Industrisl Clestificetion Definition (SIC 1980):
51C 4232-Siding Contrectors
Businesses primarily engaged in the installation and repaip of siding. cladding, metal doops and wincow frames and related work lncluded are businesses dealing in the installation of metal awnings. canopies sno shutters: installation of cladoing lexcluding glassi: installation of curtain walls: installation of metal doors and window frames: installation of metal. hardboard and vinyl exterior siding; ins:allarion of metal and plastic fascis and soffit and the installation of aluminum, steel, asbestos, cement. piastic and herdboara siding

TABLE 2. Balance sheet profile for incorporated businesses only, 1987
New Brunswick, Siding Work (Sic 4232)

|  | Total(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | riodie $25 \%$ | $\begin{aligned} & \text { Uppe } \\ & \text { midole } 25 \% \end{aligned}$ | $\begin{aligned} & \text { TOD } \\ & 25^{\circ} \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Rusinesses in sample (No.) Low sales value $(\$ 000$ s) High sales value $(\$ 000$ 's) | $\begin{array}{r} 9 \\ (1) \\ (1) \end{array}$ | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Assets |  |  |  |  |  |
| Cash Accounts and notes receivable | 36 | - | -- | - | -- |
| Inventory |  | -- | -- | -- | -- |
| Other current ossets | 38 | -- | -- | - | -- |
| Total current assets | 75 | -- | - | -- | -- |
| Fixed assets | 21 | - | -- | -- | -- |
| Less: Accum. dap. on fixed assets | 5 | -- | -- | -- | - |
| Other assets | 6 | -- | -- | -- | -- |
| Totel assets | 102 | -- | -- | -- | -- |
| Lisbilities and equity |  |  |  |  |  |
| Other current liabilities | 39 | -- | -- | -. | -- |
| Total current liabilities | 60 | $\cdots$ | -- | -- | -- |
| Mortgages payable | 6 | -- | -- | -- | -- |
| Long term debt | 1 | -- | -- | -- | -- |
| Other liabilities | 28 | -- | -- | -- | -- |
| Total lisbilities | 90 | -- | -- | -- | -- |
| Total equity | 12 | -- | -- | -- | -- |

(11) These estimates are dased on sample of businesses reporting $\$$ ales beiween $\$ 25,000$ and $\$ 2.000,000$

See Table for sympols and noies

TABLE 3. Financial ratios (i) for incorporated busimesses only. 1987
New Brunswick, Siding Work (Sic 4232)

|  | Total(2) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | Lowar middle 25\% | Upper middle $25 \%$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ 's) High sales value 15000 's? | $(1)^{9}$ | -- | -- | -- | -- |
|  |  |  | Average |  |  |
| Liquidity ratio Current ratio (times) | 1.2 | -- | -- | -- | -- |
| Leverage ratios <br> Debt/equity ratio (times) <br> Interest coverage ratio (times) <br> Debt ratio (times) | 7.2 1.0 0.9 | -- | -- | -- | -- |

(1) The retios repesent the overage of ratios for each business in the group and cannot be celculoted from the figures shown in table 2
(2) These estimates me based on sample of businesses reporting seles between $\$ 25,000$ end $\$ 2.000,000$.

See toble 1 for symbols and nores.

## Definitions:

1. Liquidity ratio:

Cuprent = current assets / cuprent liabilities.
2. Leverage rotios:
a) Debt/equity = :otal batilities / equity.
b) Debi ratio = qoial liabilities / total assers
cl Interesi coverage $=$ net profit - interes: expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987
New Brunswick, Siding Work (SIC 4232)

(1) These estimetes art based on a sample of incorporated businesses reporting seis betwen \$25.000 and \$2.000.000. Sodple couns includes oniy ihose businesses reporifing a statement of changes.
Se Teble 1 for symbois and noies

TABLE 5. Employment changes by size of business, 1984-1987 based on SIC cimssificetton in 1987
New Brunswick, Siding Work (sic 4232)

| Business size expressed in average labour units(1) | Number of businesses | Total payroll | Average labour units $\{$ i) | Changes in number of businesses with peid employees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Newly pedorting(2) | No longer reportingl3j |
| 1984 |  |  |  |  |  |
| Totel | 73 | 4.422 | 208 | 24 | 12 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | $\begin{array}{r}70 \\ 2 \\ \hline 1\end{array}$ | $\begin{array}{r} 2.385 \\ x \\ x \end{array}$ | 113 <br> 87 <br>  <br> 8 | 24 - - - | $\begin{array}{r} 11 \\ 1 \\ - \end{array}$ |
| 1987 |  |  |  |  |  |
| Totel | 83 | 3.722 | 150 | 14 | . . |
| $\begin{aligned} & \text { less then } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 81 1 1 | $\begin{array}{r} 3.087 \\ x \\ x \end{array}$ | $\begin{array}{r}125 \\ 19 \\ \hline 5\end{array}$ | 14 - - | $\ldots$ $\ldots$ |

(1) Guarage lebour units ere calculated by dividing rotal payroll by the average ennual wage and salery fate as reported in the Surver of Employment. Payroll and Hours. Statistics Canads. Catologue 12-002. An average labour unif could be interpreted bs o full-time employee. Note that the business size groups used ore determined ar the Canado lovel, thus if a business has at least 500 employees in canade as a whole but less then that number in ony given province it is show in the 500 and over group
(2) Refers tc businesses reporting no payroll deductions in the previous yefr.
(3) Refers to businesses reporting no payroll deductions in the following yeap
"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusiec accoraingly
see iable 1 for symbols and notes

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1985-1987
New Brunswick, Siding Work (Sic 1232)


1985


1986


19 혀주

| Number of observations in sample <br> Average sales \$ <br> Average expense \$ <br> Averoge net profit (loss) \$ | $\begin{array}{r} 22 \\ 180.880 \\ 151.914 \\ 8.966 \end{array}$ |
| :---: | :---: |
| Businesses peporting profit (No.) | 17 |
| Averege sales | 135.813 |
| Average expense \$ | 123.842 |
| Averoge net profit \$ | 11.971 |
| Businesses peporting a loss (Mo.) | 5 |
| Average sales \$ | 509.490 |
| Average expense \$ | 519.197 |
| Average net loss \$ | -9.707 |

(1) These estimates are based on a sample of businesses reporting soles between $\$ 25.000$ and $\$ 2.000 .000$.

See lable 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales. 1987
New Brunswick. Plumbing (SIC 4241)

|  | To:0.(1) |  | $\begin{array}{r} \text { Bo } \div 10 \mathrm{~m} \\ 25 \% \end{array}$ |  | $\begin{array}{r} \text { bowe: } \\ \text { midoie } 25 \% \end{array}$ |  | $\begin{aligned} & \text { UpDer } \\ & \text { middle } 25 \% \end{aligned}$ |  |  | TOD $25:$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No. Low sales value ( $\$ 000$ 's) High sales value ( $\$ 000$ 's) |  | $\begin{array}{r} 58 \\ (1) \\ (i) \end{array}$ |  | (1) | $\begin{array}{r} 89 \\ 137 \end{array}$ |  | $\begin{aligned} & 137 \\ & 263 \end{aligned}$ |  |  | $\begin{aligned} & 263 \\ & (1) \end{aligned}$ |  |
| Selected expense item | Industey aversoe(2) |  |  |  |  | $\begin{aligned} & \text { \% busi- } \\ & \text { nesses } \\ & \text { repopting } \end{aligned}$ | Reporting businesses only ( 3) |  |  |  |  |
|  | Total | Bot:0m $25 \%$ | $\begin{array}{r} \text { Lower } \\ \text { middie } \\ 25 \% \end{array}$ | UpDer midde 25\% | $\begin{aligned} & \text { TOO } \\ & 25 \% \end{aligned}$ |  | Tot 1 | $\begin{array}{r} \text { Bot } 40 m \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Uoper } \\ & \text { midd fe } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { ToD } \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Percent of soles |  |  |  |  |
| Cost of sules | 38.8 | 34.3 | 42.8 | 40.9 | 37.4 | 89.7 | 43.2 | 43.6 | 42.8 | 43.5 | 43.0 |
| Dccupency expenses | 5.5 | 3.6 | 14.1 | 5.1 | 4.0 | 100.0 | 6.5 | 3.6 | 14.1 | 5.1 | 4.0 |
| Deprecistion | 2.9 | 1.8 | 5.6 | 2.7 | 1.5 | 100.0 | 2.9 | 1.8 | 5.5 | 2.7 | 1.5 |
| Repairs \% maintenance | 1.7 |  | 6.1 | 0.7 | 0.4 | 39.8 | 4.3 | - | 19.8 | 1.5 | $0 . ?$ |
| Heat. Iight \& telephone | 1.2 | 1.2 | 1.4 | 1.1 | 1.2 | 93.4 | 1.3 | 1.3 | 1.4 | 1.3 | 1.2 |
| Rent | 0.7 | 0.7 | 0.9 | 0.4 | 0.9 | 45.8 | 1.6 | 3.2 | 2.3 | 0.8 | 1.4 |
| Personnel expenses | 20.4 | 10.2 | 14.4 | 28.1 | 27.3 | 83.4 | 24.4 | 19.9 | 17.2 | 28.1 | 28.2 |
| Financial expenses | 1.6 | 1.5 | 2.3 | 1.0 | 1.6 | 89.9 | 1.8 | 1.7 | 2.3 | 1.3 | 1.7 |
| Interest $\delta$ bank cnorges | 1.0 | 0.5 | 1.7 | 0.7 | 1.2 | 75.6 | 1.3 | 0.8 | 2.5 | 0.9 | 1.4 |
| Propessional fees | 0.6 | 0.9 | 0.6 | 0.3 | 0.4 | 78.1 | 0.7 | 1.1 | 0.9 | 0.5 | 0.5 |
| Other expenses | 21.1 | 22.2 | 17.6 | 17.9 | 26.5 | 100.0 | 21.1 | 22.2 | 17.6 | 17.5 | 26.5 |
| Profit (loss) | 11.7 | 28.3 | 8.9 | 7.0 | 3.1 | 100.0 | 11.7 | 28.3 | 8.9 | 7.0 | 3.1 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | ... ${ }^{\circ}$ | $\cdots$ | ... | ... | . . |

## Sybools

zero or no observations
-- to0 small toc de expressed
not apolicable
$x$ confiden?i B
foornoter
(1) These esimetes reased on sample of businesses reporting seles between $\mathbf{1 2 5 . 0 0 0}$ and $\$ 2.000 .000$.

Toral waighted expenditur on given item

131 Value in ench $c \left\lvert\, 1=\frac{\text { iotal weighted expenditure on given item }}{\text { Toial weighted sales of businesses reporting this item of expenditure }}\right.$ for each quetile.
This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these petios are calculated individually and the tot日l will not necesserily equal 100\%.

## motes

Dest er shown by quartiles when at least 13 of the somplod businesses raport phe specific item.
 one quarier of the cotel number of businesses. Within esch quartile, the werege retio is presentad. For comperison purposes. the high and low values of sales ara shomn.

How to use the tetres

121 The selected range will indicate the proper quartile, i. the bot tom 25\%. the lower middle 25\%. the upper midd $25 \%$ or the top $25 \%$
13) Desa pertnining to the selucted seles size range will be in the quertile.

Seenderd Industrisl Clestificetion Definition (\$JC Ieso):
Sic 424i - Pluabing Contreetore
 as instatlation of waste and vent drain systems. ifstatiation of hot water heaters and plumbing tanks. installation of water meteps, instsliation of piping sysiems. imstallation of plumting fixtures. installation of primary hot mater. instilation of roof drainge systems lexcept eavestroughingl and installation of sanitary ware.

TABLE 2. Balance sheet profile for incorporated businessas only, 1987
New Brunswick. Plumbing (S|C 4241)

| Te:al1) |  |  |  | TOD |
| :---: | :---: | :---: | :---: | :---: |
| T- | $25 \%$ | $\text { midole } 25 \%$ | $\text { midele } 25 \%$ | $25$ |


|  | Averige (\$000's) |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Assets |  |  |  |  |  |
| Cash |  | - | - | -- |  |
| Accounts and notes receiveble | 30 | -- |  | -. | -- |
| Inventory | - |  |  |  |  |
| Dther current ossets | 45 | -- |  |  |  |
| Total current assets | 74 |  |  |  |  |
| Fixed ossets | 32 | - |  |  |  |
| Less: Accum. dep. on fixed assets | - | -- |  |  |  |
| Other assets | 5 | -- |  | - | -- |
| Total meseta | 112 | - | -- | -- | -- |
| Liobilities and equity |  |  |  |  |  |
| Cuprent losns Other current liabilities | 13 | -- | -- | -- | -- |
| Other current liabilities | 31 | -- |  |  |  |
| Total current liabilities Morigages payable | 43 | -- |  |  |  |
| Mortgages payable Long ierm jeot | - | -- | -- | -- | -- |
| Long lerm oeot Other liabilities | , | -- |  | -. |  |
| Other liabilities | 22 | - | -- | -- | -- |
| Total liebilities | 88 | -- | -- | =0 | - |
| Total equity | 46 | -- | - | -- | - |

(1) These estimates are dased or sample of businesses reporing sales beiween $\$ 25.000$ and $\$ 2.000,000$.
see table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only. 1987
New Brunswlek, Plumblng (SIC 4241)

| Total $(2)$ | Bottom | Lower | Upper |
| ---: | ---: | ---: | ---: |


| Businesses in samole (No.) Low sales value ( $\$ 000$ s) $\mathrm{H}: \mathrm{gh}$ sales value $\left(\$ 000^{\prime}\right.$ s) | $\begin{aligned} & 45 \\ & (1) \\ & (1) \end{aligned}$ | -- |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Average |  |  |  |
| Liquidity retio Curfent ratio (times) | 1.7 | -- | -- | -- | -- |
| Leverage ratios <br> Debtleauity ratio (times) <br> Interest coverage ratio (times) <br> Debt fatio (times) | $\begin{aligned} & 1.4 \\ & 4.1 \\ & 0.6 \end{aligned}$ | -- | -- | -- | -- |

[^5]See isble 1 for symbols and notes.

## Oefinitions:

1. Liquidity retio:

Gurrent $=$ cuprent assets / current liabilities
2. Levertge retios:
a. Debt/equiry $=$ iotal liabilities / equipy

c! in:eres: =overaje = net profiq . in:eres: expense f interes: experse.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 19B7
New Brunswick, Plumbing (SIC 4241)

|  | Total(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | miodrewer | Upoer middle 25\% | Tof 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No.) <br> Lom sales value ( $\$ 000$ 's) <br> High sales value ( $\$ 0 \mathrm{COO}^{\prime}$ s) | $\begin{gathered} 18 \\ (1) \\ (1) \end{gathered}$ | -- | -- | -- | -- |
|  | Average ( $\$ 000$ s) |  |  |  |  |
| Dperating sctivities <br> Cash from operations <br> Deprecistion <br> Other | 8 5 3 | -- | -- | -- | -- |
| Dividends | - 1 | -- | -- | -- | -- |
| Investment ectivities <br> Disposel of lixed assets <br> Purchase of ined assets <br> Increase in investment <br> Decrease in investment | -7 | -- | $=-$ <br> - <br> - | -- <br> - <br> - | -- |
| Financing ectivities <br> Increase in long term debt <br> Reparment of long term debt <br> Loans from shareholders <br> Redayment of ioans from shareholders <br> idvances 8 loans from government <br> increase in equity <br> Decrese in equity <br> Other | $\begin{array}{r}2 \\ -7 \\ 2 \\ -5 \\ \hline\end{array}$ | - - $=-$ - - - | - - $\therefore$ $\therefore-$ -- | - <br> - <br> - <br> - <br> - <br> - | - <br> - <br> - <br> - <br> - <br> -- |
| Incresse(decrease) in cesh s equivalents Cash \& equivalents-Beginning of the year Cesh equivalents - End of the year | 7 3 8 | -- | -- | -- | -- |

 only those businesses reporting stetument of chenges.
see icble f for symbols and notes

TABLE 5. Employment changes by size of business, 1984-1987 based on SIC classification in iget
New Brunswick, Plumbing (Sic 4241)

|  |  |  |  | Changes in num with Do | of businesses oloyees |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Business size expressed in aversge labour units(1) | Number of businesses | $\begin{array}{r} \text { Total parioll } \\ \left(\$ 000^{\prime} s\right) \end{array}$ | Average labou: units\{1\} | $\begin{array}{r} \text { Newly y } \\ \text { reoorting }(2) \end{array}$ | No longer reporting(3) |
| 1984 |  |  |  |  |  |
| Totel | 137 | 9.765 | 464 | 26 | 13 |
| $\begin{aligned} & \text { leas than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | $\begin{array}{r} 131 \\ 8 \\ - \\ - \end{array}$ | $\begin{aligned} & 5.878 \\ & 3.889 \end{aligned}$ | $\begin{array}{r}280 \\ 184 \\ \hline\end{array}$ | $\begin{array}{r} 25 \\ 1 \\ \hline \end{array}$ | 13 $=$ - |
| 1587 |  |  |  |  |  |
| Tetel | 149 | 15.645 | 633 | 13 | ... |
| $\begin{aligned} & \text { less then } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 144 4 1 - | $\begin{array}{r} 8.647 \\ x \\ x \\ = \end{array}$ | $\begin{aligned} & 350 \\ & 178 \\ & 107 \end{aligned}$ | 13 | $\cdots$ $\cdots$ $\cdots$ |

 Survey of Emprayment. Paypoli and Houps, Staristics Canada. Catalogue 72.002. An overage labour unit could be interpreteo as a full-time employee. Note that the business size groups used are derermined at the Cangde level Thus if business has at logt 500 emplovees in Canada as a whole but less then that number in any given ppovince it is shown in the soo and over group
(2) Refers 10 businesses reporting no payroll oeductions in the provious year.
(3) Refers 10 businesses reporting no payroli deductions in the following year.
"Mewty reporqifg" and mo longer reporting" businesses are assumed to hove deen in activity for six monens and the infopmetion is sdusied accordipgly.

See Table for symbols and nores

SOURCE: Small Business and Special Surveys Division. Siatistics Cande.

TABLE 6. Selected operating characteristics of small bustnesses by sales quartile. 1985-1987 New Brunswick, Piumbing (SIC 4241)

|  | To:al(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { bower } \\ \text { middle } 25 \% \end{array}$ | Upoer $\text { midde } 25 \%$ | $\begin{aligned} & \text { ToD } \\ & 25: \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | 1985 |  |  |
|  | 117 |  |  |  |  |
| Averige sales 5 | 187.495 |  |  |  |  |
| Average expense $\$$ | 177.135 | $27.796$ | $52.379$ | $114.097$ | $514.268$ |
| Average net profit (loss) \$ |  | 5.451 | $11.814$ | $13.231$ | $10.945$ |
| Businesses reporting profit (Mo.) | 94 |  |  |  |  |
| Average sales \$ | 181.010 | 32.997 | 63.617 | 128.538 | 498.887 |
| Average expense \$ | 165.888 | 26.534 | 50.736 | 110.364 | 475.909 |
| Average net profit \$ | 15.124 | 6.463 | 12.881 | 18.174 | 22.978 |
| Businesses reporting loss (No.) |  |  |  |  |  |
| Average sales \$ | 205.511 |  |  |  |  |
| Average expense \$ | 213.518 | 38.793 | 75.497 | 128.241 | $511.541$ |
| Average net loss \$ | -7.907 | -3.350 | -3.205 | -5.494 | $-19.569$ |

1986

| Mumber of observations in sample <br> Average sales $\$$ <br> Average expense s <br> Average net profit (loss) \$ | 122 179.532 170.504 9.028 | $\begin{aligned} & 50.297 \\ & 39.900 \\ & 10.397 \end{aligned}$ | $\begin{array}{r} 102.430 \\ 97.073 \\ 5.357 \end{array}$ | $\begin{array}{r} 148.557 \\ 137.407 \\ 11.150 \end{array}$ | $\begin{array}{r} 16.845 \\ 407.636 \\ 9.209 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses reporting e profit (Mo.) | 87 |  |  |  |  |
| Average sales \$ | 194,638 | 50.244 | 102.236 | 148.989 | 477.084 |
| Averse expenses | 179.235 | 37.957 | 88.989 | 132.464 | 457.528 |
| Average net profits | 15.403 | 12.287 | 13.247 | 16,525 | 19.556 |
| Businesses reporting los: (Mo.) | 35 |  |  |  |  |
| Averoge soies \$ | 143.213 | 50.679 | 102,781 | 147.188 | 272.205 |
| Averape expense \$ | 151.661 | 54.063 | 111.659 | 153.080 | 287.841 |
| Average net loss \$ | -8.448 | -3.384 | -8.878 | -5.892 | -15.636 |

1987

| Number of observations in sample <br> Average sales \$ <br> Avorage expenses <br> Average net profit (loss) $\$$ | 59 203.655 189.732 13.933 | 56.062 42.153 13.909 | $\begin{array}{r} 105.750 \\ 96.047 \\ 9.703 \end{array}$ | $\begin{array}{r} 186.750 \\ 174.589 \\ 12.061 \end{array}$ | $\begin{array}{r} 465.098 \\ 46.038 \\ 20.060 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businestes reporting profit (Mo.) | 44 |  |  |  |  |
| Average sales ${ }^{\text {a }}$ | 207.900 | 56.776 | 107.56 | 178.071 | 489.193 |
| Average expense \$ | 187.876 | 42.036 | 93.129 | 156.075 | 460.262 |
| Average net profit \$ | 20.024 | 14.740 | 14,432 | 21.995 | 28.931 |
| Businesses raporting loss (Mo.) | 184,557 |  |  |  |  |
| Averoge soles | 184.557 | 43,970 |  | 207.511 | 387,388 |
| Average expense \$ | 191.810 | 44.122 | 106,344 | 219.209 | 397.554 |
| Average net loss \$ | -7.253 | -152 |  | -11.698 | -10,976 |

[^6]TABLE 1. Selected operatting rattos, in percent of sales, 1987
New Brunswick. Wet Heating \& Mir Conditionlng Work (SIC 4243)


## Symbole

- zero or no observations
- too small too De expressed
not applicable
* confidentil

Footnotes estimetes are Dased on semple of businesses reporing sales between $\$ 25,000$ and $\$ 2,000,000$
(1) These
lotal weighred expenditur on given item

i3) Value in each coll $=\frac{\text { Total weighied expenditure on given item }}{\text { Toqal weighied sales of businesses reporiing this item of expenditure }}$ for each quartile.
This poption of she sable pertains only to the businesses peporting the specific expense item. Therefore these retios are csiculated individually and the toisl will not necesserity equal $100 \%$.

## Wotes

Oats ere shown oy querqiles when aq least 13 of she sampled businesses repopt the specific item.
Recoros were ranked in ascending order according 10 sales siz. Each quartile fi. bottom 25\%, tower midde 25\%. Ete. pepresents one quarter of the totel number of businesses. Hithin ech quertite, the everege resio is preseniad. For comparison purposes. the high and low volues of sales are shown

Mow to use the totoles
(1) Locsie the oppropiter sales renge thet is displayed on the iwo lines entitied bow soles value" end ehigh sales viluem
$(2)$ The selected range will indicese the proper quertile. i. . the botton 25z. the lower midd $25 \%$, the upper midde $25 \%$ or 2he 1op $25 x$.
(3) Dete pertaining to the selected sales size renge will oe in thet quertile.

## Stenderd Induetriel Cleseificetion Definition (SIC 1980):

SIC 4243 . Wet Hesting and Air Conditioning Contrmetors
 equipment and solar meaiing syspems involving liquids. These businesses incluce. central air conditioning installation, contractors installing steam boilers lexciuding power boilerst. installation of centrat cooling equipment and piping. installation of cooling towers
 of show melting eoyipment li quid systomst. solar heating fluid systems installation. insiallation of unitary heating. cooling or air conditioning equipment. installation of hestirg and air conditoning water pumping systems and the installation of central wet heating equipmen? and piping

TABLE 2. Balance sheet prof lle for incorporated businesses only. 1987
New Brunswick, Wet Hesting Air Conditioning Work (Sic 4243)

|  | To:al(1) | Bottom $25 \%$ | m. dतle $25 \%$ | Uppe: $\text { middle } 25^{\circ} \text {. }$ | TOD $25 \%$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No.) Low sales value ( $\$ 000$ 's) High sales value ( $\$ 000$ 's) | $(1)$ | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Assets |  |  |  |  |  |
| Accounts and notes receivoble | 117 | -- | -- | -- | -- |
| Inventory | - | -- | -- | -- | -- |
| Other current assets | 115 | -- | - | -- | -- |
| Total current assets | 231 | -- | -- | -- | -- |
| Fixed assets | 76 | -- | -- | -- | -- |
| Less: Accum. dep. on fixed assets | - | -- | -- | -- | -- |
| Other assets | 22 | -" | -- | -- | -- |
| Total assets | 330 | -- | - | - | -- |
| Liebilities and equity |  |  |  |  |  |
| Current loans Other cutrent liabilities | 34 105 | -- | -- | -- | -- |
| Total current liabilities | 139 | -- | -- | -- | -- |
| Mortgages payable |  | -- | -- | -- | -- |
| Long term debt | ! | -- | -- | -- | -- |
| Other liabilities | 31 | - | -- | - | -- |
| Total liabilities | 172 | -- | -- | -- | -- |
| Total savity | 158 | -- | . -- | -- | -- |

(1) These estimates are posed on sample of businesses reporting soles between $\$ 25,000$ and $\$ 2,000,000$

See ioble 1 for symbols and notes

TABLE 3. Financial ratios(1) for incorporated businesses only, 1987
New Brunswick. Wet Heating air Conditioning Work (SIC 4243)

|  | Total(2) | Bottom 25\% | Lower <br> midde 25\% | $\begin{aligned} & \text { Upper } \\ & \text { midole } 25 \% \end{aligned}$ | ToD $25 \%$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.l Low sales value ( $\$ 000$ 's) High sales value $\left(\$ 000^{\prime}\right.$ s) | $(1)^{7}$ |  | -- | -- | -- |
|  | Average |  |  |  |  |
| Liquidity ratio Current ratio (times) | 1.7 | -- | -- | -- | -- |
| Leverage ratios <br> Debt/aquity ratio (times) <br> Interest coverage ratio (times) <br> Oebt ratio (times) | $\begin{array}{r} 1.1 \\ 13.3 \\ 0.5 \end{array}$ | -- | -- | --- | -- |

(1) The patios represent the average of ratios for mach business in the group and cannot be colculated from the figures show in table 2 .

121 These nstimates ere basod on sample businesses peporting salus betwen $\$ 25,000$ and $82,000,000$.
See table for symbols and notes.

Definitions:
8. Liquidity rotio:

Current = current assets / eurrent lisbilities.
2. Leverage ratios:
a) Debq/equity $=$ toral liadilities / equity.
b) DeDt ratio = iotal liatilities / iopal assers
c) Interest coverage $=$ ne: profit - inserest expense / interes? expense

TABLE 4. Statement of changes in financial position for incorporated businesses only, igs7 New Brunswick. Wet Heating \& Air Conditioning Work (SIC 4243)

|  | Totar (1) | $\begin{array}{r} 8 c+40 m \\ 25 \% \end{array}$ | $\begin{array}{r} \text { jower } \\ \text { Niod!e } 25 \% \end{array}$ | $\begin{aligned} & \text { UDDE } \\ & m: 00: e^{2} \text { in: } \end{aligned}$ | To 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (Mo.) Low sales value ( $\$ 000$ ' 5 ) Hist sales value ( 8000 's) | $(1)^{5}$ | -- |  |  |  |
| Average ( $\$ 000$ s ; |  |  |  |  |  |
| Opereting ectivities <br> Cash from operations <br> Depreciation <br> Other | $\begin{aligned} & 56 \\ & 11 \\ & 11 \end{aligned}$ | -- | $=$ $=-$ | -- | -- |
| Dividends | - 10 | - | -- | -- | -- |
| Investment ectivities <br> Disposal of fixed assets <br> Purchase of fixed assets <br> Incresese in investment <br> Decresse in investment | $-24$ | - -- -- | $=$ - $=$ | -- | - - - |
| Finencing ectivities <br> Increase in long tert debt <br> Redayment of iong term debt <br> Loans from shareholders <br> Redaymens of loans from shareholders <br> Advances $\&$ loans from government <br> Increase in equity <br> Decresse in eouity <br> Other | $\begin{array}{r}6 \\ -5 \\ 4 \\ -3 \\ \hline\end{array}$ | - <br> - <br> - <br> - | - - - - - - - | -- -- - - - - | $\square$ <br> - <br> $\therefore$ <br> $\therefore$ <br> $\therefore$ |
| Incresse(decrese) in cash s equivalent: Cash sequivalents-Beginning of the year Cast sequivalents - End of the year | 47 20 67 | -- | -- | -- | -- |

(1) These estimates are based on a sample of incorporated dusinesses reporing soles detween $\$ 25,000$ anc $\$ 2.000,000$. Sample count includes
only those businasses reporing sierement of changes.
See toble I for symbols and notes

TABLE 5. Employment changes by size of business. 1984-i987 based on SIC ciassification in ige7
New Brunswick, Het Hesting Alp Conditioning Work (SIC 4249)

|  |  |  |  | Chenges in mumb with po | of businesses oloyees |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Business size expressed in suerage labour units(1) | Number of businesses | $\text { Totzi psyroll } \begin{array}{r} \left(\$ 000^{\prime} \mathrm{s}\right) \end{array}$ | Average labour units(1) | $\begin{array}{r} \text { Newly } \\ \text { reporting }(2) \end{array}$ | No ionge: reporting(3) |
| 1984 |  |  |  |  |  |
| Totel | 28 | 5,769 | 272 | 5 | 1 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | $\begin{array}{r} 21 \\ 3 \\ 4 \\ \hline \end{array}$ | $\begin{aligned} & 1,831 \\ & 2,703 \\ & 1.235 \end{aligned}$ | $\begin{array}{r} 88 \\ 128 \\ 58 \\ \hline \end{array}$ | 4 2 | $1$ |
| 1987 |  |  |  |  |  |
| Totel | 35 | 9.525 | 385 | 9 | . . |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | $\begin{array}{r} 23 \\ 7 \\ 5 \\ \hline \end{array}$ | $\begin{aligned} & 1.708 \\ & 3.199 \\ & 4.619 \end{aligned}$ | $\begin{array}{r} 68 \\ 129 \\ 189 \end{array}$ | 5 $?$ 1 | - $\cdots$ $\cdots$ |

[^7]TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1985-1987
New Brunswick, Wet Heating Air Conditioning work (SIC 4243)

|  | Total!1) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\text { middle } 25 \%$ | UDDE: <br> midde 25:. | To $25 \%$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | 1985 |  |  |
| Number of observations in smple | 12 |  |  |  |  |
| Averege soles $\$$ | 484.502 | -- | -- | -- | -- |
| Average expenseg | 471.125 | -. | - | -- | -- |
| Average net profit (loss) \$ | 13.377 | -- | -- | -- | -- |
| Businesses reporting profit (Mo.) | 7 |  |  |  |  |
| Average sales \$ | 507.257 | -- | -- | -- | -- |
| Avorsge expense \$ | 483.612 | - - | -- | -- | -- |
| Averoge net profit \$ | 23.655 | -- | -- | -- | -- |
| Businesses reporting a loss (Mo.) | 5 |  |  |  |  |
| Average sales \$ | 337.656 | -- | - | -- | -- |
| Averspe expense \$ | 358.521 | -- | -- | -- | -- |
| Average net loss \$ | -20.865 | -- | -- | -- | -- |

1986

| Number of observations in sample <br> Average sales $\$$ <br> Average expense $\$$ <br> Average net profit (loss) \$ | $\begin{array}{r} 12 \\ 329.886 \\ 399.372 \\ -69.486 \end{array}$ | -- | -- | -- |
| :---: | :---: | :---: | :---: | :---: |
| Businesses reporting profis (No.) <br> Average sales $\$$ <br> Average expense $\$$ <br> Average net profit $\$$ | $\begin{array}{r} 8 \\ 401.595 \\ 365,887 \\ 35,708 \end{array}$ | -- | -- | -- |
| Businesses feporting loss (No.) <br> Average sales $\$$ <br> Average expense $\$$ <br> Averoge net loss $\$$ | $\begin{array}{r} 4 \\ 279.225 \\ 403.376 \\ -124.151 \end{array}$ | -- | -- | -- |

1987

| Number of Average Average Average | observations in smmple sales \$ <br> expense 5 <br> net profit (loss) \$ | $\begin{array}{r} 10 \\ 535.424 \\ 487.981 \\ 47.443 \end{array}$ |
| :---: | :---: | :---: |
| Businesses | Peporting profit (Mo.) | 10 |
| Avorage | sales \$ | 535.424 |
| Average | expense 5 | 487.981 |
| Averoge $n$ | net profit | 47.443 |
| Businesses | reporting lose (Mb.) | - |
| Average s | sales 5 |  |
| Average | expense 5 | - |
| Average $n$ | net loss 5 | - |

[^8]See Table i for symbols and nopes

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brunswick. Electrical Work (SIC 4261)


## Symbols

- zero or no observations
- too small too te expressed
... hot applicable
$\times$ conlidentisl


## Footnotes

(1) These estimates are based on sample of businesses reporting sales between $\mathbf{2 5}, 000$ ond $\$ 2.000,000$

Totol weighted expendisure on given item
(2) Value in each celt = $\frac{\text { Total weighted sales of all businesses in the somple }}{\text { ate }}$ for ach quartile
3) Velue in esch cell= Total weighted expenditure on given item

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

Mates
Da: are show by quartiles when st leas: 13 of the samplot businesses report the specific item.
Records were ranked in ascending order according to ssles size. Each quartile fi. e. botiom 25\%, lower midde $25 \%$, etc. represents one quarter of the cotal number of businesses. Within each quartile, the everege rotio is presented. For comperison purposes, the high and low values of sales are shown

How to use the tobles

(21 The selected range will indicate the proper quartile. i. . the bottom 25\%, the lower midde 25\%, the upper midite 25\% or the top 25\%.
13) Data pertaining to the selected sales size renge will be in thet quartile

## Standerd Industriel CIeseification Definition (SIC 1880):

SIC 4261- Electrical Contractort
Businesses primarily engaged in the insiallation ang repaif of electrical and communication wiring systems. except transmission end distribution lines included in this industry are audio-visual wiping systems installation electric base boafd heaters installation installation of electric heating blast coils. installation of eleciric burglar atarm systems. installation of electric power control panels and out'ets. elecirical work. electric tire alarm systems installation, installation of intercommuication systems. electric lightipg systems installaqior. public address systems inspalaion, installation of electric snom melting cables. telephone wiring insiellation and electrical wire installations to houses buildings and structufes.

TABLE 2. Balance sheet profile for incorporated businesses only. 1987
New Brunswick, Electrical Work (SIC 4251)

|  | Total(1) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | Lower middle 25\% | Upper middle 25\% | $\begin{aligned} & \text { ToD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (Na. Low sales value ( 8000 's) High salee value ( $\$ 000$ 's) | $\begin{aligned} & 45 \\ & 11 \\ & 11 \end{aligned}$ | -- | -- | -- | -- |
|  | Average (8000's) |  |  |  |  |
| Assets |  |  |  |  |  |
| Cash | 1 |  | -- | -- |  |
| Accounts and notes receivable | 41 | -- | -- | -- | -- |
| Other cutrent assets | 46 | -- | -- | -- | -- |
| Total current assets | 87 | -- | -- | -- | -- |
| Fixed assets | 28 | -- | -- | -- | -- |
| Less: Accum. dep. on fixed assets Other assets | - | - | -- | -- | -- |
| Other asseis | 4 | - | -- | -- |  |
| Total esants | 118 | =- | - | -- | -- |
| Liabilities and equity |  |  |  |  |  |
| Dther current lisbilities | 43 | - | -. | -- | -- |
| Total current liabitities | 50 | -- | -- | -- | -- |
| Mortgages payable | - | -- | -- | -- | -- |
| long term debt | 2 | -- | -- | -- | - |
| Other liabilities | 12 | -- | -- | -- | - |
| Total lisbilities | 64 | =- | $\cdots$ | -- | - |
| Total equity | 54 | - | -- | -- | -- |

(i1) These estimates are besed on a sample of businesses reporqing soles between \$25,000 ano \$2.000.000.
See Table 1 for symbols and notes.

TABLE 3. Financial ratios (1) for incorporated businesses only, 1987
New Brungwick, Electrlesl Work (Sic 4261)

|  | Total(2) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | Lower midde 25\% | Upper $\text { middle } 25 \%$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ 's) High sales value ( 8000 's) | $\begin{aligned} & 45 \\ & 11) \\ & (1) \end{aligned}$ |  | -- | -- | -- |
|  | Average |  |  |  |  |
| Liquidity retio Current ratio (times) | 1.7 | -- | -- | - | -- |
| ```Leverage ratios Debt/equity ratio (times) Interest coverage ratio (times) Oebt ratio (times)``` | 1.2 5.0 0.5 | -- | -- | -- | -- |

(1) The ratios represent the average of ratios for ach busingss in the group and cannot be calculated from the figures shown in table 2 .
(2) These estimates bre besed on semple of businesses reporting $\$ 81$ bs betwen $\$ 25,000$ nd $\$ 2.000,000$.
see Tsble i for symbols and notes.

## Definitions:

1. Liquidity retio:

Curfent = current asseis / current fiabilities
2. Leverage retios:
a) Debi/eouity = total liabilities / equity.
b) Deot ratio = tota! liabiliqies / total assets
c) Inierest coverage = net profit interest expense/interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987
New Brunswick. Electrical Work (SIt 4251)

|  | Totalil | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { midowe? } 25 \% \end{aligned}$ | $\begin{aligned} & \text { UDDE? } \\ & m \text { ddie } 25: \end{aligned}$ | $\begin{aligned} & \text { Tos } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No. Lom sales value ( $5000^{\prime}$ s) High sales value (\$000's) | $\begin{array}{r} 27 \\ 11 \\ (1) \end{array}$ | $\begin{array}{r} 11 \\ 79 \end{array}$ | $\begin{array}{r} 79 \\ 138 \end{array}$ | $\begin{array}{r} 138 \\ 333 \end{array}$ | $\begin{aligned} & 385 \\ & 111 \end{aligned}$ |
|  |  |  | Average (\$000 |  |  |
| Operting ctivities Cash from operations Deprecition Other | 8 | -6 3 -1 | $\stackrel{2}{1}$ | $\begin{array}{r} -6 \\ 7 \\ 6 \end{array}$ | $\begin{array}{r} 38 \\ 15 \\ -5 \end{array}$ |
| Dividends | -1 | - | - | - | -3 |
| Investment activities <br> Disposal of fixed assets <br> Purchase of fixed assets <br> Increase in investment <br> Decresse in investmen? | 2 -13 -1 | 1 -5 - | -2 | -25 | 4 $-2 i$ -2 |
| Financing ectivities <br> Increase in long term debt <br> Repsyment of long term debt <br> Loans fiom shareholders <br> Repayment of loars fiom shareholders <br> Advances 8 lcans from government <br> increase in auity <br> Decrease in equity <br> Othe? | 3 -2 3 -1 | 2 <br> - <br> - | -2 | 13 -4 1 -1 - - -1 | 1 -4 3 -2 |
| Increase\{decrease) in cash s equivalents Cash \& equivalents-Beginning of the year Cash equivalents - End of the year | $\begin{array}{r} 5 \\ 23 \\ 28 \end{array}$ | -5 29 24 | 1 5 | $\begin{aligned} & -6 \\ & -2 \\ & -8 \end{aligned}$ | 24 57 80 |

 only those businesses reporting a statement of changes
see iable for symbols and nores

TABLE 5. Employment changes by size of business, 1984-1987 besed on Sic classificetion in 1987
New Brunswick, Electrical Work (SIC 42E1)

|  |  |  |  | Changes in numb with paid | of businesses oloyees |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Business size expressed in averoge lobout units(1) | Number of businesses | $\begin{array}{r} \text { Total } \begin{array}{r} \text { psyrall } \\ (\$ 000: s) \end{array} \end{array}$ | Average labour units(1) | Now 1 y reporting (2) | No longer reporting(3) |
| 1984 |  |  |  |  |  |
| Total | 288 | 19.443 | 928 | 67 | 23 |
| $\begin{aligned} & \text { less than } 20 \\ & 20 \text { 99 } \\ & 100-199 \\ & 500 \text { ond over } \end{aligned}$ | $\begin{array}{r} 281 \\ 5 \\ 1 \end{array}$ | $\begin{array}{r} 12.357 \\ 4.641 \\ x \\ x \end{array}$ | $\begin{array}{r} 593 \\ 220 \\ 109 \\ 6 \end{array}$ | 67 - - | 23 |
| 1987 |  |  |  |  |  |
| Total | 231 | 29.243 | 1.187 | 33 | - . |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | $\begin{array}{r} 279 \\ 10 \\ 1 \\ 1 \end{array}$ | $\begin{array}{r} 15.208 \\ 9.099 \\ x \\ x \end{array}$ | $\begin{array}{r} 520 \\ 368 \\ 95 \\ 104 \end{array}$ | 33 | $\cdots$ $\cdots$ $\cdots$ |

 Survey of Employment. Paypoll and Nours. Siatisics Cansda. Catslogue 72-002. An bverage isbour unit could be interbreted as g full-time employee. Note that the business size groups useo are determined at the Cande level. inus if ousiness has at least 500 employees in Candar os whole but less than thst number in ghy given province it is showh in the 500 and over group.
(2) Refers to businasses repoting no parcoli deduclions in the previous yes?
(3) Refers to businesses reporting no payroll deductions in the following vear
*Newly reporiing" and no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingiy

See Table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile. 1985-1987
New Brunswick, Electrical Work (SIC 4261)


1985

| Mumber of observations in sample <br> Averoge sales $\$$ <br> Averope expense $\$$ <br> Average net profit (loss) \$ | $\begin{array}{r} 187 \\ 196.717 \\ 183.103 \\ 13.614 \end{array}$ | $\begin{aligned} & 41.341 \\ & 30.918 \\ & 10.423 \end{aligned}$ | $\begin{array}{r} 85.380 \\ 80.222 \\ 6.158 \end{array}$ | $\begin{array}{r} 152.466 \\ 139.876 \\ 12.590 \end{array}$ | $\begin{array}{r} 505.582 \\ 481.397 \\ 25.285 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 8usinesses reporting profit (Mo.) | 161 |  |  |  |  |
| Average salos \$ | 202.164 | 41.186 | 33.240 | 160.072 | 514.158 |
| Average expense 5 | 183.336 | 30.098 | 81.375 | 140.531 | 481.341 |
| Average net profit | 18.828 | 11.088 | 11.865 | 19.541 | 32.817 |
| Businesser peporting loss (Mo.) | 26 |  |  |  |  |
| Aversge soles \$ | 179.296 | 44.873 | 66.745 | 134,845 | 470.719 |
| Average expense \$ | 186.632 | 49.582 | 76.924 | 138,356 | 481.667 |
| Average net loss \$ | -7.336 | -4.709 | -10.179 | -3.511 | $-10.948$ |

1986

| Wumber of observetions in sample | 215 |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Average sales \$ | 179.844 | 41.799 | 76.220 | 138.791 | 452.567 |
| Average expense \$ | 170.536 | 37.531 | 68.598 | 133.742 | 442.274 |
| Average net profit (loss) \$ | 9.308 | 4.268 | 7.622 | 5.049 | 20.293 |
| Businesses reparting a profit (Mo.) | 152 |  |  |  |  |
| Average sales \$ | 179.228 | 42.211 | 75.256 | 142,786 | 456,658 |
| Average expense \$ | 161.385 | 33.189 | 63,626 | 126,373 | 422.350 |
| Averege net profit \$ | 17.843 | 9.022 | 11.630 | 16.413 | 34.308 |
| Businesses reporting loss (Mo.) | 63 |  |  |  |  |
| Averege soles \$ | 183,341 | 41.338 | 79,160 | 133.340 | 478.925 |
| Average expense $\$$ | 191.557 | 42.389 | 83.758 | 142.631 | 497.431 |
| Average net loss $\$$ | -8, 226 | -1.051 | -4.598 | -8.751 | -18,505 |

1987

| Mumber of observations in sample | 88 |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Average sales \$ | 170.205 | 33,136 | 58.596 | 121.594 | 467.495 |
| Qverage expense \$ | 161,323 | 28.486 | 53.866 | 112.735 | 450.206 |
| Average net profit (loss) \$ | 8, 882 | 4.650 | 4.730 | 8.859 | 17.289 |
| Businesses reporting profit (Mo.) | 64 |  |  |  |  |
| Average sales \$ | 181.708 | 33.779 | 58. 693 | 123.620 | 510.741 |
| Average expense \$ | 166.714 | 27,054 | 51.111 | 108.814 | 479.878 |
| Average net protit | 14.994 | 6.725 | 7.582 | 14.805 | 30,863 |
| Businesses peporting loss (Mo.) | 24 |  |  |  |  |
| Average seles \$ | 141.141 | 31.434 | 58.123 | 114.294 | 360.714 |
| Average expense\$ | 150.857 | 32.279 | 67.347 | 126.860 | 376.943 |
| Average net loss \$ | -9.716 | -845 | -9,224 | -12.566 | -16.229 |

[^9]See table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales. 1987
New Brunswick. Orywll Work (SIC 4272)
Total(1)
$\square$

| Eusinesses ir sample (No.) | 12 |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Low sales vaiue (\$00 s) | (1) | -- | -- | -- | -- |
| High saies value (\$000's) | (1) | -- | -- |  | -- |


| Selected expense item | Industry average (2) |  |  |  |  | $\begin{aligned} & \text { \% busi- } \\ & \text { nesses } \\ & \text { reporting } \end{aligned}$ | Reporting businesses only ( 3) |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { midole } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { UDDet } \\ & \text { midole } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |  | Total | Botiom 25\% | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Uoder } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
|  | Percent of soles |  |  |  |  |  | Percent of sales |  |  |  |  |
| Cost of seles | 25.7 | = | - | -- | -- | 95.2 | 27.0 | -- | -- | -- | -- |
| Occupancy expenses | 1.7 | -- | -- | - | - | 77.4 | 2.1 | - | -- | -- | -- |
| Depreciotion | 0.9 | -- | -- | -- | -- | 55.4 | 1.7 | - | -- |  |  |
| Repaips \& maintenance | 0.1 | -- | - | +- | -- | 26.3 | 0.1 | -- |  | -- |  |
| Meat. light \% teleptione | 0.5 | -- | -- | -- | - | 67.7 | 0.7 | -- | -- | -- | -- |
| Rent | 0.1 | -- | - | -- | -- | 41.4 | 0.3 | -- | -- | -- | -- |
| Personnel expenses | 36.8 | - | - | -- | -- | 90.3 | 10.8 | -- | -- | -- | -- |
| Financiel expenses | 0.9 | =- | -- | - | - | 77.4 | 3.1 | -- | -- | -- | -- |
| Interest \& bank charges | 0.6 | -- | -- | -- | -- | 67.7 | 0.9 | -- | -- | -- | -- |
| Professional fees | 0.2 | -- | -* | -- | -- | 50.5 | 0.5 | -- | -- | -- | -- |
| Other expenses | 27.1 | -- | - | -- | -- | 100.0 | 27.8 | -- | -- | - | $\cdots$ |
| Profis (loss) | 7.2 | -- | -- | - | -- | 100.0 | 7.2 | -- | -- | -- | - |
| Total | 100.0 | -- | -- | -- | -- | 100.0 | -* | -- | -- | -- | -- |

## Symbols

zero or no observations
-- too small too be expressed
not applicable

- confidential

Footnotes
(1) These estimates are based on a sample of businesses reporing seles berween $\$ 25,000$ ond $\$ 2.000 .000$.
(2) Value in each cell $=\frac{\text { Total weighted expenditure on given item }}{\text { ater }}$ loo for each quartile
(3) Valut in esch cell $=\frac{\text { Tosal weighted expenditur on given item }}{\text { Total weighted sales of businesses poporting this item of expendiqure }}$ for ech qustile

This portion of the iable periains only to the businesses reporting the specific expense irem. inerefore these ratios are calculated individualiy and the to:sl will not necessitily equal 100\%

## Notes

Data are shown by quartiles when bt least 13 of the sampled businesses report the specific iqem.
Pecords were ranked in escending oropr scopoing io sales siz. Each quartile (i. e. Dotrom 25\%, tower midole 25z, etc. represents one quarier of the cosel number of businesses. Within each quittile, the aversge patio is presenied. For comparison purposes, the high and low values of sates are shown

How to use the tobles
(11) locste the approprist sales range thet is disployed on the two lines entitlod bow sales velue and anigh seles vitue"
(2) The selected renge will indicste the proper quartile, i. the botion 25\%. the tower midole 25\%, the upper midde 25\% or the 100 25\%.
(3) Date pertsining zo the selsected sstes size range wi才l be in shat quartile.

Stenderd Induserist tiestification Definition (SIC 1ssol:
SIC 4272 - Drywil Coneracsort
Businesses primerity engaged in the installation of drywall shets or panels. including related taping of jointa. sanding and other dryw! finishing. This industry includes businesses engaged in drywal finishing ltaping. sanding. spipplingl. drywall installation installation of gyosum wallboerg. sheetrock instalstion ldry wallboard. drywall stippling and taping oryall joinis.

TABLE 2. Balance sheet profile for incorporated businesses only, 1987
New Brunswick. Drywall work (SIC 4272)

|  | Total(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | Lower $\text { middere } 25 \%$ | Upper <br> midde 25* | $\begin{aligned} & \text { TOO } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000^{\prime}$ s) High sales value ( $\$ 000^{\prime}$ s) | 10 $(1)$ $(1)$ | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Assets |  |  |  |  |  |
| Accounts and notes peceivable | 76 | -- | -- | -- | -- |
| Inventory | - | -- | - | - | -- |
| Other current assets | 60 | -- | -- | - | -- |
| Total current assets | 137 | -- | -- | -- | -- |
| Fixed assets | 21 | -- | - | -- | -- |
| Less: Accum. dep. on fixed assets | - | -- | -- | -- | -- |
| Other assets | 2 | -- | -- | -- | -- |
| Total essete | 160 | -- | -- | -- | -- |
| Liabilities and equity |  |  |  |  |  |
| Other current liabilities | 69 | -- | -- | -- | -- |
| Total curtent liabilities | 82 | -- | -- | -- | -- |
| Mortgages payable | - | -- | -- | -- | -- |
| Long term debt | 4 | -- | -- | -- | -- |
| Dther liabilities | 25 | -- | -- | -- | -- |
| Total liabllities | 110 | -- | -- | -- | -- |
| Total equity | 50 | -- | -- | -- | -- |

(1) inese estimates are based on osample of businesses repoiting sales between $\$ 25,000$ and $\$ 2,000,000$.

See table 1 for symbols and notes

TABLE 3. Financial matios(1) for incorporsted bustnesses only. 1987
New Brunswick, Drywall work (Sic 4272)

|  | Total (2) | $\begin{array}{r} 80 t \text { tom } \\ 25 \% \end{array}$ | Lowe r middle $25 \%$ | Upper $\text { middle } 25 \%$ | Top $25 \%$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ 's) Hi gh sales value ( $\$ 000^{\prime}$ 's) | $\begin{aligned} & 10 \\ & (1) \\ & (1) \end{aligned}$ | -- | -- |  |  |
|  | Average |  |  |  |  |
| Liquidity ratio Current ratio (times) | 1.7 | -- | -- | -- | -- |
| ```Leverage ratios Debt/equity ratio (times) Interest coverage ratio (times) Debt iatio (times)``` | $\begin{aligned} & 2.2 \\ & 6.6 \\ & 0.7 \end{aligned}$ | -- | =- | -- | - |

(1) The rasios fepresent the average of ratios for ach business in the group and cannot bealculated from the figures shown in tabla 2 .

121 These estimetes ere bsed on semple of businesses reporting soles between $\$ 25,000$ ond $\$ 2,000,000$.
See table 1 for symbols and notes.

Definitions:

1. Liquidisy ratio:

Cursent = eurrent assets / cuprent liabilities
2. Leverage ratios:

- Dedlequity = total liabilities / equity
b) Dedt ratio = total |iabilities / total assets
c) Interes: coverage $=$ net profit * interest expense $/$ interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only. 1987 New Brunswick, Drywall Work (Sic 4272)

|  | Tota 1 | $\begin{array}{r} B o t+0 m \\ 25 \% \end{array}$ | lower $\text { middle } 25 \%$ | Udder $\text { middie } 25 \%$ | $\begin{aligned} & T 05 \\ & 25^{\circ} \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samble (No. Lon sales vaiue $\$ 000 \mathrm{si}$ High saies value $\$ 000$ 's; | $12^{2}$ | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Operating activities <br> Cash from oderations Dedieciation Dther | $\begin{aligned} & x \\ & \hat{x} \\ & \hat{x} \end{aligned}$ | -- | -- | -- | -- |
| Dividends | $x$ | -- | -- | -- | - |
| Investment ectivities <br> Disposal of fixed assets <br> Pupchase of fixed assets <br> Increase in investment <br> Decrease in investment | $x$ $x$ $x$ $x$ | -- -- -- | -- -- -- | -- -- -- | - |
| Financing ectivities <br> Increase in long term debt <br> Repayment of long term deb: <br> Loans from sharenolders <br> Repayment of loans from sharehoiders <br> Advances \& ioans from government <br> increase in equity <br> Oncrease in equity <br> Other | $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ | - - - - - - - | - - - -- -- -- | - | - |
| Incresse(decrease) in cash \& equivalents Cash \& equivalents-Beginning of the year Cash equivalents - End of the yeer | $x$ $\times$ $\times$ $\times$ | -- | -- | -- | -- |

(1) Jhese estimates are desed on sample of incorporated businesses reporting sales between $\$ 25,000$ and $\$ 2,000,000$. Somple count includes only those businesses reoorting a statement of changes
Ser teble i for symbols ond nopes.
TABLE 5. Employment changes by size of business. \{984-1987 based on SIC classification in 1987
New Brunswick, Drywell work (SIc 4272)

| Business size expressed in average lsour units(1) | Number of Dusinesses | $\left.\begin{array}{rl} \text { Total } \\ \\ (\$ 000 \text { sol } \end{array}\right)$ | $\begin{aligned} & \text { Average Iabour } \\ & \text { units (i) } \end{aligned}$ | Changes in number of businesses w it poid employes |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | New! y redorting(2) | No ionger reporing(3) |
| 1984 |  |  |  |  |  |
| Totel | 45 | 2.803 | 134 | 7 | 7 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | $\begin{array}{r} 42 \\ 3 \\ - \\ - \end{array}$ | $\begin{array}{r} 1.554 \\ 1.209 \\ - \end{array}$ | 75 59 - - | 5 9 - | 7 - - |
| 1987 |  |  |  |  |  |
| Totel | 57 | 5,376 | 221 | 13 | . . |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100 \text {. } 495 \\ & 500 \text { and over } \end{aligned}$ | $\begin{array}{r}52 \\ 5 \\ - \\ \hline\end{array}$ | $\begin{aligned} & 2.436 \\ & 2.940 \end{aligned}$ | 98 123 - - | 12 1 - | . |

(11 Averoge lobour units are colculated by dividing total payoll by the avorage annula wage and salary rate as roparted in the Survey of Employment. Poyroll and Mours, StBtistics Canada. Catalogue 72-002. An average labour unit could be interpreted as a full-ifime employee. Note that the business size groups used are ofteimined at the canada level. Thus if business has at leas 500 employees in conede as o whole but liss than that number in Bny given province is is show in the 500 and over group
(2) Feters ic businesses reporting no payroll opductions in the previous year.
(3) Refers to businesses reporting no payroll deductions in the following year
"Newly reacrting" and mo longer reporting* businesses are assumed to have been in activity for six months and the intopmapion is adjustec accordingly

See iatle, for symbols and notes

TABLE 6. Selected operating characteristics of amall businesses by sales quartile. $1985-1987$
New Brunswick, Drywall Work (S|C 4272)


1985

| Number of observetions in sample <br> Aversge sales \$ <br> Average expense $\$$ <br> Average net profit (loss) \$ | $\begin{array}{r} 23 \\ 383.086 \\ 372.779 \\ 10.307 \end{array}$ |
| :---: | :---: |
| Businesses reporting e profit (Mo.) | 18 |
| Average sales \$ | 341.667 |
| Average expenses | 317,415 |
| Average net Diofits | 24.252 |
| Businesses reporting e loss (Wo.) |  |
| Average sales \$ | 532.865 |
| Average expense \$ | 555.379 |
| Average net loss \$ | -22.514 |

1986

Muwber of observations in sample
27
208.050
198.933

Average sales
Average expense $\$$
Average net prolit (loss) $\$ ~$

Businesses reporting e profit (Mo.)
Average sales $\$$
Average expense $\$$
Average net profits

Businesses reporting loss (No.)
Aveiage salos 5
618.297

Average exoenges
Average net loss \$
625.875
-7.578


| -- |
| :--- |
| -- |
| - |
| - |
| -- |
| - |
| - |

1987

Number of observetions in sample
Average salos $\$$
Averoge expense
224.814

Average net Drofit (loss) $\$$
324.812
15.711
--
$-=$
:-
555.379
-22.514

| -- | -- |
| :---: | :---: |
| -- | -- |
| -- | -- |
|  |  |
| -- | -- |
| -- | -- |
| -- | -- |
|  |  |
| -- | -- |
| -- | -- |
| -- | -- |

$\qquad$

Businesses reporting opofit (No.)
Average sales
47.311

Average expense $\$$
Averoge net profit $\$$
439.883
34.472

Businesses reporting lose (Mo.)
average sales $\$$
$83.563^{3}$
averge expense \$ 84.806
Average net loss -1.043

111 These estimates ore based on a sample of businesses reporting sales between $\$ 25,000$ and $\$ 2,000.000$.
See iable 1 for symbots and notes

TABLE 1. Selected operating ratios, in percent of sales. 1987
New Brunswick, Finish Carpentry (SIC 4274)


## symbole

2e:o or no observations

- too small too De expressec
not applicable
- confidenilat


## footnotes


121 Value in bach cell $=\frac{\text { lotel weighted expenditur on given itemi }}{\text { lotal wighteo saies of all businesses in the sample }} \times$ foo for each quartile.
(3) Value in each cell $=\frac{\text { lotal weighted expendisure on given itef }}{\text { lotal weighed sales of businesses reporting this item of expenditure }}$ for ech quartile.

This porsion of she pole pertains only to the businesses reporting the specific expense item, Therefore thest retios ere calcularad individually and the tota wili not necessarily equal 100 \%

## Notes

Daia ere shown by quar tiles when at least 13 of the samplad businesses report the specific item.
Records were ranked in ascending opder according tc sales size. Esch quertile li. e. Dottom 25\%. lower midde 25\%. etc.) represents on querter of the total number of businesses. Within each quertile. the average retio is presented. for comparison purposes. the high Bnd low values of soles are shown

Mow to ute the tobles

[2l The selected range wilt indicate the proper quartile. i. the bottom $25 \%$. the lower midde 25\%, the upper midde 25\% or the ROP 25\%


Stenderd Industrisl Cisssificetion Definition (SIC 1980):
sIc 4274-Finish Carpentry Contrectore
Businesses primer iy engeged in on-site cabinetry, millwork installotion. prefabricated sash and door installation. garage door installation. exterior anc interior trimming anc miscellaneous haroware instatlation. lnctuded are businesses engaged in the installation and finishing of cabineqpy. construction of built-in cotinets. the installation of interior and exterior wood tim.

TABLE 2. Balance sheet profile for incorporsted businesses oniy, 1987
New Brunswick. Finish Carpenery (SiC 4274)

(1) These estimates are based on sample of businesses reporting sales between 825.000 and 32.000 .000 .

See Table 1 for symbols and notes

TABLE 3. Financial ratios (1) for incorporated businesses oniy, 1987
New Brunewlck. Finlsh Cerpentry (SIC 4274)

|  |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |

(1) The ratios represent the oversge of retios for each business in the group and cennot be calculated fron the figures shown in teble 2 .
(2) These estimstes bre besed on semple of businesses peporting seles betwen 525,000 and $82,000,000$

See table i for symbols and notes.

## Definitiona:

1. Liquidity ratio:

Current $=$ current assets / cuprent lisbilities.
2. Leverage retios:
a) Debr/equity $=20281$ liabilities $/$ equity
b) Debt ratio = soral liabilities/ cotal assets
e) Interest coverage = net profit interest expense finterest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987
New Brunswick, Finish Earpentry (SIC 4274)

| - | To:a1(1) | $\begin{array}{r} 80+10 m \\ 25 \% \end{array}$ | $\begin{array}{r} \text { lower } \\ \text { miadie } 25 \% \end{array}$ | $\begin{aligned} & \text { UDDe? } \\ & \text { midole } 25 \% \end{aligned}$ | 500 |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Eusinesses in sample (Mo. Low sales value ( 8000 s) thigh soles value $\$ 000$ 's) | $(1)^{2}$ | -- | -- | -- | -- |
| Average ( 5000 's |  |  |  |  |  |
| Operating ectivities Cash fram operations Oepreciation Other | $\begin{aligned} & x \\ & \hat{x} \\ & x \end{aligned}$ | -- | -- | -- | -- |
| Dividends | $x$ | - | - | -- | -- |
| Investment setivities <br> Disposal of fixed assets <br> Purchase of fixed assets <br> Inciesse in investment <br> Deciese in investment | $\begin{aligned} & x \\ & x \\ & x \\ & x \end{aligned}$ | -- | -- | -- | -- |
| Financing activities <br> Increase in long term deot <br> Redaymert of long term deb: <br> Loans from shareholders <br> Recayment of loans from shareholders <br> Advances \& loans from government <br> Increase in equity <br> Decrease in equisy <br> Other | $\begin{aligned} & x \\ & x \\ & x \\ & x \\ & x \\ & x \\ & x \\ & x \\ & x \end{aligned}$ | -- -- -- - - - | - <br> - <br> - <br> - <br> - <br> - | - - -- -- -- -- | -- -- -- -- -- |
| Incpase(decrease) in cash \& equivalents Cash equivalents-Beginning of the year Cash equivelents - End of the year | $x$ $x$ $x$ | -- | -- | -- | -- |


only mose businesses repoiting siatument of changes.
see itble 1 for symbols and notes.
TABLE 5. Employment changes by size of business. 1984-1987 based on SIC cilssification in i987
New Brunswick, Finish Cerpentry (SIC 4274)

| Business size exoressed in average labour units!1! | Number of businesses | $\begin{array}{r} \text { Total payroll } \\ (\$ 000 \text { s) } \end{array}$ | Average labour units(1) | Changes in number of businesses with poid mployes |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{array}{r} \text { Newly } \\ \text { reporting } 2 \text { ) } \end{array}$ | No longe: reoorting(3) |
| 1984 |  |  |  |  |  |
| Tosel | 132 | 3, 459 | 165 | 41 | 18 |
| $\begin{aligned} & \text { less then } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { ond over } \end{aligned}$ | $\begin{array}{r} 131 \\ \vdots \\ = \end{array}$ | $x$ <br> $\times$ | $\begin{array}{r}141 \\ 24 \\ \hline\end{array}$ | 41 | 18 - - |
| 1987 |  |  |  |  |  |
| Total | 173 | 4.797 | 208 | 43 | - . |
| $\begin{aligned} & \text { less than } 20 \\ & 20^{\circ} .99 \\ & 100 \text {. } 499 \\ & 500 \text { and over } \end{aligned}$ | 172 $!$ $\vdots$ | $x$ $\times$ - | 179 39 - | 43 | - $\cdots$ $\cdots$ |

(1) Average labour units are calculated by dividing total paypoll by the average annual wage and salary rate as reported in the Surver of Emplayment. Payroll and Hours. Statistics Canada, Catalogue 72-002. An average labour unit could be interpreted as a full-fime employee. Note that the business size groups used are determined of the Canade level, thus it a business has at least 500 employees in Capada as a whole but less than that number in any given province if is shown in the 500 and over group
(2) Refers 10 bus inesses peporting no dayroll deductions in the previous year.
(3) Refors ic businesses peorsing no payroll deductions in the following year
*New!y reporting" and mo longer peporing" businesses ape assumed co mave been in activity for six months and the information is adjusted atcoroingly

See table 1 for symools and notes

TABLE 6. Selected operating characteristics of small businesses by sales quartile. $1985-1987$
Hew Brunswick. Finish Cerpentry (SIC 4274)

|  | Total(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | Lowe : $\text { middle } 25 \%$ | LDeE: <br> m. ddle $25 \%$ | $\begin{aligned} & \text { To } \\ & 25: \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | 1985 |  |  |
|  |  |  |  |  |  |
| Averoge soles \$ | 84.179 |  |  |  |  |
| Average expense $\$$ | 70.457 | 19.093 | 35.630 | $53.216$ | $173.889$ |
| Averoge net Drofit (loss) \$ |  |  | 5.323 | 11.730 | $28.161$ |
| Businesses reporting eprofit (Mo.) | 83 |  |  |  |  |
| Average sales \$ | 85.447 | 28.838 | 42.168 | 64,762 | 206.020 |
| Average expense \$ | 69.952 | 18.871 | 33.256 | 52.355 | 175,324 |
| average net profits | 15.495 | 9.967 | 8.912 | 12,407 | 30.696 |
| Businesses reporting a loss (Mo.) | 9 |  |  |  |  |
| Average sales | 70.658 | 25.456 | 38.218 | 69.383 | 149.574 |
| Average expense \$ | 74.572 | 28.367 | 40.973 | 74.026 | 154.920 |
| Average net loss \$ | -3.914 | -2.911 | -2.755 | -4.643 | -5.346 |

1988


1987

| Number of observstions in smmple | 48 |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Average sales | 116.354 | -- | -- | * |
| Average expense \$ | 104.546 | -- | -- | -- |
| Average net profit lloss) \$ | 11,808 | -- | -- | -- |
| Businesges reporting profit (Mo.) | 43 |  |  |  |
| Average sales \$ | 103.509 |  | -- |  |
| Average expense $\$$ | 87,972 | .- | - | - |
| Average net profit \$ | 15.53? | -- |  | -- |
| Businesses reporting loss (No.) |  |  |  |  |
| Average smices | 516.671 | -- | -- | -- |
| Average expense \$ | 527.421 | - | =- | - |
| Average net loss \$ | -10.750 | - |  | -- |

[^10]TABLE 1. Selected operating ratios, in percent of sales. 1987
New Brunswick, Painting and Decorating Work (Sit 4275)


Sywbol
zero or no observarions
-- too small 800 be expressed
not sodicable
$\times$ confidential

Footnotes
(i) These estimares are based on sample of businesses reporting sales between 585,000 and $32,000,000$

Value in each celi $=\frac{\text { lotal weighted expenditure on siven item }}{\text { Total weighted sales of all businesses in the sample }} \times 100$ for yach quertile.
(3) Value in each cell = $\qquad$
Total weighted expenditur on a given item $\times 100$ for each quariile.

This portion of the teble pertains only to the businesses reporing the specific expense item. Fherefore these fotios ere calculted ingividually and the total will not necessafily equel $100 \%$

## Motes

Date ere show by quartiles when at least 13 of the samplec businesses report the specific item.
Records were panked in escending order bccording to sblos size. Each quartile (i. . bottom 25\%. lower hiddele 25x. epc. represents one querter of the total number of businesses. Within each quartile, the overage ratio is presented. For comparison purposes, the migh and low velues of sibles are shown.

How to use the tebles
(1) Locate the appropriate sules range that is disployed on the two lines entitied "low stes value" and migh sales value"
(2) The selected ronge will indicate the proper quar tile. i. the bottom 25\%. the lower niodt 25\%. the upper middi 25\% or the top 25\%.
(3) Data pertaining so the selected sales size range will be in thet quartile.

## Stenderd Industrial Elesetificetion Definition (SIC 1880):

SIC 4275 - Peinting and Decormting Contractort
Businesses primarily engaged in painting. papernanging and decoroting in buildings and paineing of heavy lengineeringl structures. Included are businesses primarily engaged in paint or pader st"ipping and parking lot or poad surface marking. This industry inciudes the painting of bridges and structures, interior decorating. Deint stripping lexcept furniturel. interior and exterior painting of build:ngs. Daper hanging linterior oecorating and walldaper hanging ano pamoval.

TABLE 2. Balance sheet profile for incorporated busimesses only, 1987
New Brunswick, Painting and Decorating Work (SIc 4275)

(1) These estimetes are based on a sample of businesses reporting sales beiween $\$ 25,000$ and $\$ 2.000,000$

See Table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only. 1987
New Brunswick, Painting and Decorating Work (SIC 4275)


$(1)$ The retios represent the everage of rotios for each business in the group sha cannot be calculated from the figures shown in tuble 2 .
12 These estimates ar ossed on sample of businesses reporting sales between $\$ 25,000$ and $\$ 2,000,000$.
See Table 1 for ymbols and notes.

Definitions:

1. Liquidity ratio:

Current $=$ current assets / current liabilities
2. leverage rtios:

8: Detp/equisy $=$ sotal liabilities $/$ equity
bl Debr ratia = rotal liabilities / total assets
c) Interest coverage $=$ net profit . interest expense / interest expense

TABLE 4. Statement of changes in financial position for incorporated businesses only. 1987
New Brumawick. Painting end Decorting work (SIC 4275)

|  | Potal(1) | 5ottom $25 \%$ | LOwe? <br> midje $25^{\circ}$ | UDFe: r. ocile 25 | $\begin{aligned} & 700 \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samile (No.) <br> Low soles value ( 3000 's) <br> High sales value ( $\$ 000$ 's) | $\left(\begin{array}{l} 6 \\ (1)^{6} \end{array}\right.$ | -- | -- | -- | -- |
|  |  |  | verage $1 \$ 000$ |  |  |
| Doereting ectivities Cash from operations Dedrecistion Dther | $\begin{array}{r} 16 \\ 10 \\ -25 \end{array}$ | -- | -- | -- | -- |
| Dividends | -1 | - | -- | $\cdots$ | -- |
| Investment activities <br> Disposal of fixed assets <br> Purchase of fixed assets <br> Increase in investment <br> Decrease in investment | -19 | - - - | - <br> - <br> - | - <br> - <br> - | -- -- -- |
| Finencing setivities <br> Increase in long term debt <br> Repaymen: of long term debt <br> Loans from sharenolders <br> Redayment of toans from shareholders <br> Advances 8 loons from government <br> Incresse in equity <br> Decrease in eavity <br> Oiner | 5 -4 4 | $\square$ <br> - <br>  | -- -- -- -- -- | - $\cdots$ $\therefore$ $\cdots$ $\cdots$ | -- - - - - - |
| Increase(decrease) in cash s equivalents Cash s equivelents-Beginning of the year Cash s equivalents . End of the year | $\begin{array}{r} -6 \\ -48 \\ -53 \end{array}$ | -- | -- | -- | -- |

(1) These estimetes are desed on a sample of incorporated Dusinesses reporting seles detween $\$ 25,000$ ano \$8,000,000. Sample couns includes only inose dusinesses reporting estoremen: of changes.
See toble 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1984-1987 besed on SIC classification in 1987
Naw Bruntwick. Painting and Decormiling Work (Sic 4275)

| Business size expressed in average labour uni sill | Number of businesses | $\begin{array}{r} \text { Total payroll } \\ (\$ 000 \text { s) } \end{array}$ | Average labour units(1) | Changes in number of businesses with ould employees. |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{array}{r} \text { Newly } \\ \text { reporting } \end{array}$ | No Ionge reporting\{3 |
| 1984 |  |  |  |  |  |
| Total | 125 | 7.216 | 341 | 27 | 15 |
| $\begin{aligned} & \text { less inan } 20 \\ & 20-99 \\ & 100-409 \\ & 500 \text { and over } \end{aligned}$ | $\begin{array}{r} 118 \\ 6 \\ 1 \\ - \end{array}$ | $\begin{array}{r} 4.217 \\ x \\ x \end{array}$ | $\begin{array}{r} 200 \\ 69 \\ 72 \end{array}$ | $\begin{array}{r} 24 \\ 2 \\ 1 \\ - \end{array}$ | $\begin{gathered} 14 \\ - \\ 1 \\ = \end{gathered}$ |
| 1587 |  |  |  |  |  |
| Totel | 136 | 9.290 | 379 | 18 | . . |
| $\begin{aligned} & \text { less than } 20 \\ & 20 \text {. } 99 \\ & 100 \text {. } 199 \\ & 500 \text { and over } \end{aligned}$ | 128 6 2 - | $\begin{array}{r} 5.429 \\ x \\ x \end{array}$ | $\begin{array}{r} 220 \\ 74 \\ 85 \\ \hline \end{array}$ | 18 | , $\cdot$ |

(I) Average inpour units are calculated by dividing potal payroll by the average annual wage and salary rate as reported in ine Suivey of Employment, Payroll and mours. Staristics Canada. Catalogut 72-002. An average labcur unip could be intepreted as a full-sime employee. Note that the business size groups used are determined at ohe canada tevel. Thus it a business has at least 500 employees in Canade as a whole dut less than that number in any given province is is shown in the 500 and over group
(2) Refers to bus inesses reporting no dayroll oeductions in the previous year
(3) Refers to businestes reporting mo payroll deductions in the following veap
"hewly reporging" and "nc longer reporing" Dusinesses are assumed co nave been in acrivity for six months anc the information is adjustec accordingly

See table 1 for symbols and norss

TABLE 6. Selected operating characteristics of small businesses by sales quartile. 1985-1987
New Brunswick, Painting and Decorating Work (SIC 4275)

To:ai! | Bottom | Lower | Upper |
| ---: | ---: | ---: | ---: |
| $25 \%$ | midde $25 \%$ | middle $25 \%$ |

1985

| Mumber of obsarvations in sample <br> Average soles $\$$ <br> Average expense \$ <br>  | $\begin{array}{r} 52 \\ 172.116 \\ 154.829 \\ 17.287 \end{array}$ | $\begin{array}{r} 25.223 \\ 17.740 \\ 7.483 \end{array}$ | $\begin{aligned} & 35,777 \\ & 25,407 \\ & 10.370 \end{aligned}$ | $\begin{aligned} & 86.161 \\ & 69.789 \\ & 16,372 \end{aligned}$ | $\begin{array}{r} 541.304 \\ 506.379 \\ 34.925 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses reporting profit (No.) | 49 |  |  |  |  |
| Average salos \$ | 178.298 | 25.223 | 35.777 | 83.917 | 568.276 |
| Average expense \$ | 159.821 | 17.740 | 25.407 | 66.406 | 529.729 |
| Average net profit \$ | 18.477 | 7.483 | 10.370 | 17.511 | 38,547 |
| Businesser peporting lose (Mo.) | 3 |  |  |  |  |
| Average sales \$ | 198.750 | - | - | 146.000 | 251.500 |
| Average expense s | 207,750 | - | - | 160.000 | 255.500 |
| Average net loss \$ | -9.000 | - | - | -14.000 | -4.000 |


| Number of observetions in semple <br> Average sales \$ <br> Average expense $\$$ <br> Average net profit (loss) \$ | $\begin{array}{r} 65 \\ 140.220 \\ 129.580 \\ 10.640 \end{array}$ | $\begin{array}{r} 36.851 \\ 29.171 \\ 7.680 \end{array}$ | $\begin{aligned} & 48.438 \\ & 32.579 \\ & 15.859 \end{aligned}$ | $\begin{array}{r} 60.235 \\ 56.605 \\ 3.630 \end{array}$ | $\begin{array}{r} 415.356 \\ 399.964 \\ 15.392 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Susinesses reporting epofit (No.) | 55 |  |  |  |  |
| Average sales \$ | 146.963 | 36.573 | 48.438 | 67.689 | 435.150 |
| Average expense \$ | 128.692 | 27,558 | 32.579 | 50.979 | 403.653 |
| Average net piofit \$ | 18.271 | 9.015 | 15,859 | 16,710 | 31.497 |
| Qusinesses reporiting loss (No.) | 10 |  |  |  |  |
| Average sales \$ | 146.684 | 41.990 | - | 55.281 | 342,801 |
| Average expense s | 168.592 | 58.973 | - | 60.359 | 385,443 |
| Average net loss \$ | -21.908 | $-16.983$ | - | -5,098 | -43.642 |

1987


11 These estimates bre Dased on sample of businesses reporting seles between $\$ 25,000$ and $\$ 2,000.000$.
See tacle 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales. 1987
New Brunswick. Truck Transpor: Industries (SIC 456)


## Symole

- zero or no observitions
- 100 small too be expressed not spolicsble
$x$ confidentiol
Feotnotes
111 These estimates are based on sample of businesses reporting sales betwen 325.000 and 32.000 .000
Toial wighted expenditure on given item
(2) Velue in each cell $=\frac{\text { Total weightec seles of all Dusinesses in the sample }}{x}$ foo for fach quartile
(3) Value in each cell $=\frac{\text { Total weighted expendiqur on given item }}{\text { Total weighted sales of businesses reporting this item of expenditure }}$ for each quartile.

This portion of the table perqains only 10 ine businesses reporting the specific expense item. Therefore these ratios are calculated ingividually anc the cotsi will not neessarily equal $100 \%$.

## Motes

Data are stown Dy quariles when of leas: 13 of the sampled businesses peport the specific item
Records were renked in ascending oroer accopding to sales size. Esch quartile li. e. bottom 25\%. Iower midde 25\%. ete. represents one quarter of the potal number of businesses. Within est queptile, the overage ratio is presented. For comparison pupposes. the high and low values of sales are shown.

Mow to use the tebles
(11 locete the appropriste sales range that is displayed on the two lines entiled low sales velue" end "high selus valum".
(2) The selected range will inoicere the proper quaptile. i. c. the botiom 25\%. the lower midol 25\%. the upper midde 25z or the 100 $25 \%$.
(3) Dsio pertsining to the selectedseles size renge will be in that quetile.

Stenderd Induetrisl Cleselificetion Definition (S1C 1980):
SIC 4560 - Truck Transport Indusify
8usinesses primarily engaged in the provision of ali types of trucking. pransfer anc pelated services. Truck obpoker-operatorsm are incluaed if inis inous:ry

TABLE 2. Balance sheet profile for incorporated businesses only, 1987
New Brunswick, Truck Transport Industries (SIC 456)

|  | Total(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | Lower midole $25 \%$ | Upoer midde $25 \%$ | $\begin{aligned} & \text { TCO } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No.) Low sales va!ue ( $\$ 000$, 5 ) Mign sales vaive ( $\$ 0000^{\circ}$ s) | 104 <br> (1) <br> (1) | $\begin{array}{r} 19 \\ 105 \end{array}$ | $\begin{array}{r} 105 \\ 195 \end{array}$ | $\begin{array}{r} 195 \\ 382 \end{array}$ | $\begin{aligned} & 382 \\ & (1) \end{aligned}$ |
|  | Aver age (\$000's) |  |  |  |  |
|  |  |  |  |  |  |
| Cash | - | - | - | - | - |
| Accounts and notes peceivable | 26 | 2 | 6 | 16 | 81 |
| Inventory |  | - | - | - | - |
| Other current assets | 41 | 11 | 36 | 25 | 84 |
| Totel current assets | 67 | 13 | 42 | 41 | 164 |
| Fixed ossets | 107 | 24 | 47 | 95 | 255 |
| Less: Accum. ded. on fixed assets | - | . | - | - | - |
| Other assets | 13 | - | 6 | 8 | 35 |
| Totel essets | 187 | 38 | 95 | 145 | 455 |
| Liebilities and equity |  |  |  |  |  |
| Current loans |  |  | 12 | 18 | 34 |
| Other current liabilities | 45 63 | 23 26 | $\begin{array}{r}15 \\ 27 \\ \hline\end{array}$ | 31 49 | 114 148 |
| Total current liabilities Moi igages payable | 63. | 26 | 27 | 49 | 148 |
| Long term debt | 9 | - | 4 | 6 | 26 |
| Other Iiabilities | 46 | 18 | 34 | 33 | 93 |
| Total liabilities | 118 | 44 | 65 | 88 | 288 |
| Total equity | 69 | -7 | 30 | 57 | 187 |

(11) These istimates bred on sample businesses reporing soles beiween $\$ 25.000$ and $\$ 2.000 .000$

See Table 1 for symbols and notes.

TABLE 3. Financial ratios (1) for incorporated businesses only. 1987
New Brunswlek, Truck Trensport Industries (SIC 456)

|  | Total (2) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | Lower midde 25x | UDDE middle 25\% | $\begin{aligned} & \text { ToD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000^{\prime} \mathrm{s}$ ) High sales value ( $\$ 0000^{\prime}$ s) | $\begin{aligned} & 104 \\ & (1) \\ & 61) \end{aligned}$ | $\begin{aligned} & (1) \\ & 105 \end{aligned}$ | 105 195 | $\begin{array}{r} 195 \\ 382 \end{array}$ | 382 $(1)$ |
|  |  | Aversge |  |  |  |
| Liquidity retio Current ratio (times) | 1.1 | 0.5 | 1.6 | 0.8 | 1.1 |
| ```Leverage retios Oebt/equity retio (times) Interest coverage ratio (times) Oabt ratio (times)``` | 1.7 3.4 0.6 | -6.6 0.6 1.2 | 2.1 2.5 0.7 | $\begin{aligned} & 1.6 \\ & 4.1 \\ & 0.6 \end{aligned}$ | 1.6 3.6 0.6 |

(1) The retios represent the over bge of retios for each business in the group and cannor be celculated from the figures shown in table 2 .
(2) These estimater are besed on semple of businesses reporting soles between $\mathbf{2 5}, 000$ and $\mathbf{2}, 000,000$

See Toble ifor symbols and notes.

## Definitions:

1. Liquidity petio:

Current = current assets / current lisbilities.
2. Leverege retios:
8) Debt/equiry $=$ qoial liabilisies / quity
b: DeDt ratio $=$ tota liatilities / totel assers
c) inferest coverage = net profic . inferest expense / interes? expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only. 1987
New Brunswick, Truck Transport Industries (SIC 45s)

|  | Total(1) | $\begin{aligned} & \text { So:tom } \\ & 25 \% \end{aligned}$ | $m: d d e$ | UpDe. $m \cdot d d e 25 \%$ | $\begin{aligned} & 10 \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses onampe (No.) Low sales value \$000's High sales vaiue $\$ 000^{\prime}$ s) | $\begin{aligned} & 37 \\ & 1 \\ & 11 \end{aligned}$ | -- |  | -- |  |
|  | Average (5000's) |  |  |  |  |
| Operaling ectivities <br> Cash from oos: ations Deprecistion Other | $\begin{array}{r} 33 \\ 28 \\ -25 \end{array}$ | -- | -- | -- | -- |
| Dividends | -5 | - | -- | -- | -- |
| Investment activipies <br> Disposal of fixec assets <br> Purchase of fixed assets <br> Incresse in investment <br> Decresse in investment | $\begin{array}{r} 32 \\ -50 \end{array}$ | -- <br> -- <br> - | -- | -- -- -- | -- -- |
| Financing activities <br> Increase in long term debt <br> Repayment of long term dedt <br> ioans from sharehciders <br> Fedayment Dt loans from sharenolders <br> Advances 8 loans from government <br> lncrease in eavity <br> Decresse in equity <br> Othe? | $\begin{array}{r} 11 \\ -17 \\ 5 \\ -5 \\ - \\ 3 \\ \hline 2 \end{array}$ | -- <br> - <br> - <br> - <br> - <br> - | -- <br> -- <br> - <br> - <br> - <br> - | - <br> - <br> - <br> - <br> - <br> - | -- -- - - - - |
| Incresse(decrease) in cash s equivalents Cash \& equivalents-Beginning of the yest Cash \& equivalents - End of the year | $\begin{aligned} & 11 \\ & 27 \\ & 37 \end{aligned}$ | -- | -- | -- | -- |

 only those Dusinesses peporting e statement of changes.
See table 1 for symbols and nores.

TABLE 5. Employment changes by size of business. 1984-1987 based on SIC classification in i987
Now Srunswick, Truck Transpore Industries (SIC 456)


(1) average babour units are calculated by dividing total payroll by ine avarage annual wage and salary rate as reported in the

Supver of Employmen:. Paypoli and Mours. Statistics Canada, Catalogue 72-002. An average labour unit could be interpreted as a 4ull-time employee note anst the business size groups used are determined at the canada level. Thus if a business has at least 500 employees in Canace as a whole but less than that number in ony given province it is shom in the 500 and over group
121 Refers to Dusinesses reporting mo poypoll deductions in the previous yes
(3) Refers to Dusinesses reporting no paypoll deductions it the following yar
"Newiy egorting" anc "nc longer repopting" bus.nesses er assumed qo have been in acrivity for six months and the irformation is aditstec acccroirg'y
see table : for symools ara no:es

TABLE 6. Selected operting characteristics of small busimesses by sales quartile. $1985-1987$
New Brunswick. Truck Transport Industries (SIC 456)

|  | Tctal(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\text { middle } 25 \%$ | UpDe: <br> made 25: | $\begin{aligned} & \text { TOD } \\ & 25: \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | 1985 |  |  |
|  | 317 |  |  |  |  |
| Average soles \$ | 130.627 | 34.803 | 62.789 | 101.383 | 323.534 |
| Aversge expense \$ | 117.814 | 28.644 | 52,311 | 90.854 | 299.445 |
| Averege net diofit (loss) \$ | 12.813 | 6.159 | 10.478 | 10.529 | 24.088 |
| Businesses reporting profit (Mo.) | 279 |  |  |  |  |
| Average sates | 130.878 | 34.829 | 62.818 | 103.482 | 322.381 |
| Average expense $\frac{}{}$ | 113.773 | 26.575 | 49,716 | 87.841 | 290.961 |
| Average net profits | 17.105 | 8.254 | 13.102 | 15.641 | 31.420 |
| Businesses reporting loes (Wo.) | 38 |  |  |  |  |
| Average sales \$ | 130.089 | 34.654 | 62.550 | 92.725 | 330.428 |
| Average expense \$ | 141.852 | 40.513 | 73,412 | 103.283 | 350.199 |
| Average net loss \$ | -11.763 | $-5.859$ | -10.862 | $-10.558$ | -19.771 |

1985

| Mumber of observations in sample <br> Average sales $\$$ <br> Average expense $\$$ <br> Average net profit (loss) $\$$ | 815 158.766 142.541 16.225 | $\begin{array}{r} 39.710 \\ 33.164 \\ 6.546 \end{array}$ | $\begin{aligned} & 75.198 \\ & 61.471 \\ & 13.727 \end{aligned}$ | $\begin{array}{r} 126.389 \\ 109.910 \\ 16.479 \end{array}$ | $\begin{array}{r} 393.767 \\ 365.619 \\ 28.148 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses reporsing profis (Mo.) | 553 |  |  |  |  |
| Average sales \$ | 151.474 | 42.296 | 75.858 | 127.042 | 360.699 |
| Average exdense ${ }^{\text {S }}$ | 131.647 | 31.887 | 57.941 | 109.051 | 327.708 |
| Averspe net profit $\$$ | 19.827 | 10.409 | 17.917 | 17.991 | 32.991 |
| Businesses reporting loss (Mo.) | 62 |  |  |  |  |
| Average sales | 224.974 | 31.716 | 71,586 | 117.897 | 678.697 |
| Average expense \$ | 232.820 | 37,111 | 80.788 | 121.088 | 692.292 |
| Averge net lose $\%$ | -7.846 | -5.395 | -9.202 | -3,191 | -13.595 |

1987

| Number of observetions in sample <br> Average sales $\$$ <br> Average expense $\$$ <br> Average net Drof it (loss) \$ | 285 151.753 135.390 16.363 | $\begin{array}{r} 39.959 \\ 30.914 \\ 9.037 \end{array}$ | $\begin{aligned} & 68,046 \\ & 55,359 \\ & 12.687 \end{aligned}$ | $\begin{array}{r} 123.677 \\ 106.835 \\ 16.842 \end{array}$ | $\begin{array}{r} 375.336 \\ 348.452 \\ 26.884 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses recorting profit (Mo.) | 249 |  |  |  |  |
| Average sales ${ }^{\text {a }}$ | 153.106 | 40.013 | 67,648 | 125,153 | 379.609 |
| Average expense \$ | 132.844 | 28.568 | 51.723 | 105.321 | 345.762 |
| Average net Diofit \$ | 20.262 | 11.445 | 15.925 | 19,832 | 33.847 |
| Businesses reporting some (Mo.) | 36 |  |  |  |  |
| Aver ge sales | 143,498 | 39.470 | 10.497 | 114.034 | 349.992 |
| Averoge expense $\$$ | 151.983 | 49.029 | 77,773 | 116.725 | 356.403 |
| Average net loss 5 | -8.485 | -9.559 | -7. 276 | -2,691 | -14.411 |

[^11]TABLE 1. Selected operating ratios, in percent of sales. ig87
New Brunswick. General Freight Trucking Industry (SIC 4564)


## Sytbols

- zero or no observitions
- too smel| too be expressed
not epplicable
$x$ confidentisl
Footnotes
(1) These estimetes ere besed on sampie of Dusinesses pepopting ssles between \$25,000 and $\$ 2.000,000$ Totsl weighted expenditure on biven item


13) Velue in each cell $=\frac{\text { Total weighted expenditure on given item }}{\text { Total weighted sules of busingsses peporting this item of expenditure }}$ for ech quertile.

This porition of the sable pertioins oniy to the businesses reporting the specific expense item. Therefore these ratios are cticulbted individually end the toial will no? necessarily equal $100 \%$

## Moter

Dota are shown oy quartiles when at ibast 13 of the sampled busimesses report the specific item
Records were ranked im ascending order secording to seles size. Each quartile li. botrom 25\%. lower middie 25\%. etc. pepresents one quarter of the total humber of businesses. Wi hin each quarile, the oversge ratio is presented. por comperison pupposes. the high and low valuss of sales ar shown.

How to use ine sables
(1) Locete the approprite seles range that is displayed on the two lines entitled Low sales value ${ }^{\circ}$ end "High seles welue
(2) The selected range will indicte the proper quartile. i. the bottom $25 \%$. the lower midde $25 \%$, the upper middle 25 or the top 25\%.
(3) Deta perteining to the selected seles size ponge will be in thet quertile

## Stenderd Industriel Clessificetion Definition (SIC 1980):

SIC 4561 Generil Preight Trucking Industry

 iransfer trucking services, general freight truck framsport sarvices bidgenerol freight riucking contraciors

TABLE 2. Salance sheet proftle for incorporated businesses only, 1987
New Brunswick, General Freighe Trucking Industry (Sic 4561)

|  | Totalil) | Bottom 25\% | middle $25 \%$ | Uoper midde 25: | Top |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses ir samole (No.) Low sales value ( 8000 's) High sales value $(3000$ 's) | $\begin{aligned} & 71 \\ & (1) \\ & 11 \end{aligned}$ | (1) | 99 199 | 199 410 | 410 $(1)$ |
|  | Average $18000^{\prime}$ s) |  |  |  |  |


| Assets |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Cash Accounts and notes receivable | 30 | 3 | 5 | 17 | 96 |
| Anventory | 3 | 2 | 5 | 17 | 9 |
| Other current assets | 36 |  | 40 | 29 | 63 |
| Total current assets | 66 | 1 | 45 | 46 | 159 |
| Fixed ossets | 109 | 23 | 50 | 96 | 259 |
| Less: Accum. dep. On ixed essets | - | - | - | - | - |
| Other assets | 13 | - | 2 | 9 | 39 |
| Total escets | 187 | 28 | 97 | 151 | 457 |
| Lisbilities and equity |  |  |  |  |  |
| Current loans | 22 | 4 | 15 | 23 | 42 |
| Other current liabilities | 46 | 14 | 13 | 30 | 128 |
| Total current liabilities | 68 | 18 | 28 | 53 | 170 |
| Moitgages payable | - | - | - |  |  |
| long term debt | 9 | - | 5 | 2 | 30 |
| Other liabilities | 41 | 14 | 17 | 42 | 88 |
| Total limilisies | 118 | 32 | 50 | 97 | 288 |
| Total equity | 69 | -4 | 47 | 53 | 169 |

(11) These estimates sre based on E sample of businesses reporting seles beiween $\$ 25,000$ and $\$ 2,000,000$.

See isoi i for symbols and notes

TABLE 3. Financial ratios (1) for incorporated businesses only, 1987
Brunswick, General Freight Trucking Industry (Sic 4551)

|  | Total(2) | Bottom 25\% | $\begin{aligned} & \text { Lower } \\ & \text { middle } 25 \% \end{aligned}$ | $\begin{array}{r} \text { Upper } \\ \text { middl } 25 \% \end{array}$ | TOD 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) <br> Lom sales value ( 8000 's) <br> High sales value ( $\$ 000$ 's) | 71 $(1)$ $(1)$ | (1) | 99 199 | $\begin{array}{r} 199 \\ 410 \end{array}$ | 410 |
|  |  | Average |  |  |  |
| Liquidity retio Current ratio (times) | 1.0 | 0.3 | 1.6 | 0.9 | 0.9 |
| Leverage retios <br> Debt/equity ratio (times) <br> Interest coverage ratio (times) <br> Debt retio (times) | $\begin{aligned} & 1.7 \\ & 3.7 \\ & 0.7 \end{aligned}$ | -8.7 2.1 1.1 | 1.1 4.3 0.5 | 1.8 8.3 0.6 | 1.7 3.6 0.6 |

(1) The ratios sepresent the suerage of ratios for each business in the group end cannot be calculated from the figures shown in fable 2 .

See Table ifor symbols and notes.

Definitions:

1. Liquidity retio:

Current $=$ curpent assets $/$ curpent liabilities.
2. Leverage ratios:
8) Debt/equity $=$ total $i$ abilisies / squity.
b) Debt rasio = pota labiliqies / total asseis
e) interes coverage $=$ nei profit - interest expense/inseres: expense.

SOURCE: Small Business and Special Survers Division, Siatissice Canede.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987
New Brunswick. General Freight Trucking Industry (SIC 4561)

|  | Toialil | $\begin{array}{r} \text { Bot } 40 \mathrm{~m} \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lowe: } \\ \text { miccie } 25: \end{array}$ | Uppe: $\text { mode } 25 \%$ | $T 00$ 25: |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Busiresses ir samole (No. Low sales value SOUD's) Hign sates oalue $19000^{\prime}$ s | $\begin{array}{r} 24 \\ 111 \\ 111 \end{array}$ | -- | -- | -- |  |
|  | Average ( 8000 s : |  |  |  |  |
| Opersting activitios Cast from operstions Cedrecistion Other | $\begin{array}{r} 31 \\ 27 \\ -25 \end{array}$ | -- | -- | -- | -- |
| Dividends | -2 | -- | -- | -- | -- |
| Investment activities <br> Dispossi of fixed assets <br> Purchase of fixed assets <br> Increase in investment <br> Decrease in investment | 40 -60 - | -- | -- | - <br> - <br> - | -- |
| Financing activities <br> Increase in long term debt <br> Reparment of long term debt <br> Loans from shareholdeis <br> Repayment of loans from shareholders <br> Advances \& loans 1 iom government <br> Incresse in equily <br> Decrese in equity <br> Diner | $\begin{array}{r}22 \\ -25 \\ 5 \\ -4 \\ - \\ - \\ \hline\end{array}$ | - <br> - <br> - <br> - <br> - | - <br> - <br> - <br> - <br> - <br> - | - <br> - <br> - <br> - <br> - | - - $\cdots$ $\cdots$ $\cdots$ - |
| Increase(decrease) in cash s equivalents Cosh equivelents-Beginning of the yeap Cosh : equivalent: = End of the yeat | 9 17 | -- | -- | -- | -- |

(11) These essimates are dased on a sample of incorporated businesses reporing sales detween $\$ 25.000$ and $\$ 2.000 .000$. Sanple count includes only those businesses reporting a statement of changes
see fuol 1 lor symools and notes

TABLE 5. Employment changes by size of business. 1984-1987 based on SIC ciassification in ig87
Naw Brunswick, Truck Transport Industries (SIE 45E)


(1) Average fabour units ore colculated by dividing sotzi payroll by the overage annual wage and salaiy fite as reported in the Survey of Employmen. Payroll and Hours, Statistics Canada, Catalogue 72-002. An everage tobouf unit could be interpreted as a fuli-ime employee. Noie that the business size groups used are determined at the canade levet. Thus it a business has at least 500 enployees in Canaob as a whole Dut less than that numpet in any given province it is shown in the 50 C and over group.
(2) Refers ic Dusinesses pedoring no dayroll deductions in the pevious year

131 Refers to Dusinesses feporting no peytoll Geductions in the following yea?
"Mewly reporting" and "no longer peporting" businesses ape assumed to have been in activily for six months and the informasion is adjusied accoldingly.
see tatle 1 for symbols and notes

TABLE 6. Selected operating characteristies of smell businesses by sales quartile. 1985-1987
New Brunswick, General Freight Trucking Industry (Sic 4551)


1985

| Mumber of observations in sample <br> Average sales \$ <br> Average expense $\$$ <br> Average net profit (loss) \$ | 123 189.418 174.987 14.431 | $\begin{aligned} & 42.852 \\ & 33.621 \\ & 9.231 \end{aligned}$ | $\begin{array}{r} 74.743 \\ 68.703 \\ 8.040 \end{array}$ | $\begin{array}{r} 131.709 \\ 118.945 \\ 12.764 \end{array}$ | $\begin{array}{r} 508.367 \\ 480.678 \\ 27.689 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses reporting a profit (Mo.) | 107 |  |  |  |  |
| Averoge sales ${ }^{\text {S }}$ | 190.482 | 43,789 | 73.688 | 131.355 | 513.094 |
| Aversge expense $\$$ | 170.224 | 32.639 | 62.490 | 109.985 | 475.783 |
| Average net profit \$ | 20.258 | 11.150 | 11.198 | 21.370 | 37.311 |
| Businesses reporting loss (Mo.) | 16 |  |  |  |  |
| Aversege sales \$ | 183.728 | 33.446 | 78.735 | 133.181 | 489.550 |
| Aversge expense \$ | 185.602 | 43.481 | 82.642 | 156.118 | 500,165 |
| Aversge net loss \$ | -11.874 | -10.035 | -3.907 | -22.937 | -10.615 |

1985

| Mumber of observations in smmole <br> Average sales \$ <br> Average expense \$ <br> Average net profit (loss) \$ | $\begin{array}{r} 114 \\ 253.659 \\ 236.910 \\ 16.749 \end{array}$ | $\begin{array}{r} 62.101 \\ 52.429 \\ 9.680 \end{array}$ | $\begin{array}{r} 196.851 \\ 109.988 \\ 14.863 \end{array}$ | $\begin{array}{r} 172.883 \\ 154.289 \\ 18.594 \end{array}$ | $\begin{array}{r} 662.802 \\ 638.943 \\ 23.859 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses reporting prof it (No.) <br> Averoge sales $\$$ <br> Average expense $g$ <br> Average nei profits | $\begin{array}{r} 97 \\ 231.905 \\ 209.081 \\ 22.824 \end{array}$ | $\begin{aligned} & 58.333 \\ & 42.518 \\ & 15.815 \end{aligned}$ | $\begin{array}{r} 116.698 \\ 101.164 \\ 15.534 \end{array}$ | $\begin{array}{r} 170.917 \\ 151.289 \\ 19.628 \end{array}$ | $\begin{array}{r} 581.673 \\ 541.353 \\ 40.320 \end{array}$ |
| Dusinesses reporting lose (Mo.) <br> Average sales $\$$ <br> Average expense $\$$ <br> Averoge ne? loss $\$$ | $\begin{array}{r} 17 \\ 317.665 \\ 326.702 \\ -9.037 \end{array}$ | $\begin{aligned} & 74.028 \\ & 83.765 \\ & -9.737 \end{aligned}$ | $\begin{array}{r} 121.057 \\ 124.677 \\ -3.620 \end{array}$ | $\begin{array}{r} 224.110 \\ 232.182 \\ -8.392 \end{array}$ | $\begin{array}{r} 851.463 \\ 865.885 \\ -14.422 \end{array}$ |
|  |  |  | 1987 |  |  |
| Number of observations in sample <br> Average sales \$ <br> Average expense $\$$ <br> Average net profit (loss)\$ | $\begin{array}{r} 216 \\ 147.173 \\ 129.705 \\ 17.458 \end{array}$ | $\begin{aligned} & 39.581 \\ & 28.409 \\ & 11.172 \end{aligned}$ | $\begin{aligned} & 70.621 \\ & 58.328 \\ & 12.295 \end{aligned}$ | $\begin{array}{r} 126.034 \\ 105.547 \\ 20.487 \end{array}$ | $\begin{array}{r} 352.456 \\ 326.539 \\ 25.917 \end{array}$ |
| Businesses reporting profit (Mo.) <br> Average soles \$ <br> Averoge expense $\$$ <br> Average not profit \$ | $\begin{array}{r} 192 \\ 148.521 \\ 127.800 \\ 20.721 \end{array}$ | $\begin{aligned} & 39.694 \\ & 28.189 \\ & 11.505 \end{aligned}$ | $\begin{aligned} & 70.848 \\ & 54.188 \\ & 16.460 \end{aligned}$ | $\begin{array}{r} 126.252 \\ 104.245 \\ 22.007 \end{array}$ | $\begin{array}{r} 357.489 \\ 324.576 \\ 32.913 \end{array}$ |
| Businesses reporting lose (Mo.) <br> Average soles <br> Average expense $\$$ <br> Average net loss $\$$ | $\begin{array}{r} 24 \\ 137.828 \\ 144.809 \\ -6.981 \end{array}$ | $\begin{array}{r} 35.407 \\ 36.532 \\ -1.125 \end{array}$ | $\begin{aligned} & 70.497 \\ & 77.773 \\ & -7.276 \end{aligned}$ | $\begin{array}{r} 122.466 \\ 126.883 \\ -4.117 \end{array}$ | $\begin{array}{r} 322.941 \\ 338.049 \\ -15.108 \end{array}$ |

11 These estimstes are besed on sample of businesses reporting sales Detween $\$ 25.000$ and $\$ 2.000 .000$.
See table ifor symools and notes

TABLE 1. Selected operating ratios. in percent of sales, 1987
New Brunswick. Dry Bulk Materials Trucking Industry (Sic 4564)
To:3:11 Bottom Lower

| Upper | iop |
| ---: | :--- |
| midd $625 \%$ | $25 \%$ |



## Symbol:

```
zero or no abservetions
-- toc small too be expressed
    not applicable
x confidentil
```


## Footnotes

(1) These estimates are based on sample of businesses reporting $\$$ ales between $\$ 25.000$ and $\$ 2.000 .000$


This portion of the thble pertains only to the businesses peporting the specific expense item. Therefore these ratios are celculated individully and the toisl will not necesserily equal 100 :

## Motes

Data are shown by quartiles when af least 13 of the sampled businesses report the specific item.
Records wert ranked in ascending opdep eccording to seles size. Ench quartite li. Dot tom 25\%. lower miode 25z, eic. represents one quarter of the toisl numper of busimesses. Within esh quartite. the average ratio is presented. For comparison purposes, the high and low values of sales ar shown.

How to use the teties
(1) bocete the eppropriate sales pange that is displayto on the two lines entitled bow salits volue" end migh sales value"
12) The selected range will indicate the proper quartile. i. the bottom $25 \%$, the lower midole $25 \%$. the upper midole $25 \pm$ or the 100 25 .
(3) Data pertuining so the selected soles size range will be in that quartile.

Stenderd induetriel CIsseificstion Definition (SIC 18so):
SIC 4S64 - Dry Bulk Materieis Trucking Indutery

 bulk ionk truck service, dump truck transporting sepvice ffili. sand. debrisl. snow hauling truck service ang ory bulk tank tpuck transporting service

TABLE 2. Balance sheet prof ile for incorporated businesses only. 1987
New Brunswick, Dry Bulk Materials Trucking Industry (SIC 4564)

|  | Total(1) | Bottom 25\% | Lower midele $25 \%$ | Usper midde $25 \%$ | $\begin{aligned} & \text { TOE } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Bus:nesses in sample (No.l Low sales vaiue (19000's) Mign sales vaive $(9000$ s) | (1) ${ }^{6}$ | -- | -- | -- | -- |
|  |  | Average (\$000's) |  |  |  |
| Assets - . - .- .- |  |  |  |  |  |
| Cash $\begin{aligned} & \text { Accounts and notes receivable }\end{aligned}$ | 60 | - | -- | -- | -- |
| Inventory | - | - | -- | -- | -- |
| Other current assets | 28 | -- | - | -- | -- |
| Total current assets | 88 | -- | -- | -- | -- |
| Fixed assets | 326 | - | -- | -- | -- |
| Less: Accum. dep. on fixed assets | - | - | -- | - | -- |
| Other assets | 40 | -- | -- | -- | -- |
| Totel ossets | 454 | -- | - | -* | - |
| Lisbilities and equity |  |  |  |  |  |
| Other current liabilities | 103 | -- | - | -- | -- |
| Total current liabilities | 137 | -- | -- | -- |  |
| Mortgages dayable | - | -- | -- | -- | -- |
| Long term debt | 64 | -- | -- | - | -- |
| Other liabilities | 141 | - | -- | -- | -- |
| Total liabilities | 341 | -- | -- | = | - |
| Total equity | 113 | -- | -- | - | -- |

(1) These estimetes bre based on sample of businesses reporting soles between 525,000 and $\mathbf{3 2 , 0 0 0 , 0 0 0}$. See rable 1 for symbols and notes

TABLE 3. Financtal ratios(1) for incorporated businesses only, 1987
New Brunswick. Dry Buik Meteriels Trucking Industry (SIC 4564)

|  | Total(2) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lower } \\ & \text { middle } 25 \% \end{aligned}$ | Upper $\text { midde } 25 \%$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No. Low sales value ( $\$ 000^{\prime} 5$ ) High sales value $\left(\$ 000^{\prime}\right.$ s) | $(1)^{6}$ | -- | -- |  | -- |
|  | Average |  |  |  |  |
| Liquidity ratio Curpent istio (times) | 0.6 | -- | -- | -* | -- |
| Leverage ratios <br> Debt/equity ratio (times) <br> Interest coverage satio (times) <br> Debt ratio (times) | $\begin{aligned} & 3.0 \\ & 2.0 \\ & 0.8 \end{aligned}$ | -- | -- | -- | -- |

(1) The patios represent the eversge of ratios for each business in the group and connot calculated from the figures shown in toble 2 .
(2) innse estimetes or besed on semple of businesses reporting seles beimeen $\mathbf{8 2 5}, 000$ and $82,000,000$.

See table ifor symbols and notes.

## Definitions:

1. Liquidity ratio:

Current $=$ curcent asseis / cureent liabilipies
2. Leverege retios:
al Debrequity = poial liabilities / equity.
b) DeDt ratio = 10:al lisbilities/ tois! assets
cl Interes: coverage $=$ net profit - interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987
New Brunswick. Dry Bulk Materifis Trucking Induetry (SIC 4564)

|  | Total(1) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\downarrow$ ower <br> midde 25 : | UDPE $\text { midde } 25 \%$ | TOD 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses : samale iNo.l Low sales vaiue $\$ 000$ s) High sales value i\$000's! | - | -- |  |  | - |
|  | Average (\$000's) |  |  |  |  |
| Dperating ectivities <br> Eash from operations <br> Dedrec iation <br> Dther | $\begin{aligned} & -\bar{x} \\ & x \\ & x \end{aligned}$ | -- | -- | -- | - - |
| Dividende | $x$ | =- |  | -* | - |
| Investment sctivities <br> Disposal of fixed assets <br> Purchase of fixed assets <br> Incresse in investment <br> Decresse in investmens | $x$ $x$ $x$ $x$ $x$ | -- $=-$ $=-$ | -- | -- | -- |
| Finencing activities <br> Increase in long term debt <br> Repayment of long term debt <br> Loans from shareholders <br> Redayment of loans from shareholders <br> Advances \& loans from government <br> Increase in equity <br> Decresse in equity <br> Dther | $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ | -- -- $-=$ $-=$ $-=$ | - - -- -- -- -- -- | - | -- |
| Increase (decrease) in cosh \& equivalents Cash equivalents-Beginning of the year Cash 1 equivelents - End of the year | $x$ $\times$ $\times$ | -- | -- | -- | -- |

 only those businesses reporiing statenent of changes
Sen Tat 1 for symbols and noles.
TABLE 5. Employment ehanges by size of business, 1984-1987 based on SIC ciassification in 1987
New Brunswick, Truck Transport Industries (SIC 456)


(i) Average bobour units are calculsted by dividing iots! payroll by the average onnubl wage anc solapy rate as reported in the Surver of Employmen. Payroll gnd hours. Staispies Canado, Capologue 72-002. An overage labour unit could be interpreted as b full-time emplaye. Note that the business size groups used are derermined at the Cuncde level. Thus if ousiness has at least 500 employees if Canada as mhole but less than that number in any given province is is shown in the 500 and over group
12) Refers 10 businesses reporiing no payroll deducilons in the previous year

131 Reters ic Dusinesses tepotiting no payroll deductions in the following year
Nowly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is odjustec accordingly

See table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile. 1985-1987 New Brunswick. Dry Bulk Materials Trucking Industry (SIC 4564)



| Number of observations in sample | 41 |
| :---: | :---: |
| Average sales \$ | 162.357 |
| Average expense \$ | 138.587 |
| Average net profit (loss) \$ | 23.770 |
| Susinesses reporting profit (Mo.) | 37 |
| Average sales | 162.958 |
| Average expense \$ | 137.350 |
| Aversge net profit \$ | 25,598 |
| Businesses reporting lose (Mo.) | 4 |
| Average sales \$ | 210.044 |
| Average expense \$ | 233.576 |
| Average net loss\$ | -23.532 |

1987

Mumber of observaitons in sample Average sales $\$$ Average expense

12
156.48
Average experse $\# \quad 140.928$
Qverage net profit (loss) \$
15.520

Businestes reporting profit (No.)
Average stes $\$$
11
159.788
Average expense $\$ \quad 143.753$
Average net profit $\$ \quad 15.025$

Businesses reporting loss (Mo.)
$\begin{array}{ll}\text { Average sales } \$ & 317.448 \\ \text { Average expense } \$ & 318.073\end{array}$
$\begin{array}{rr}\text { Average expense } \$ & 318.073 \\ \text { Average net loss } \$ & -525\end{array}$
[11 These estimates are based on somplof businesses reporing sal bes beiween $\$ 25.000$ and $\$ 2.000,000$.
See Table f for sumbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brunswick. Forest Products Trucking Industry (SIC 4565)

|  | Fopall | $\begin{array}{r} \text { Bot } 10 \mathrm{Om} \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lowe: } \\ & \text { middle } 25 \% \end{aligned}$ | $\begin{aligned} & \text { UDDer } \\ & \text { midol } 25^{\circ} \end{aligned}$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) <br> Low sales value (\$000's) <br> High sales value ( $\$ 000$ s) | $\begin{array}{r} 34 \\ (1) \\ (1) \end{array}$ | -- | -- | -- | -- |


| Selected expense itam | Industiy average(2) |  |  |  |  | $\begin{aligned} & \text { \% busi- } \\ & \text { nesses } \\ & \text { reporting } \end{aligned}$ | Reporting businesses only 3 ) |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Totel | Bot 10 m 25\% | $\begin{array}{r} \text { Lower } \\ \text { midd } 1 \text { e } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Upper } \\ & \text { middi } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { 70p } \\ & 25 \% \end{aligned}$ |  | Total | Bottom 25\% | $\begin{array}{r} \text { Lomer } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Upoer } \\ \text { middte } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { 700 } \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Pepent of sales |  |  |  |  |
| Cost of seles | 0.5 | -- | -- | - | -- | 18.2 | 45.9 | -- | -- | - | -* |
| Occupancy expenses | 41.9 | -- | =- | -- | -- | 95.1 | 44.1 | -- | -- | -- | - |
| Depreciation | 16.6 | -- | -- | -- | -- | 93.4 | 17.7 | -- | -- | -- | -- |
| Repairs \& maintenance | 23.9 | -- | - | -- | - | 81.2 | 29.4 | -- | -- | -- | -- |
|  | 0.3 | -- | -- | -- | -- | 53.2 | 0.5 | - | - | -- | -- |
| Rent |  | -- | -- | -- | -- |  |  | -- | -- | -- | -- |
| Personnel expenses | 10.9 | -- | -- | -- | - | 64.7 | 16.8 | -- | - | -- | -- |
| Financial expenses | 4.6 | -- | - | -- | -- | 88.9 | 5.1 | -- | -- | -- | -- |
| Interest 8 bany chapges | 3.7 0.9 | -- | -- | -- | -- | 70.1 69.4 | 5.2 1.3 | -- | -- | -- | -- |
| Other expenses | 32.4 | -- | -* | -- | -- | 95.3 | 34.0 | - | -- | -- | -- |
| Profit (loss) | 1.7 | - | -- | -- | - | 95.9 | 1.8 | -- | -- | -- | -- |
| Total | 100.0 | -- | -- | -- | - | 100.0 |  | -- | -- | *- | -- |

Symol:
zero or no observasions

- too smal i 100 be expressed
not spolicabl
$\times$ confidential


## Footnotes

(1) These estimetes are besed on s semple of ousinesses reporting sales betwetn 325,000 snd 32.000,000 Total weighted expendipure on a given item
(2) Value in tach cell $=$ total weigniec sales of sli businesses in the sample $x$ for fach quertile

Thi portion of the table pertains only to the businesses reporting the specific expense iten. Ther fore these ratios are calculateo individublly and the total will not necessarily equal 100 .

## Wotes

Dete are showr Dy quertiles when st leas? 13 of the sampleo businesses report the specific item
Recoros were panked in ascending oroer scording to sales size. Each quartile li. bottom 25z. lower midde 25\%. etc. peprests one qubrter of the rotal number of businesses. Mithim each queritio, the evorage ratio is presentec. for comperison purposes, the high end low vilues of seles ere shown.

Mow 80 use the tables
(1) Locate the apropriet sales pange qhat is displeyed on the two lines entitled low sales value" and wigh sal es value
(2) The selected range will indicate the proper quertile. i. the botiom 25\%. the lower midde 25\%. the upper middle 25z or the top $25 \%$.
(3) Data perzaining to the selected sates size renge will be in that quartile

Stunder Industrici Cleseificetion Definition (SIC 1880):
S1f 4565 - forest Producte Trucking Industry
Businesses primarily engeged in tponsporting pulpwood. wood chips and sam-logs whether or not special ized equipment is used. included
 truck hauling service.

TABLE 2. Balance sheet profile for incorporated businesses only. 1987
New Brunswick, Forest Products Trucking Industry (SIC 4555)

|  | Iotal(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { mower } \\ & \text { midde } 25 \% \end{aligned}$ | UpDe: $\text { midole } 25^{\circ}$ | $\begin{aligned} & \text { TCO } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales velue $\{\$ 000$ s) High sales value (\$000's) | $\begin{array}{r} 16 \\ (1) \\ 11 \end{array}$ | -- |  | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Assets |  |  |  |  |  |
| Cash | - | -- | -- | -- | -- |
| Accounts and notes receivable | 6 | -- | -- | -- | -- |
| Inventory | - | -- | -- | -- | -- |
| Dther current assets | 33 | -- | -- | -- |  |
| Total curcent assets | 39 | -- | - | -- | -- |
| Fixed assets | 85 | -- | -- | -- | -- |
| Less: Accum. dep. on fixed assets | 13 | - | -- | -- | -- |
| Dther assets | 13 | -* | - | -- | -- |
| Total assets | 138 | - | -- | -- | -- |
| Liabilitics and equity |  |  |  |  |  |
| Current loans <br> Other current liabilities | 34 | -- | -- | -- | -- |
| Total culrent lisbifities | 37 | -- | -- | -- | -- |
| Mortgages dayable | - | -- | -- | -- | -- |
| Long ierm deb? | 1 | -- | -- | -- | -- |
| Other liobilities | 68 | - | -- | -- | -- |
| Total liabilities | 106 | = | =- | -- | -- |
| Totel equity | 33 | - | -- | -- | -- |

111 These estimates are Dased on sample of businesses reporting sales between $\mathbf{\$ 2 5 . 0 0 0}$ and $\mathbf{\$ 2 . 0 0 0 . 0 0 0}$
See Table 1 for symbols and notes

TABLE 3. Financiai ratios(1) for incorporated businesses only. 1987
New Brunswick. Forest Products Trucking Industry (SIC 4555)

|  | Total(2) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | Lower middle $25 \%$ | Upder middle 25\% | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ 's) High sales value $\left\{9000^{\prime}\right.$ s $\}$ | $\begin{aligned} & 16 \\ & (1) \\ & (1) \end{aligned}$ |  | -- | -- | -- |
|  |  | Average |  |  |  |
| Liquidity tetio Current ratio (times) | 1.1 | -- | -- | -- | -- |
| Leverage ratios <br> Oebt/equity ratio (times) <br> Interest coverage ratio (times) <br> Oebt ratio (times) | $\begin{aligned} & 3.2 \\ & 2.3 \\ & 0.8 \end{aligned}$ | -- | -- | -- | -- |

If the ratios represent the overage of ratios for ach business in the group ond connot be calculated from the figures shown in table 2 .
(2) These estimes ere besed on semple of businesses peporting seles ontween 535,000 and 53,000,000.

See Toble 1 for symbols and notes.

## befinitions:

1. Liquidity retio:

Current = current asse:s / current liabilities
2. Leverage retios
al Debt/equiry $=101$ al liabilipies / equity
b) Detit ratio = total ibabilities / total assets
c) Interest coverage $=$ net profit - interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only. 1987 New Brunswick. Forest Products Trucking Industry (Sit 4565)

|  | Total 1 ! | $\begin{array}{r} \text { Bottom } \\ 25: \end{array}$ | $\begin{array}{r} \text { kower } \\ \text { m.odle } 25^{\prime} . \end{array}$ | Usce. $\text { mode } 25 \%$ | Top :5. |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in satale No. Lom sales value ( 8000 's) Migh sales value 19000 's | $(1)^{6}$ | -- | -- |  | -- |
|  | Average (\$000's: |  |  |  |  |
| Opersting activities Cash f:om operations Oepreciation Other | $\begin{aligned} & 45 \\ & 46 \\ & -2 \end{aligned}$ | -- | -- | -- | -- |
| Dividends | -7 | -- | - | -- | -- |
| Investment activities <br> Disposal of fixed assets <br> Purchase of fixed assets <br> lncrese in investment <br> Decrease in investment | 7 -49 - | -- | -- -- -- | -- -- -- | . |
| Financing activities <br> Inciease in long term debt Redayment of long qerm debe Loans from shareholders Repayment of loans from shareholders Aovances 8 loans from government increase in equity Decrease in equity Other | $\begin{array}{r}2 \\ -26 \\ 1 \\ - \\ \hline\end{array}$ | -- -- -- -- -- | - <br> $\therefore$ <br> - <br> $\cdots$ <br> - | -- -- -- -- -- | - |
| Inciease(decrease) in cash equivelents Cash \& quivalents-Beginning of the year Cash 1 equivalents - End of the year | 22 27 49 | -- | -- | -- | - |

(1) These estimates er bssed on a sample of incorporated businesses reporting sales between $\mathbf{2 2 5 , 0 0 0}$ anc $\$ 2,000.000$. Sample couns incluaes only those Dusinesses reporting statent of changes
see isol i for symools and notes

TABLE 5. Employment changes by size of business. 1984-1987 based on SiC classification in 1987
New Brunswick, Truck Transport Industries (Sic 456)

| Business size expressed in average ladour units (1) | Number of businesses | $\begin{array}{r} \text { Total peypoll } \\ (\$ 000 \text { s } s) \end{array}$ | $\begin{array}{r} \text { Average aboup } \\ \text { units }(1) \end{array}$ | Changes in number of busincsses with paid employees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{array}{r} \text { New }\left\{\begin{array}{r} \text { y } \\ \text { reporg } \end{array}\right) \end{array}$ | No longer reporting: 3 ) |
| 1984 |  |  |  |  |  |
| Totel | 738 | 70.885 | 3.964 | 201 | 99 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-495 \\ & 500 \text { and over } \end{aligned}$ | $\begin{array}{r} 589 \\ 28 \\ 18 \\ 9 \end{array}$ | $\begin{array}{r} 25.213 \\ 13.214 \\ 9.632 \\ 22.826 \end{array}$ | $\begin{array}{r} 1.367 \\ 726 \\ 509 \\ 1.362 \end{array}$ | $\begin{array}{r} 192 \\ 7 \\ 1 \\ 1 \end{array}$ | 96 2 2 1 |
| 1987 |  |  |  |  |  |
| Totel | 900 | 95.452 | 4.708 | 207 | . . |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100.499 \\ & 500 \text { and over } \end{aligned}$ | 839 38 15 8 | $\begin{aligned} & 32.496 \\ & 22.687 \\ & 11.233 \\ & 29.036 \end{aligned}$ | $\begin{array}{r} 1.547 \\ 1.078 \\ 530 \\ 1.553 \end{array}$ | 198 4 4 | $\cdots$ $\cdots$ $\cdots$ |

(1) Average lobour units are calculated by dividing total payroll by the average annual wage and suiary pote as foported in the Survey of Employment. Payrall ond Hours, Statistics Canada. Catalogue 72-002. An average labour unit could be interpreted as a fuil-time employee Nole thas the business size groups used ore determined at the canece level. thus if o business hes at leest 500 emplcyees in Canco as a mole Dut less than that number in any given province it is shown in the 500 and over group
121 Refers to businesses reporting no peyroll deductions in the previous year
(13) Refers 10 businesses reporting no payroll deouctions in the following year
"Newly reporting" and "nc longet reporting" businesses are assumed to have deen in activity for six months and the information is adjusied according'y.

See lable 1 for symbols and motes

TABLE 6. Selected operating characteristies of small businesses by sales quartile. 1985-1987
New Brunswick, Forest Products Trucking Industry (SIC 4565)



|  | 1986 |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Mumber of observations in sample | 75 |  |  |  |  |
| Average sales \$ | 200.377 | 51.287 | 97.909 | 127.503 | 524.810 |
| Average expense \$ | 179.453 | 44.549 | 74.859 | 118.234 | 480.168 |
| Average net profit (loss) \$ | 20.924 | 6.738 | 23.050 | 9.269 | 44.642 |
| Businesses reporting profis (Mo.) | 68 |  |  |  |  |
| Averoge sales $\$$ | 202.578 | 55.251 | 97.810 | 132.432 | 524.810 |
| Average expense \$ | 179.442 | 45.698 | 74.128 | 117,773 | 480.168 |
| Average net profit \$ | 23.136 | 9.563 | 23.682 | 14.659 | 44.642 |
| Businesses reporting loss (Mo.) | 7 |  |  |  |  |
| Average sules $\$$ | 86.420 | 39.948 | 101.530 | 117.783 | - |
| Average expenses | 87.351 | 41.267 | 101. 842 | 119.144 |  |
| Aversge net loss \$ | -931 | $-1.319$ | -112 | -1.36 | - |

1987
Number of observations in sempla
Average sales $\$$
Average expense $\$$
Average net orofit (loss) $\$$
37
146.511
138.152
8.359
-- --

Average net orofit (loss) $\$$
$\begin{array}{lr}\text { usinesses reporting lose (Mo.) } \\ \text { Average seles } \$ & 163.229 \\ \text { Average expense } \$ & 169.733\end{array}$
Averace net loss $\$ \quad-5.504$
(11) These estimates are based on sample of businesses reporting sales between $\$ 25,000$ and $\$ 2.000 .000$

See ibble f for symbols and notes

TABLE 1. Selected operating ratios. in percent of sales. 1987
New Erunswick. Taxicab Industry (S\|C 4581)

25. LOwer
midele $25 \%$
UDOer
midde $25 \%$
Toz
25*
-- --
-- --
--
-
Gusinesses in sample (No.)
Low sales value ! \$00~'sl
High sales va!ue (\$0CC's)

| Selected expense item | Industpy average(2) |  |  |  |  | \% businesses reporting | Reporting businesses only( 3 ) |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Upper } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |  | Totel | $\begin{array}{r} \text { Botrom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { midd } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Upper } \\ \text { middi } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
|  | Percent of seles |  |  |  |  |  | Percent of sales |  |  |  |  |
| Vehicle expenses | 19.3 | -- | -- | -- | -- | 90.0 | 21.4 | -- | - | -- | -- |
| Deorecistion | 5.1 | -- | -- | -- | -- | 90.0 | 5.7 | -- | -- | -- | -- |
| Repairs \& maintenance | 6.4 | -- | -- | -- | -- | 48.0 | 13.3 | - | -- | -- | -- |
| Fuel expense | 7.7 | - | - | $\cdots$ | -- | 40.4 | 19.2 | -- | -- | - | -- |
| Personnel expenses | 26.3 | -- | -- | - | -- | 61.5 | 42.8 | -- | -- | -- | -- |
| Financial expenses Interes: \& bank charges Prolessiona! fees | 0.9 | -- | -- | - | -- | 67.2 | 1.4 | -- | -- | -- | -- |
|  | 0.7 | -- | -- | -- | -- | 65.4 | 1.0 | -- | -- | -- | -- |
|  | 0.3 | -- | -- | -- | -- | 48.1 | 0.5 | -- | -- | -- | -- |
| Diher expenses | 43.7 | -- | -- | -- | -- | 100.0 | 43.7 | =- | -- | - | -- |
| Protit (loss) | 9.8 | - | -- | -- | -- | 100.0 | 9.8 | - | =- | - | - |
| Total | 100.0 | -- | -- | -- | -- | 100.0 | - . | -- | -- | -- | -- |
|  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |

## sywbels

zero or no observetions

- too smell too be expeessed
not apolicabl
$\times$ confiontial


## Footnotes

(1) These estimates are based on stmple of businesses reporting sales between $\$ 25.000$ and $\$ 2.000 .000$.
lotal weighted expenditure on given item
(2) Velue in bach cell $=\frac{\text { lotal weighted sales of all businesses in the sample }}{\text { mach querilu }}$
(3) Value in esch ceil Tote! weighted expenditure on o given item Total weighted sales of businesses peporting this item of expenditupt gher for quartile

This poption of the table pertains only to the businesses peporing the spacific expense item. Thersfore these ratios ore gelculated individuaily and the total will not necessapily equal $100 \%$.

Motes
Data are shown Dy quartiles when et I east 13 of the sampled Dusinesses peport the specific item.
Records wert ranked in ascending order according to sales size. Each quartile fi. bottom 25\%. Iower midde 25z. etc.l iepresents one quarter of the totel numper of businesses. Within esch quartile, the over age ratio is prisented. for comparison purposes. the high and low values of sales bre shown.

## Mow to ute the teblet


(2) The selected range will indicete the proper quaptile, i. she bostom 25\%. the lower midde 25\%. the upper midde 25z or the tap $25 \%$.
(3) Dete pertsining to the selected seles size penge will be in thet quertile.

## Stenderd Industriel CInesification Definition (SIC 1980):

## SIt 458i . isxicat Induetry

Businesses primarity engaged in providing passenger sparspoptation by automobiles mot operaved on regular schedules or between fixed

 and taxicat services are included in this industry.

TABLE 2. Balance sheet proflle for incorporated businesses only. 1987
New Brunswick, Texlcab Industry (Sic 4581)

| Totali\{ | Botiom | Lower | Uoper | Top |
| ---: | ---: | ---: | ---: | ---: |


| Eusinesses in sample (No.) Low sales vaiue ( $\$ 000^{\circ}$ s) High sales value ( $\$ 000$ 's) | $(1)^{2}$ | -- | -- |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Average (\$000's) |  |  |  |  |
| Assets |  |  |  |  |  |
|  |  |  |  |  |  |
| Accounts and notes receivoble | $x$ | - |  | -- |  |
| Inventory | $x$ | -- |  |  |  |
| Other current assets | $x$ | -- | -- | - |  |
| Total current assats | $\times$ | -- | - | - |  |
| Fixed assets | x | -- | -- | -- |  |
| Less: Accum. dep. on fixed assets | $x$ | -- | -- | -- | -- |
| Other sssets | X | .- | -- | - | - |
| Totel essets | $x$ | - | -- | - | -- |
| Liebilities and equity |  |  |  |  |  |
| Cuprent loans | $\times$ | -- | -- | -- |  |
| Opher current liabilitios | x | -- | - |  |  |
| Total current liabilitios | $x$ | -- | -- |  |  |
| Mortgages dayabie | $x$ | - | -- |  |  |
| Long term debt | $x$ | -- | -- |  |  |
| Other liabilities | $x$ | -- | -- | -- | -- |
| Total liabilities | $x$ | - | - | -- | -- |
| Total equity | $\times$ | - | -- | - | -- |

(1) These estimates ape besed on sample of businesses reporting sales detween 825.000 and $\$ 2.000 .000$.

See Table 1 for symbols and notes.

TABLE 3. Financtal retios (1) for incorporeted businesses oniy. 1987
New Brunswick. Taxicab Industry (SIC 4581)

|  | Total(2) | $\begin{array}{r} \text { Bot } 10 \mathrm{~m} \\ 25 \% \end{array}$ | Lowe $\text { middle } 25 \%$ | $\begin{array}{r} \text { Upper } \\ \text { middle } 25 \% \end{array}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value $\left(\$ 000^{\prime}\right.$ s) High sales value ( $\$ 000$ 's) | $(11)^{2}$ |  | -- |  |  |
|  | Average |  |  |  |  |
| Liquidity ratio Curtent ratio (times) | $x$ | -- | -- | - | - |
| Leverege ratios <br> Debt/equity ratio (times) <br> Interest coverage ratio (times) <br> Debt ratio (times) | $x$ $x$ $x$ | -- | -- | -- | -- |

(1) The cotios pepresent the evorge of petios for each business in the group and cannot be calculated from the figures shown in ioble 2 .

121 These es cimetes ere dased on smple of businesses raporing solus betwen $\$ 25.000$ and $\$ 2.000,000$.
See iable 1 for symbols and notes.

## Definitions:

1. Liquidity fitio:

Current $=$ current assets / curpent liabilities
2. Leverage ratios:
8) Dedifequity = tota liabilities/equity
b) Debe ratio = total liatilities/total assets
c) Interest coverage $=$ net profit . interest expense / inferest expense

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987
New Brunswick, Taxicab Industry (SIC 4581)

|  | Topa! (1) | $\begin{array}{r} 30140 m \\ 25 \% \end{array}$ | $\begin{array}{r} \text { kower } \\ \text { midole } 25 \% \end{array}$ | $\begin{aligned} & \text { Uoper } \\ & \text { middl } 25 \% \end{aligned}$ | $\begin{aligned} & \text { Tor } \\ & 25 . \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Gusinesses in sample (No. Lom sales value ( $\$ 000$ 's) High sales value ( $\$ 000$ s) | $\left(\begin{array}{l} i \\ (1) \end{array}\right.$ | -- | -- |  | -- |
|  | Averape (\$000's! |  |  |  |  |
| Opareting ectivities <br> Cash from operations <br> Deprecietion Other | $x$ $x$ $x$ | -- | -- | -- | -- |
| Dividends | X | - | - | -- | -- |
| Investment ectivities Dispossal of fixed assets Purchase of fixed assets Incresse in investment Oecrease in investment | $x$ $x$ $x$ $x$ | -- -- -- | -- <br> -- <br> - | -- | -- |
| Financing ectivities <br> Increase in lang term dedt <br> Repayment of long ferm debt <br> Loans from shareholders <br> Repayment of loans from shareholders <br> Advances 8 loans from government <br> Increasa in equity <br> Decrease in eoulty <br> Other | $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ | -- - - - - - | - <br> - <br> - <br> - <br> - <br> - | - - - - - - - | - - - - - - - |
| Increase(decpease) in cash $\&$ equivalents Cash staivalents-Beginning of the year Cash equivelents - End of the year | $x$ $\times$ $x$ | -- | =- | -- | -- |

 only those businesses reporting stotment of changes.
see table, for symbols and notes.

TABLE 5. Employment chenges by size of business, 1984-1987 besed on SIC classificetion in 1987
New Brunswick. Taxicab Industry (SIC 4581)

| Business size expressed in average labour units(1) | Number of businesses | $\begin{array}{r} \text { Total payrall } \\ (\$ 000 \text { s) } \end{array}$ | Average laboul units(1) | Changes in number of businesses with psid employees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{array}{r} \text { Newly } \\ \text { reporting(2) } \end{array}$ | No longer reporting! 3 ) |
| 1984 |  |  |  |  |  |
| Totel | 51 | 2.664 | 235 | 12 | 5 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 50 $\vdots$ | $x$ $\times$ - | 161 78 - - | 12 | 5 |
| 1587 |  |  |  |  |  |
| Total | 58 | 3.694 | 317 | 17 | -. |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 56 $!$ - | $\begin{array}{r} 1.842 \\ x \\ x \end{array}$ | $\begin{array}{r}158 \\ 10 \\ 149 \\ \hline\end{array}$ | 16 9 - - | $\cdots$ $\cdots$ $\cdots$ |

(1) Avernge labour units are calculated by dividing 20 at paypll by the overage annubl wage and salary rate as reported in the Survey of Employmeni, Payroll anc Hours, Stapissics Conada. Cstalogue 72-002. An average labour unit coulo be interpreted as o full time employee Note that the Dusiness size groups used are detepmined ot the Canada level. Thus il a dusiness has at least 500 employees in Canada as whole but tess than that number in any given province it is shown in the 500 and over group
(2) Refers to businesses peporting no payroll deductions in the previous year
(3) Refers 20 Dusinesses reporting no paypoll deductions in the following year
"Newly peporting" ano enc longer repcrting" businesses are assumed to nave deen in activity for six months ano the intormation is adjusted accordingly

Set inde 1 for symouls anc notes.

TABLE 6. Selected operating characteristics of mall businesses by sales quartile, 1985-1987
New Brunswick, Taxicab Industry (SIC 4581)

|  | Total(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | Lawe <br> miode 25\% | Upper <br> midde $25 \%$ | + $\begin{aligned} & \text { Top } \\ & 25\end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | 1985 |  |  |
| Number of observations in sample | 14 |  |  |  |  |
| Average sales 8 S | 62. 209 | -- | -- |  |  |
| Average expense $\$($ Averoge net profit (loss) $\$ 0$ | 56.532 5.677 | -- | -- |  |  |
| Businesses reporting eprofit (Mo.) | 12 |  |  |  |  |
| Average sales \$ | 65.077 | -- | -- | -- | -- |
| Averoge expense ${ }^{\text {S }}$ | 56.169 | -- |  |  | -. |
| Average net profits | 8.908 | -- | -。 | .- | -. |
| Businesses reporting loss (No.) | $80.89{ }^{\frac{2}{7}}$ |  |  |  |  |
| Avelage sales $\$$ <br> Average expense $\$$ | 80.897 85.705 | -- | -- | -- |  |
| Averoge net loss \$ | -4.808 | -- | -- | -- | - |

1986

Number of observations in semple Average sales $\$$ Average expense $\$$ Average net profit (loss) \$

6
79.554
66.547
13.007
gusinesese reporting profit (No.)
6
7.554
Averbge seles $\$$
79.554
68.547

Aversge sties
Average explense
66.547

Average net profit $\$$
13.007

Dusinesses reporting loss (No.)
Average sales g
Average expense $\$$
Averspe net loss s

1987
Wumber of observations in sample
Average sales $\$$
Average expense $\$$
Average net profit (loss) $\$$

(11) These estimbtes are based on sample of businesses reporting soles between $\$ 25.000$ and $\$ 2.000 .000$.

See isble for symbols and nores

TABLE 1. Selected operating ratios. in percent of sales, 1987
New Brunswick, Wholessle Petroleum Products (SIC 5111)

|  | Totai(1) | $\begin{array}{r} \text { Bo: } 10 \mathrm{~m} \\ 25 \% \end{array}$ | L'owe, middre 25 * | $\begin{aligned} & \text { Ueoet } \\ & \text { middie } 25 \% \end{aligned}$ | $\begin{aligned} & 102 \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sampie (No.) Low sales value ( $\$ 000$ s) High sales value ( $\$ 000$ 's) | $\begin{aligned} & 35 \\ & (1) \\ & (1) \end{aligned}$ | -- | -- | -- | -- |


| Selected expense item | Industry average(2) |  |  |  |  | $\begin{aligned} & \text { \# busi- } \\ & \text { nesses } \\ & \text { reporting } \end{aligned}$ | Reporting businesses onty (3) |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | $\begin{array}{r} \text { Bot } 10 \mathrm{~m} \\ 25 \% \end{array}$ | $\begin{gathered} \text { Lower } \\ \text { middle } \\ 25 \% \end{gathered}$ | Upoer middl 25\% | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |  | Totol | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lowe } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Upper } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Toe } \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Percent of sales |  |  |  |  |
| Cost of sels | 23.2 | - | - | = | -- | 44.5 | 52.1 | -- | =- | -- | -- |
| Oecupaney expenses | 14.4 | -- | -- | - | - | 100.0 | 14.4 | -- | - | -- | -- |
| Deprecistion | 6.4 | -- | - | -- | -- | 91.0 | 7.1 | - | -- | -- | -. |
| Repairs s maintenance | 4.0 | -- | -- | -- | -- | 70.5 | 5.7 | - | - | -- | -- |
| Hest. Iight s telephone | 2.3 | -- | -- | -- | -- | 87.3 | 2.7 | -- | -- | -- | -- |
| Rent | 1.6 | -- | -- | -- | -- | 33.2 | 4.8 | -- | -- | -- | $\cdots$ |
| Personnel expenses | 31.0 | -- | -- | -- | -- | 98.0 | 31.6 | -- | -0 | -- | -- |
| Financial expenses | 5.4 | -- | -- | -- | - | 100.0 | 5.4 | -- | -- | -- | - |
| Interest \& bank charges | 4.5 0.9 | -- | -- | -- | -- | 91.9 93.7 | 4.9 | -- | -- | -- | -- |
| Other expenses | 23.5 | -- | -- | - | -- | 100.0 | 23.6 | -- | - | -- | - |
| Profit (loss) | 2.4 | -- | -- | -- | - | 100.0 | 2.4 | - | -- | -- | - |
| Total | 100.0 | -- | -- | -- | -- | 100.0 | $\ldots$ | -- | -- | - | - |

## symbols

zero or no observations

- 100 smell 100 be expressed
not applicable
- confidentis


## Feot netes

(1) These estimates art besed on sample of businesses reporqing 5 ales betwen $\$ 25,000$ and $\$ 2,000,000$
lotel weighted expendiqure on given item
(2) Value in each cell $=\frac{\text { Total weighted seles of bll businesses in phe samola }}{\times 100}$ for each quar ile

31 Value $=$ oral weighted expenditutb on given itum

This portion of the tabse perteins only to the businesses reporting the specific expense item. Therefore these retios ere celculated individubliy and the tozal will not necessarily gual tooz.

## Mores

Data re shown by quertiles when ar least 13 of the samoled businesses rapopt the specific iten
Recoros were ponked in ascending order mecording to sales size. Esch queptile li. . bottom 25\%. lower miode 252 . etc. represents
 high and low values of seles sie shown.

How to ute the tables
(1) bocate the mppropriate seles range thet is displayed on the two lines entitid "low sales veluen and migh sales valum"
 top 25\%.
(3) Dete pertsining to the selected sites size ponge will be in thet quartite

Stenderd Industrisl Clastificetion Deflnition (\$1C 1980):
SIC 5111 - tholesele Petroleum Products
Businesses pimarity engaged, , wholosel dealing in pefined perpoleum products. Businesses primerily engaged in dealing in fuel oif and liouef ec petrcleum gases are classified if this industry regotoless of whether their sales are considered to be wholesale or retail. Included ere businesses engeged in wholesale buik tank stetion. wholesale diesel fuel, wholesale fuel oil. wholesale furnace oil. wholesale gasoline. wholesale heating oil. wholessle kerosene. wholesale liquified petroleum gases. wholesale luticatingoils and greases. wholestle petroleum prooucts and wholesble of pefineo perroleumproducts.

TABLE 2. Balance sheet profile for incorporated businesses only, 1987
New Brunswick, Wholesele Petroleum Products (SIC 5111)

(1) These estimates are desed on a semple of businesses reporting sales betwenn $\$ 25.000$ sio $\$ 2.000,000$.

See Table i for symbols and noies

TABLE 3. Financial ratios(1) for incorporated businesses oniy, 1987
New Brunswlck. Wholesele Petroleum Products (SIC 5111)

|  | Total(2) | $\begin{array}{r} \text { Bo: } 10 \mathrm{~m} \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middl } 25 \% \end{array}$ | Upper $\text { middle } 25 \%$ | $\begin{aligned} & 700 \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in semole (No.) Low sales value ( $\$ 000$ 's) High sales value ( $\$ 000$ 's) | $\begin{aligned} & 28 \\ & (1) \\ & (1) \end{aligned}$ |  | -- |  | -- |
|  | Average |  |  |  |  |
| Liquidity retio Cuprent iatio (times) | 1.3 | -- | -- | -- | -- |
| ```Leverage intios Debtiequity ratio (times) Interest coverage ratio (times) Debt catio (times)``` | $\begin{aligned} & 2.6 \\ & 2.0 \\ & 0.7 \end{aligned}$ | -- | -- | -- | -- |

(1) The retios represen: the everage of ratios for each business in the group end cannot be celculsted from the figures shown in table a
(2) Phese estimetes are desed on smmple of businesses reporting sales betwem \$25.000 and $\$ 2.000 .000$
see faple 1 for symbols and notes.

## Definitions:

1. biquidity ratio:

Current $=$ current assets / current liabilities
2. Levernge retios:
a) Debt/equity = total liabilities / equity
b) Dede rasio = toyal liatilities / total assets
c) Interest coverage $=$ net profit - interest expense / interest expense

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987
New Srunswick. Wholesale Petroleum Products (SIC 5111)

|  | Totalil | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { midele } 25 \% \end{array}$ | UDDe: middle 25\% | $\begin{aligned} & 70 \% \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No.) <br> Low sales value ( 5000 's) <br> Hige sales value ( $\$ 000$ 's) | $\left(\begin{array}{l} 10 \\ 11 \\ 11 \end{array}\right.$ | -- | -- | -- | -- |
|  | Average ( $9000{ }^{\text {a }}$ ) |  |  |  |  |
| Operating activities Cash from onerations Depreciation Dther | 5 13 3 | -- -- | -- | -- | -- -- |
| Dividends | - | -- | -- | -- | -- |
| Investment ectivities Disposal of fixed assets Purchase of fixed assets Increase in investment Decrease in investment | $\begin{array}{r}10 \\ -18 \\ \hline\end{array}$ | - - - | $\because$ <br>  <br> - | , | - <br> - <br> - |
| Financing activities <br> Increase in long term debt Repayment of long term debt Loans from shareholders Redayment of loans from shareholders Advances \& loans from government increase in equity Decrease in equity Other | $\begin{array}{r}1 \\ -6 \\ -6 \\ -6 \\ - \\ \hline\end{array}$ | -- <br> - <br> - <br>  <br> - <br> - | -- | - | - <br>  <br>  <br>  <br> - |
| Incresse(decrease) in cash s equivalents Cash s equivatents-Buginning of the year Cast equivalents. End of the year | 10 43 53 | -- | -- | - | -- |

 only those ousinesses reporing e stotemeni of changes.
See table 1 for symbols end noies.

TABLE 5. Employment changes by tize of business. 1984-1987 besed on SIC ciessification in ig87
New Brunswick, Wholeste Peqroleum Products (SIc 5111)

|  |  |  |  | Changes in number of businesses with paid employees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Business size expressed in everege labour units(1) | Number of businesses | Total payrol) $\left.\begin{array}{c}\text { pocos }) \\ (\$ 000\end{array}\right)$ | Average labour units(1) | $\begin{array}{r} \text { New } 1 y \\ \text { reporting }\{2) \end{array}$ | No longer reporting(3) |


| 1984 |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Totel | 101 | 8.136 | 250 | 11 | 10 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { ond over } \end{aligned}$ | $\begin{array}{r} 95 \\ 3 \\ 1 \\ 2 \end{array}$ | $\begin{array}{r} 4.250 \\ 1.298 \\ x \\ x \end{array}$ | $\begin{array}{r} 131 \\ 40 \\ 45 \\ 34 \end{array}$ | 10 - 1 | 10 |
| 1987 |  |  |  |  |  |
| Total | 101 | 11.553 | 354 | 19 | -. |
| $\begin{aligned} & \text { less then } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 92 3 3 3 | $\begin{aligned} & 5.969 \\ & 1.468 \\ & 1.801 \\ & 2.315 \end{aligned}$ | 183 45 55 71 | 19 1 1 | $\cdots$ $\cdots$ $\cdots$ |

II) Aver age labour units are calculated by dividing rotal paypoll by the bverage annusl wape onc salary rate ss reported in the
 fuil-time empioye Note that the business size groups used are cerepmined at the Canada level. Thus if business has at lest 500 employees in Canada as ahole but less than thas number in any given province it is shown in the 500 and over group.
(2) Kefers to businesses repor ting no payrolt deductions in the previous year
(3) Reters to businesses reporting no payroll deductions in the following year
"Newly reporifg" and "no longer ieporting" businesses ore assumed to have deen in activity for six months anc the intormation is adjusted accordingly.

See Table for symtiols and notes

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1985-1987 New Brunswick, Wholesale Petroleum Products (SIC 5111)

| Tetalil | Bottom | Upper | lower |
| ---: | ---: | ---: | ---: |
|  | $25 \%$ | midole $25 \%$ | midole $25 \%$ |

1985


1985

Number of observations in sample Average sales 5
$-190.243$
Average net profit (loss) \$ 6.451

Businesses reporting profit (Mo.)
Average sales $\$$
96
201.671
184.322
Average net profits
17.349

Businesses reporting loss (Mo.)
Averoge sales \$
Average expense $\$$
$297.06{ }^{3}$
Average net loss
312.812
$-15,748$

| - | - |  |
| :--- | :--- | :--- |
| -- | - | - |
| - | - |  |

$\qquad$

(11) These estimates are besed on a sample of businesses reporting sal beiween $\$ 25,000$ and $\$ 2,000.000$

See table i fo: symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brunewick, Wholesale Food (SIC 521)

|  | Tota: 11 |  | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ |  | Lower midale 25\% |  | Upper middle 25: |  |  | $\begin{aligned} & \text { To: } \\ & 25: \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses ir sample (No.) Low sales value ! $\$ 000$ s) Migh sales value (\$000's) |  | 54 $(1)$ $(1)$ |  | $\begin{gathered} 11\rangle \\ 64 \end{gathered}$ |  | $\begin{array}{r} 64 \\ 262 \end{array}$ |  | 26 55 |  |  |  |
| Selected expense item | Industry sverage(2) |  |  |  |  | $\begin{gathered} \text { \% busi- } \\ \text { nesses } \\ \text { reporting } \end{gathered}$ | Reporting businesses only 3 |  |  |  |  |
|  | Tozal | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | Upoer midde | $\begin{aligned} & \text { Top } \\ & \text { 25\% } \end{aligned}$ |  | Totel | 8ot tom 25\% | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | UoDef midde $25 \%$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Percent of sales |  |  |  |  |
| Cost of sales | 52.5 | 18.1 | 49.2 | 68.7 | 70.0 | 73.1 | 71.8 | 53.8 | 71.6 | 68.7 | 81.8 |
| Occupency expenses | 6.8 | 15.4 | 3.5 | 7.4 | 2.3 | 97. ${ }^{\text {c }}$ | 6.3 | 15.1 | 3.6 | 7.4 | 2.4 |
| Deprecietion | 2.6 | 6.6 | 1.1 | 2.2 | 1.3 | 85.0 | 3.0 | 6.6 | 1.9 | 2.3 | 1.3 |
| Repairs 8 meintenance | 0.9 | 2.4 | 0.4 | 0.9 | 0.3 | 61.9 | 1.5 | 4.3 | 1.1 | 1.1 | 0.3 |
| Hest, light \& telophone | 1.6 | 2.7 | 1.3 | 1.9 | 0.7 | 84.7 | 1.9 | 3.8 | 1.5 | 2.1 | 0.7 |
| Rent | 1.6 | 3.7 | 0.7 | 2.4 | 0.1 | 47.6 | 3.4 | 5.5 | 2.4 | 3.0 | 0.4 |
| Personnel expenses | 10.8 | 13.7 | 8.0 | 15.2 | 7.2 | 79.8 | 13.6 | 19.3 | 12.5 | 16.0 | 7.9 |
| Finencisl expenses |  |  |  |  |  |  |  |  | 1.7 2.0 |  | 1.1 |
| Interest \& bank chorges Professional fees | 1.8 0.9 | 4.7 3.1 | 1.2 0.3 | 0.7 0.4 | 0.9 0.2 | 82.5 88.8 | 2.1 1.0 | 4.7 3.1 | 2.0 0.4 | 0.8 0.5 | 1.1 0.2 |
| Other expenses | 21.2 | 28.3 | 32.8 | 5.4 | 17.0 | 100.0 | 21.2 | 28.3 | 32.8 | 6.4 | 17.0 |
| Profit (loses) | 6.0 | 16.7 | 5.1 | 1.2 | 2.5 | 91.6 | 6.6 | 16.7 | 6.9 | 1.2 | 2.6 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | -•• | $\cdots$ | -• | . . | ... |

## Symbols

- zero or no observations
- 200 smill too be expressed
. not spplictor
confidential


## ootnetes


lotsl we ghted expenditure on given item
(2) Velue in each $c$ : $=$ Total weighted seles of ell businesses in the semple $\times 100$ for esh gustile

31 Value in each cell = Total weighted seles of businesses poporting this item of expenditure furtile
This portion of the table perquins onty 10 the businesses peporting the specific expense item. Therefore these rotios are catculated individually and the total will not necessarily equal $100 \%$

## Moter

Datere shown by quartiles when at est 13 of the samoled businesses report the specific item
Recoras were renked in ascending order eccording to sales size. Eech quertile li. botton $25 z$. lower middle 25\%. etc.l represents one querter of the totsl number of businesses. Within each gutartile, the everage rotio is presented. for comparison purposes. the high and low values of stiles are shown.

How to use the tables
(1) Locate the eppropriate sbles renge thet is oispleyad on the two lines entitied low sales value" bnd migh seles value
2) The selceted renge will indicete the proper quertite, i. the bottom $25 \%$, the lower middle $25 \%$, the upper midit $25 z$ or the $10025 \%$
(3) Data pertaining to the selected sales size renge will be in thet quertile.

Stenderd Industris! Clestificetion Definition (SIC 1980):

## SIC 5210. Wholesete food

 seafood. fresh frtils ang vegetebies. mest anc meet producis or other specisity lines of food.

TABLE 2. Balance sheet profile for incorporated businesses only, 1987
New Brunswick, Wholessle food (SIC 521)

|  | Total(1) | $\begin{array}{r} \text { Bot tom } \\ 25^{\circ} \end{array}$ | $\text { midare } 25 \%$ | UDDE T midole 25\% | $\begin{aligned} & 700 \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No.) Lon sales value ( 5000 's) High sales value ( 8000 's) | $\begin{array}{r} 34 \\ (1) \\ (1) \end{array}$ | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
|  |  |  |  |  |  |
| Cash |  | - | - | -- | -- |
| Accounts and notes receivable | 28 | -- | -- | - | -- |
| Inventory | - | -- | -- | -- | -- |
| Other current assets | 69 | -- | -- | -- | -- |
| Total current assets | 97 | -- | -- | -- | -- |
| Fixed assets | 56 | -- | -- | -- | -- |
| Less: Accum. dep. on fixed assets Other assets | 26 | - | -- | =- | -- |
| Other assets | 26 | -- | -- | -- | - |
| Total assets | 178 | -- | -- | - | -- |
| Liabilities and equity |  |  |  |  |  |
| Other current liabilipies | 52 | -- | -- | -- | -- |
| Total current liabilities | 65 | - | - | -- | -- |
| Mo:tgages paraole | - | - | -- | - | -- |
| Long term debt | 1 | - | - | -- | -- |
| Other liabilities | 57 | - | - | - | -- |
| Total liabilities | 124 | -- | -- | -- | -- |
| Total equity | 54 | - | - |  | - |

(1) These estimates sre based on stmpl of businesses reporting sales between $\$ 25,000$ anc $\$ 2,000,000$.

See lable 1 for symools and notes

TABLE 3. Financial ratios(1) for incorporated businesses only. 1987
Now Brunswick, Wholesale Food (SIC 521)

|  | Total (2) | $\begin{array}{r} \text { Bottom } \\ 25 x \end{array}$ | Lower midde 25x | Upoer $\text { midd } 25 \%$ | $\begin{aligned} & \text { T00 } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ 's) High sales value ( $\$ 000$ 's) | 34 $(1)$ (1) |  | -- |  | -- |
|  | Average |  |  |  |  |
| Liquidity retio Current ratio (times) | 1.5 | -* | -- | -- | -- |
| leverage ratios <br> Oebt/equity ratio (times) <br> Interest coverage retio (times) <br> Oobt ratio (times) | 2.3 2.2 0.7 | -- | -- | -- | -- |

[^12](8) Thase estimates are besed on semple of businesses repopting sales beimeen $\$ 25,000$ and $\$ 2,000,000$.

See toble for symbols and notes.

Definitions:

1. Liquidity retio:

Current $=$ current assets / current liabilizies
2. Leverage ratios:

```
Dets/equity = rotal liadilities / equity
```

b) Detr ratio = total lisoilities / potal assers.
c) Interesi coverage $=$ net profit interest expense / inierest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses oniy. 1987
New Brunswick, Wholesale Food (SIC 521)

|  | Total(1) | $\begin{array}{r} 80+10 m \\ 25 \% \end{array}$ | Lower $\text { midole } 25 \%$ | $\begin{aligned} & \text { Upoer } \\ & \text { midale } 25 \% \end{aligned}$ | $\begin{aligned} & \text { Tor } \\ & 25: \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Susinesses ir sample (No.) Low sales value ( $\$ 000$ 's) High sales value : $\$ 000$ 's) | $\begin{aligned} & 9 \\ & 111^{9} \\ & 11)^{2} \end{aligned}$ | -- | -- |  | -- |
| Average (\$000's) |  |  |  |  |  |
| Opersting activities Cesh from operstions Deprecistion Other | 10 10 3 | -- | -- | =- | -- |
| Dividends | -10 | -- | -- | -- | -- |
| Investment ectivities <br> Disposel of fixed assets <br> Purchase of fixed assets <br> Increase in investment <br> Decrease in investment | 1 -31 -1 - | -- | -- | -- -- -- | -- $=-$ $=-$ |
| Financing ectivities <br> Incresese in long term debt <br> Reparment of long term debt <br> Loans from shapholders <br> Repayment of loans from sharehol de:s <br> Advances 8 loans from government <br> Increase in equity <br> Decrease in equity <br> Other | $2 ?$ -5 4 -5 - - - 2 | $=-$ <br> $=-$ <br> $=-$ <br> $=-$ <br> - | -- - - -- - - | -- -- -- -- -- | - - - - - - $=-$ |
| Increase (decrewse) in cash \& equivilents Cash \& equivolents-Beginning of the year Cats equivelents - End of the year | 5 -5 1 | -- | -- | -- | -- |

If These estinates are baseo on sample of incorported businesses reporting soles between $\$ 25.000$ ond $\$ 2,000.000$. Sample count inciudes only those Dusinesses reporting a szatement of entinges.
see table i for symols and notes.

TABLE 5. Employment changes by size of business. 1984-1987 based on SIC ciassification in ig87
New Brunswick, Wholesale Food (SIC 521)

| Business size expressed in sverage labour units(1) | Number of businesses | $\begin{array}{r} \text { Total payroll } \\ \left(\$ 000^{\prime} \mathrm{s}\right) \end{array}$ | Average labour units(1) | Chenges in number of businasses with paid moloyees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{array}{r} \text { Newly } \\ \text { e eporting(2) } \end{array}$ | No longer reporting (3) |
| 1984 |  |  |  |  |  |
| Total | 146 | 32.936 | 2.141 | 27 | 20 |
| $\begin{aligned} & \text { less than } 20 \\ & 20=99 \\ & 100=499 \\ & 500 \text { and over } \end{aligned}$ | $\begin{array}{r} 122 \\ 13 \\ 8 \\ 3 \end{array}$ | $\begin{array}{r} 7.195 \\ 1.955 \\ 5.760 \\ 18.025 \end{array}$ | $\begin{array}{r} 418 \\ 119 \\ 329 \\ 1.575 \end{array}$ | $\begin{array}{r} 20 \\ 6 \\ 1 \\ - \end{array}$ | $\begin{array}{r} 15 \\ 6 \\ 3 \\ 2 \end{array}$ |
| 1987 |  |  |  |  |  |
| Totel | 171 | 55.502 | 3.703 | 32 | . . |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { ond over } \end{aligned}$ | 143 13 9 6 | $\begin{array}{r} 8.707 \\ 3.541 \\ 5.301 \\ 37.953 \end{array}$ | $\begin{array}{r} 448 \\ 170 \\ 266 \\ 2.819 \end{array}$ | 27 2 2 1 | - |

 Survey of Employment, Payroll and Hours. Stelistics Cansd. Catalogue $72-002$ An oversge loboup unit could be interpreted as a fuil-time employee Nole thet the business size groups used re determined at the canade level. Thus if a bus iness has af least 500 mployees in canade as ebhole but less than the number in ony given province it is shown in the 500 and over group.
(2) Refers co businesses reporting no parroll deductions in the previous year
(3) Refers to Dusinesses reporting no payroll deductions in the following year
"Newly peporting" and mo longer reporting" businesses are assumed to nave been in activity for six months and the information is adjustec accordingiy
see table 1 for symbols and mates.

TABLE 6. Selected operting characteristics of small bustnesses by sales quartile. $1985-1987$
New Brunswick. Wholeste Food (SIC 521)

|  |  |
| :---: | :---: |

1985

| Mumer of observations in sample Average sales $\$$ Aversge expense \$ <br> Average net profit (loss) \$ | $\begin{array}{r} 36 \\ 536.561 \\ 534.339 \\ 2.222 \end{array}$ |
| :---: | :---: |
| Businesses peporting profit (Mo.) | A |
| Averoge sales $\$$ | 524.048 |
| Average expense \$ | 507.554 |
| Average not profit \$ | 16.494 |
| Businestes reporting loss (Mo.) |  |
| Average sales \$ | 701.679 |
| Average expense \$ | 742.964 |
| Ave | 85 |

1986

| Number of obencrations in sample <br> Average sales \$ <br> Average expense $\$$ <br> Average net profit (loss)\$ | $\begin{array}{r} 49 \\ 527.657 \\ 48 . .175 \\ 45.482 \end{array}$ | - | -- | -- |
| :---: | :---: | :---: | :---: | :---: |
| Businesses reporting profit (No.) <br> Average sales \$ <br> Average expenses <br> Average net profit \$ | $\begin{array}{r} 37 \\ 529.570 \\ 446.526 \\ 83.044 \end{array}$ | -- | -- | -- |
| Businesses reportinge loss (Mo.) <br> Average sales $\$$ <br> Average expense $s$ <br> Average net loss $\$$ | $\begin{array}{r} 12 \\ 581.028 \\ 623.362 \\ -42.334 \end{array}$ | -- | -- | -- |

1987

| Number of ebservations in sample <br> Average sales $\$$ <br> Average expense \$ <br> Averse net profit (loss) \$ | 51 385.829 377.784 7.837 | 52.234 48.483 3.751 | $\begin{array}{r} 145.743 \\ 138.509 \\ 7.234 \end{array}$ | $\begin{array}{r} 385.454 \\ 380.124 \\ 5.330 \end{array}$ | $\begin{array}{r} 959.054 \\ 944.019 \\ 15.035 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses reporting profit (Mo.) | 44 |  |  |  |  |
| Average sales \$ | 366.233 | 46.405 | 129.382 | 374.960 | 914.184 |
| Average expense \$ | 350.362 | 32.597 | 119,055 | 365.322 | 884.475 |
| Averse net profits | 15,871 | 13.808 | 10.327 | 9,638 | 29.709 |
| Businesses reporting loss (Mo.) | 17 |  |  |  |  |
| Aversge stles 5 | 443.869 | 58.749 | 202.027 | 453.085 | 1.061 .614 |
| Averoge expense \$ | 456.827 | 66.238 | 205.434 | 475.518 | 1.080.119 |
| Averege net loss \$ | -12.958 | - 7.489 | -3.407 | -22.433 | -18.505 |

(11) These estimates are based on a sample of businesses reporting sales between $\$ 25.000$ and $\$ 2.000 .000$

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brungwick. Wholestle Motor Vehicle Pares and ncceseorieg (Sic 552)

|  | Total(1) |  | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ |  | \&ower middle 25\% |  | Uppe: middle 25: |  |  | $\begin{aligned} & \text { Tof } \\ & 2 E: \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( 5000 s) Migh sales value ( 5000 's) |  | $\begin{gathered} 18 \\ (1) \\ (1) \end{gathered}$ |  | -- |  | -- |  |  |  |  |  |
| Selected expense item | Industry average(2) |  |  |  |  | $\begin{aligned} & \text { \% busi- } \\ & \text { nesses } \\ & \text { reporting } \end{aligned}$ | Reporting businesses only (3) |  |  |  |  |
|  | Total | $\begin{array}{r} 80 t+0 \mathrm{~m} \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Upper } \\ \text { midd } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |  | Tot 1 | Bottom 25\% | $\begin{array}{r} \text { Lower } \\ \text { midd } 1 \\ 25 \% \end{array}$ | Upoer middl 25\% | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
|  | Percent of seles |  |  |  |  |  | Percent of soles |  |  |  |  |
| Cost of seles | 64.0 | =- | -- | -- | -- | 30.8 | 70.1 | -- | -- | -- | -* |
| Occupency expenses | 5.2 | -- | = | =- | -- | 95.0 | 5.5 | -- | =- | - | -- |
| Depreciotion | 1.3 | -- | - | -- | - | 95.0 | 1.4 | -- | -- | -- | -- |
| Repairs 8 msintenance | 0.3 | -- | -- | -- | -- | 58.6 | 0.5 | -- | -- | -- | -- |
| Heet. light \& telephone | 1.5 | -- | -- | -- | - | 82.2 | 1.9 | -- | *- | - | -- |
| Rent | 2.1 | -- | -- | -- | -- | 73.3 | 2.8 | -- | -- | -- | -- |
| Personnel expenses | 18.4 | =- | -- | -- | -- | 86.7 | 21.2 | -- | -- | -- | -- |
| Finencisl expenses | 1.5 | -- | -- | "- | - | 90.3 | $1 . ?$ | -- | -- | -- | -- |
| Interest 8 bank charges | 1.0 | -* | -- | - | -- | 85.3 | 1.2 | -- | -- | - | -- |
| Professional fees | 0.5 | -* | -- | -* | -- | 77.9 |  | -- | -- | - | -- |
| Dther expenses | 10.9 | -- | -- | -* | -- | 100.0 | 10.9 | -- | -- | - | -- |
| Profit (loss) | - | -- | -- | -- | -- | 50.8 |  | -- | -- | - | -- |
| Total | 100.0 | -- | -- | -- | - | 100.0 |  | =- | -- | - | -- |

## Symbols

- zero or no observetions
- too smell too be expresseo
not sopliceble
$\times$ confioentis!


## Footnotes

(1) These estimetes are based on sample of businesses reporting sales between $\$ 25.000$ and $\$ 2.000 .000$

121 Velue in each cell $=\frac{\text { lotal weighted expenditur on given iten }}{\text { Totbl wighted sales of elf businesses in the stingle }} \times 100$ for eech quertile.
(3) Value in bach cell $=\frac{\text { lotal weighted expenditure on given item }}{\text { lotal wighted sales of bubinesses reporting this item of expenditure }}$ for ach quatile.

This portion of the table pertains only to the businesses reporting the specificexpense ifem. Therefore these petios ere colculeted indiviousliy and the total will not necessarily equal 1002.

## woter

Dere ere shown by quertiles when at lest 13 of the sampled businesses peport the specific item
Records wert ranked in mscending order according to sales size. Ench quaptile fi. bottom 25z, lower miode 25\%, btc. pepresents one quartef of the total number of businesses. Within each quertile. The aver age patio is presentec fop comparison purposes, the high and low values of $\$$ ales are shown

How to use the tebles

(2) The selected onge will indicet the proper quertile, i. e. the Dotiom 25\%, the lower wide $25 \%$, the upper midole 258 of the $10025 \%$
(3) Dutt perteining 20 qhe sel ected sties size penge will be im thet quertile.

Stenderd Industrial Clestificetion Definition (SIC 1980):
51C 5520 - Hholesele Motor Yehicle Pert end Accestories
Businesses pr mority engaged in wholessle dealing in tires, tubes and oqnep notop vehicla parts end accessories.

TABLE 2. Balance sheet profile for incorporated businesses only. 1987
Now 8runswick, wholesale motor Vehicle Parts and accessories (SIC 552)

|  | T0:81(1) | $\begin{array}{r} \text { Bot } 10 \% \\ 25 \% \end{array}$ | midole $\begin{gathered}\text { lower } \\ 25 \%\end{gathered}$ | UpDer middic 25\% | ToE 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses ifi sample (No.) Low sales value ( $\$ 000$ 's) High sales value ( $\$ 000$ 's) | $\begin{array}{r} 17 \\ 11 \end{array}$ (i) |  | -- | -- | -- |
|  | Average (9000's) |  |  |  |  |
| Assets <br> Cash <br> Aecounts and notes receivable <br> Inventory <br> Oiher current assets <br> Total current assets <br> Fixed assets <br> Less: Accum. dep. on fixed assets <br> Other assets |  |  |  |  | -- |
|  | 49 | -- | -- | -- | -- |
|  | 4. | - | -- | -- | -- |
|  | 109 | -- | -- | -- | -- |
|  | 158 | -- | -- | -- | -- |
|  | 29 | =- | -- | - | -- |
|  | 8 | -- | -- | -* | -- |
|  | 4 | -- | -- | -* |  |
| Totel assetic | 190 | -- | -- | - | -- |
| Liabilities end equity - |  |  |  |  |  |
| Other cuprent liabilities | 63 | -- | -- | -- | - |
| Total current liabilities | 77 | -- | -- | -- | -- |
| Mortgages payable | 1 | -- | -- |  |  |
| Long term debt | 11 | - | -- | -- | -- |
|  | 90 | -- | -- | -- | -- |
| Total equity | 101 | - | -- | - | -- |

(1) These estimates are based on sample of businesses reporting sales between $\$ 25.000$ and $\$ 2.000 .000$.

Set Table 1 for symbols and notes

TABLE 3. Financial retios(1) for incorporated bustnesses only. 1987
New Brunswick, Wholestie motor Vehicle Parts and Accessories (Sic 552)

|  | Total(2) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | Lower middle 25 \% | UpDe middle 25\% | $\begin{aligned} & \text { To0 } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ 's) High sales value ( $\$ 000^{\prime}$ s) | $\begin{array}{r} 17 \\ 11 \\ (1) \end{array}$ |  |  | -- | -- |
|  | Average |  |  |  |  |
| Liquidity ratio Curcent ratio (times) | 2.1 | -- | -- | -- | -- |
| Leverege ratios <br> Debt/equity ratio (times) <br> Interest coverage patio (times) <br> Debt ratio (times) | 0.9 6.3 0.5 | -- | -- | -- | -- |

(11) The ratios represent the overage of ratios for each business in the group and connot be calculated from the figures shown in fable 2.

121 These estimates art based on sample of businesses reporting seles between $\$ 25.000$ and $\$ 2,000,000$.
See imble 1 for symbals and motes.

## Definitions:

1. Liquidity retio:

Current = current essets / current ligbilities.
2. Leverage retios:

Debr/equity $=$ toial lisbiliiles / equity
bi Jebtratio = sotal lisbulifies/total assets
c) Interest coverage $=$ net profiq - interest expense / interes? expense

TABLE 4. Statement of changes in financial position for incorporated businesses oniy, 1987
New Brunswick, Wholessle Motor Vehicle Parts and Accessories (SIC 552)

|  | Total(1) | $\begin{aligned} & \text { Sot tom } \\ & 25 \% \end{aligned}$ | Lower midel 25: | $\begin{aligned} & \text { Jooe } \\ & \text { midole } 25 \% \end{aligned}$ | TOO 25: |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No.) Low sales value ( $\$ 000$ 's) Hign sales value (\$000's) | $\begin{array}{r} 6 \\ (1)^{6} \\ 1 i \end{array}$ | -- | -- | -- | -- |
| Average (\$000's) |  |  |  |  |  |
| Operating ectivities Cash from operstions Deprecietion Other | $\begin{gathered} 14 \\ 4 \\ 3 \end{gathered}$ | -- | -- | -- | -- |
| Dividends | $-17$ | -- | -- | - | -- |
| Investment ectivities <br> Disposal of fixed assets <br> Purchase of fixed assets <br> Increase in investment <br> Decrease in investment | -2 | =- | -- | -- | -- |
| Financing activities <br> Increase in long term debt <br> Repayment of long teim debt <br> Loans from shareholders <br> Redayment of loans from shareholders <br> Advances 8 loans from government <br> Increase in equity <br> Decresse in equity <br> Other | $\begin{array}{r} -2 \\ -2 \\ -11 \\ \hline \end{array}$ | -- -- -- $=-$ $=-$ | - -- -- -- -- | - - - - - - | - <br> - <br> $\therefore$ <br> $\therefore$ |
| Incrasestdecresse) in cash equivalents Cash equivslents-Beginning of the year Cosh equivelents - End of the year | $\begin{array}{r} -7 \\ -9 \\ -16 \end{array}$ | =- |  | -- | - |
| Ill these estimates are based on sample of incorporbied businesses reporting sales detween $\$ 25.000$ and $\$ 2.000 .000$. Somple count includes only those businesses reporting statenent of changes. <br> see iable 1 for symbols and notes. |  |  |  |  |  |
| TABLE 5. Employment changes by New Brunswick, Wholesti Motor veh | ze of burse | 1984 sor cos | onsed on 552) | assifica |  |



## 1584

| Totel | 75 | 16.749 | 906 | 10 | 8 |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 1 ess than 20 | 52 | 4.948 | 270 | 10 | 5 |
| 20-99 | 10 | 4.330 | 233 | - | 3 |
| 100-499 | 10 | 6.043 | 326 | - | - |
| 500 and over | 3 | 1.428 | 77 | - | - |

1887

| Total | 80 |
| :--- | ---: |
| leas than 20 | 53 |
| $20-99$ | 16 |
| $100-499$ | 7 |
| 500 and over | 7 |

 Surver of Employment. Paypoll and Mours. Statistics cenacs. Catalogue 72-002. An average labour unip could be interpieted as e full-time employee. Note tha? the business size groups used are oferermined or the Canade lovel. Thus if ousiness has at las?

121 Refers to businesses reporting no payroll oeductions in the pievious year.
(3) Refeps to businesses reporting no payroll deductions in the following year.
"Newly reporting" and "no longer peporting" businesses ape assumed to have been in activity fop six months and the information is adjusted accordingly.
see iadle 9 for symools and notes.

SOURCE: Small Business and Special Surveys Division, Statistics Conada.

TABLE 6. Selected operating characteristics of smell businesses by sales quartile, $1985-1987$
New Brunswick, Wholesal Motor Vehicle Perts and Accessories (SIC 552)

|  | Total(1) | Bottom |
| :--- | :--- | :--- |

1986

| Mumber of observations in sample <br> Average sales \$ <br> Average expense $\$$ <br> Average net profit (loss) \$ | $\begin{array}{r} 265.936 \\ 264.026 \\ 1.910 \end{array}$ |
| :---: | :---: |
| Susinesses reporting profit (Mo.) | 2 |
| Average sales \$ | 280.977 |
| Average expense 8 | 259.239 |
| Average net profit 5 | 21.738 |
| Businesses reporting a loss (Mo.) | 4 |
| Average soles $\$$ | 247.598 |
| Average expense $\$$ | 262.000 |
| Average net loss \$ | -14.402 |

1987

| Mumber of observations in sample <br> Average sales $\$$ <br> Average expense 5 <br> Average net. Drofit (loss) \$ | $\begin{array}{r} 23 \\ 470.070 \\ 454.989 \\ 15.081 \end{array}$ |
| :---: | :---: |
| Businesses reporting profit (No.) | 15 |
| Average sales \$ | 486.329 |
| Average expense \$ | 453.449 |
| Average net profits | 32.880 |
| Businesses reporting lose (No.) | 498 ${ }^{8}$ |
| Average sales \$ | 494.751 |
| Average expense S | 510.271 |
| Avernge net loss \$ | -15.520 |

(1) These estinates are based on a sample of businesses reporting sales between $\mathbf{\$ 2 5 , 0 0 0}$ and $\mathbf{8 2 , 0 0 0 , 0 0 0}$

See iable 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales. 1987
New Brunswlck, Wholesale Plumbing. Heating. Alr Conditioning Equipment Supplies (SIC 5622)


| Businesses in samole (No.) | 12 |  |
| :--- | :---: | :---: |
| Lowsales value $\left(\$ 000^{\prime} s\right)$ | $(1)$ | .- |
| High sales value $\left(\$ 000^{\prime}\right.$ s) | $(1)$ | .- |


| Selected expense item | Industry aversge(2) |  |  |  |  | $\begin{aligned} & \text { Z busi- } \\ & \text { nesses } \\ & \text { reporting } \end{aligned}$ | Reporting businesses only ( 3 ) |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Bottom 25\% | $\begin{array}{r} \text { Lower } \\ \text { middl } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Uoper } \\ & \text { middte } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { TOO } \\ & 25 \% \end{aligned}$ |  | Total | $\begin{array}{r} \text { Bottom } \\ 25 x \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Uoper } \\ & \text { midd } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { TOO } \\ & 25 \% \end{aligned}$ |
|  | Percent of sates |  |  |  |  |  | Percent of sales |  |  |  |  |
| Cost of meles | 57.0 | - | -- | -- | -- | 15.0 | 66.3 | -- | -- | -- | -- |
| Decupency expenses | 3.0 | - | = | - | -- | 100.0 | 3.0 | -- | -- | - -- | - |
| Depreciation | 1.1 | -- | - | -- | -- | 94.1 | 1.1 | -- | -- | - | - |
| Repairs 8 maintenance | 0.1 | -- | -- | -- | - | 27.3 | 0.2 | -- | -- | - | -- |
| Heat. light \& telephone | 1.2 | -- | -- | -- | -- | 86.0 | 1.4 | -- | -- |  | -- |
| Rent | 0.7 | -- | -- | - | - | 48.9 | 1.4 | -- | -- | -- | -- |
| Personnel expenses | 22.1 | - | -- | -- | -- | 85.2 | 25.9 | -- | -- | -- | -- |
| Finencial expenses | 2.0 | -- | - | - | -- | 100.0 | 2.0 | -- | - | - | -- |
| Interest 8 bank cnarges | 1.6 | -- | - | - | -- | 95.9 | 1.6 | -- | -- | -- | -- |
| Professional fees | 0.5 | -- | - | -- | -- | 81.9 | 0.6 | - | - | -- | -- |
| Other expenses | 10.2 | - | - | -- | -- | 100.0 | 10.2 | - | -- | -* | - |
| Profit (loss) | 5.7 | - | -- | -- | -- | 100.0 | 5.7 | -- | -- | -- | - |
| Totel | 100.0 | -- | - | -- | -- | 100.0 | $\ldots$ | - | -- | -- | - |

Symbols
zero or no observarions

- 100 snatl too de expressed
$\therefore$ not applicable
- confidentia


## eotnotes

(1) These estimetes are based on semple of businesses poporting seles beiween $\$ 25.000$ and $\$ 2.000 .000$.
iotel wighted expenditure on given item


31 Velue in each cell
Totel weighted expenditure on given item
Total weighted seles of businesses reporting this item of expenditure
This portion of the toble pertains only to the businesses reporting the specific expense item. Therefore these rotios ere calcultiod individually and the cotal will not necassarily equal $100 \%$.

## Motes

Data are shown by quartiles when et least 13 of the sompled businesses report the specific item.
Records wer renked in escending opder sccording to sales size. Eech quertile li. bottom 25z. lower middis 25\%. etc. fepresents one querter of the qoisl number of businesses. Within ench quertile. the averege ratio is presented. for comparison purposes, the high and low velues of sales are shown

How to use the tables
(1) Locete the appropribte sales renge that is displayed on the two lines fititud low sales value" and wigh salas value".
 100 25x
(3) Data pertaining to the selected selos size penge will be in that quartile.

Standerd Industrisl Clessificetion Definition (sIC IBEO):
S1C 5622 - Wholesale Dlumbing. Mesting und Air Conditioning Equipment end Supplies
susimesses primarily engaged im wholesale oesling in plumbing goods; mon=lectic heating equipment: eir conditioning and ventilatimg equipment lexcept smali window-type unitst. Included ar businesses engaged in wholesale of air condirioning equipment lexcept window type units): wholesal of bathqubs and sinks: wholesate of nor-refrigerated drinking fountains; wholesale metal firepleces; wholesbie fuel burning equipment; whol fale of non-elect ic furnsocs. sioves ord heaters: wholeste gas and oit heating equipment; wholesale of non-lectric heating anc cooking equipment. whotesale nonelectric heating boilers: wholecale non-electric heating raditors; wholesale oil anc gas hot water meaters: wholesale laundy pubs; whoiesal pipe fitiongs: wholes ale plumbing fixtures: wholesale sanitary ware: wholesale sauna buipment. wholesale non-electic space and witer heating stoves: wholester toilet bowls and tank: wholesale utinals
 equipment ano wate? softeming quipment.

TABLE 2. Baiance sheet profile for fncorporated businesses only, 1987
New Brunswick, Wholesal fiumbing. Heating. Air Conditioning Equipment \& Supplies (SIE 5E22)

|  | Total(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | Lower middte $25 \%$ | Upper middle $25 \%$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( 5000 's) High sales value ( $\$ 000$ 's) | 11 $\{1)$ $11\}$ | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Aset: |  |  |  |  |  |
| Cash <br> Accounts and notes receivabla | 53 | -- | -- | -- | -- |
| Accounts and notes receivable Inventory | 5 | -- | -- | -- | -- |
| Other current assets | 53 | -- | -- | -- | -- |
| Total current assets | 106 | -- | -- | -- | -- |
| fixed assets | 33 | -- | -- | -- | -- |
| Less: Accum. dep. on fixed assets | - | -- | -- | -- | -- |
| Dther assets | 1 | - | - | -- | -- |
| Total msets | 140 | =- | -- | - | -- |
| Liebilities and equity |  |  |  |  |  |
| Current Ioans | 15 | -- | -- | - | -- |
| Other cusrent liabilities | 58 | -- | - | -- | -- |
| Total curpent liabilities | 73 | -- | -- | -- | -- |
| Mortgages dayable | - | -- | -- | -- | -- |
| Long term debt | 3 | -- | -- | -- | -- |
| Other liabilities | 27 | -- | -- | -- | -- |
| Total limbilities | 102 | -- | - | - | -- |
| Total equity | 38 | - | -- | -- | - |

(1) These estimates are based on sample of businesses reporting sales between \$25,000 and \$2,000,000.

See Table f for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated bustnesises only. 1987
New Brunswick. Wholesale Plumbing, Meating, Alr Conditioning Equipment supplise (Sic 5622)

|  | Total(2) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | Lower middle 25\% | Upper middle 25\% | Top 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ 's) High sales value ( $\$ 000^{\prime} \mathrm{s}$ ) | 11 $(1)$ 11 | -- | -- | -- | -- |
|  | Average |  |  |  |  |
| Liquidity ratio Current ratio (times) | 1.5 | - | = | -* | -- |
| Leverage ratios <br> Debt/equizy ratio (times) <br> Interest coverage ratio (times) <br> Debt retia (times) | 2.7 5.3 0.7 | -- | -- | -- | -- |

111 The ratios represent the averege of ratios for each business in the group and cannot be colculated from the figures shown in toble 2 .
121 These estimstes ore Desed on semple businesses reporting seles between 325,000 and $52,000,000$.
See teole ifor symbols and notes.

## Definitions:

1. biquidity ratio:

Curren» = current assets / current liabilities.
2. Leversge ratios:
a) Debt fequity $=$ rosal liabilities / equity
b) Deb: ravio = iotal liabilities/ rotalassers.
c) Interes coverage $=$ net profit . interest expense/interes: expense

TABLE 4. Statement of changes in financial position for incorporated businesses only. 1987
New Brunswick, Wholesale plumbing. Hesting, Air Conditioning Equipment e Supplies (SIC 5822)

|  | Total(1) | $\begin{array}{r} \text { Bot } 10 \mathrm{~m} \\ 25 \% \end{array}$ | $\begin{array}{r} \text { bower } \\ \text { mode } 25 \% \end{array}$ | $\begin{aligned} & \text { Upper } \\ & \text { middle } 25 \% \end{aligned}$ | $\begin{aligned} & \text { Too } \\ & 25: \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No. Low sales value ( $\$ 000$ 's) Migh sales value ( $\$ 000$ 's) | $\begin{aligned} & 4 \\ & \{1\} \\ & 11\} \end{aligned}$ | -- | -- | -- | -- |
|  |  |  | erage $1 \$ 000$ |  |  |
| Operating activities Cosh from oderations Dedrecistion Other | $x$ <br> $x$ <br> $x$ | -- | -- | -- | -- |
| Dividends | $\times$ | =- | -- | -- | -- |
| ```Investment activities Disposal of fixed assets Purchase of fixed assets Increase in investment Decrease in investment``` | $x$ $x$ $x$ $x$ | -- -- -- | -- -- $=-$ | - <br> - <br> - | -- -- -- |
| Finsmeing activitios <br> incresse in long term debt <br> Repayment of long term debt <br> Loans from sharehotders <br> Repayment of loans from sharaholders <br> Aovances \& loans from government <br> lincrease in equity <br> Decrease in equity <br> Other | $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ | -- <br> - <br> - <br> - <br> - <br> - | - - $=-$ - - | - <br> - <br> $\therefore$ <br> - | - - -- -- -- -- |
| increase (decrease) in cash equivalents Cash squivelents-Beginning of the year Cesh suivelents - End of the yeer | $x$ $\times$ $\times$ $\times$ | -- | -- | -- | -- |

(1) These estimates oreded on sample of incopporaled businesses reporing sales detween 525.000 and $\$ 2.000 .000$. Sample count includes only those businesses reporting e statement of changes.
sem toble 1 for symbols and notes.

TABLE 5. Employment chunges by size of business. 1984-1987 besed on SIC ciassification in 1987
New Brunswlek, Wholesele Plumbing, Heating, Alr Conditionlng Equipment Supplies (Sic 5622)

| Business size expressed in grerege lebour units(1) | Number of businesges | $\begin{array}{r} \text { Totel payroll } \\ \left(\$ 000^{\prime}\right. \text { s) } \end{array}$ | Average laboup units(1) | Chonges in number of businesses with paid mployees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | reporting(2) | No Ionger reporting(3) |
| 1984 |  |  |  |  |  |
| Totel | 27 | 7.238 | 405 | 6 | 3 |
| $\begin{aligned} & 1085 \text { then } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | $\begin{array}{r} 21 \\ 2 \\ 2 \\ 2 \end{array}$ | $\begin{array}{r} 1.520 \\ x \\ x \\ x \end{array}$ | $\begin{array}{r} 84 \\ 16 \\ 282 \\ 23 \end{array}$ | 5 - - | 1 2 - |
| 1987 |  |  |  |  |  |
| Totel | 38 | 10.692 | 429 | $B$ | . $\cdot$ |
| $\begin{aligned} & 1 \text { ess then } 20 \\ & 20=99 \\ & 100=499 \\ & 500 \text { and over } \end{aligned}$ | 26 6 3 3 | $\begin{array}{r} 2.214 \\ 1.179 \\ 6.165 \\ 834 \end{array}$ | $\begin{array}{r} 89 \\ 47 \\ 260 \\ 33 \end{array}$ | 6 | . . |

(1) Average labour units are colculated oy dividing totol paypoll by the overage annual wage and sol ary rate os reported in the Survey of Employmen. Payroll and Mours, Statistics Canada. Catologue 72-002. An average labour unit could de interppted as a fullotime employee. Note that the business size groups used epe determined ot the Conada level. Thus if obsiness hes at least 500 employets in canada as a whole Dut less then that number in ony given province it is shown in the 500 and over group.
12) Reters ic businesses reporting no payroll deductions in the provious year.
(3) Refers to businesses reporting no payroll deductions in the following year
"Newly reporting" and "nc langer peporting" businesses are assumed quave deen in activity for six months and the informetion is edjusted accerding:y

See iable ifor symols and notes

TABLE 6. Selected operating characteristics of small businesses by sales quertile. 1985-1987
New Brunswick, Wholesmie Piumbing, Meating, Air Conditioning Equipment supplies (Sic 5622)




1887

| Number of observations in sample <br> Average soles $\$$ <br> Average expense \$ <br> Average net profit (loss) s | 16 331.429 319.497 11.932 |
| :---: | :---: |
| Businesses reporting a profit (Mo.l | 13 |
| Average sales \$ | 318,556 |
| Average axpense \$ | 303.854 |
| Average net profits | 14,712 |
| Businases reporting a lose (Mo.) | 3 |
| Average sales \$ | 500,834 |
| Average expense 8 | 524,571 |
| Average net loss 5 | -23.737 |

(1) These estimates are based on sampl of businesses ceporting sales Detween $\mathbf{8 2 5 . 0 0 0}$ and $\mathbf{8 2 . 0 0 0 , 0 0 0}$

See Table 1 for symools and nates

TABLE 1. Selected operating ratios, in percent of sales. 1987
New Brunswick. Wholesale Lumber and Building Materials (SIC 563)

|  | Total! 1 ) |  | Bottor 25\% |  | 20we?$\text { midole } 25 \%$ |  | UpDer$\text { middle } 25 \%$ |  |  | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses ir sample (No. Low sales value ( $\$ 000^{\circ} \mathrm{s}$ ) High sa!es value (\$200's) | $\left.\begin{array}{l} 54 \\ 1 \\ 1 \end{array}\right)$ |  | $\begin{aligned} & 111 \\ & 134 \end{aligned}$ |  | $\begin{aligned} & 134 \\ & 518 \end{aligned}$ |  | $\begin{aligned} & 518 \\ & 903 \end{aligned}$ |  |  | $923$ |  |
| Selected expense item | Industry average (2) |  |  |  |  | $\begin{gathered} \text { \% busi- } \\ \text { nesses } \\ \text { roporling } \end{gathered}$ | Reporting bus inesses only ( 3) |  |  |  |  |
|  | Total | $\begin{array}{r} 80 \div t 0 m \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lower } \\ & \text { midd/ } \\ & 25 \% \end{aligned}$ | Uoper middl $25 \%$ | $\begin{aligned} & 700 \\ & 25 \% \end{aligned}$ |  | Torel | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { bower } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Upoer } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Percent of sales |  |  |  |  |
| Cost of sales | 65.5 | 45.2 | 71.2 | 74.8 | 68.4 | 91.6 | 71.5 | 58.2 | 78.1 | 74.8 | 71.6 |
| Decupancy expenses | 4.3 | 7.0 | 4.3 | 2.6 | 3.8 | 96.1 | 4.5 | 8.5 | 4.3 | 2.6 | 3.8 |
| Depreciation | 1.9 | 4.4 | 0.9 | 1.0 | 1.7 | 80.0 | 2.4 | 7.5 | 1.5 | 1.0 | 1.8 |
| Redairs \& maintenance | 0.4 | 0.2 | 0.3 | 0.4 | 0.8 | 61.6 | 0.7 | 1.0 | 0.5 | 0.5 | 1.0 |
| Heat. light s telephone | 1.2 | 1.5 | 1.6 | 0.9 | 0.8 | 82.8 | 1.4 | 2.9 | 2.3 | 0.9 | 0.8 |
| Reat. ${ }_{\text {Rent }}$ | 0.8 | 0.9 | 1.4 | 0.4 | 0.5 | 58.4 | 1.3 | 2.8 | 2.5 | 0.4 | 6.9 |
| Personnel expenses | 10.7 | 8.5 | 10.4 | 13.9 | 9.6 | 90.8 | 11.8 | 11.1 | 12.5 | 13.9 | 9.6 |
| Financisl oxpenses | 1.6 | 2.6 | 1.1 | 0.9 | 1.6 | 92.6 | 1.7 | 3.6 | 1.5 | 0.9 | 1.8 |
| Interest \& bank charges | 1.2 | 2.0 | 1.1 | 0.6 | 1.4 | 85.9 | 1.4 | 2.8 | 1.2 | 0.7 | 1.4 |
| Protessional tees | 0.4 | 0.6 | 0.4 | 0.2 | 0.2 | 84.0 | 0.4 | 1.4 | 0.4 | 0.2 | 0.2 |
| Other expenses | 15.5 | 33.9 | 11.3 | 5.7 | 13.9 | 100.0 | 15.6 | 33.5 | 19.3 | 5.7 | 13.9 |
| Profit (loss) | 2.2 | 2.7 | 1.4 | 2.1 | 2.7 | 94. | 2.4 | 2.7 | 1.4 | 2.6 | 2.7 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |  | - $\cdot$ | $\cdots$ | - . | * $\cdot$ |

## Symols

- zero or no odservetions
- too smell too be expressed
... not applicet
$\times$ confidential


## Footnotes

111 These estimetes re based on semplo of businesses reporting seles beiween $\$ 25.000$ end 52.000 .000 Totsl wighied mpenditur on given item

(3) Value in each cell Totel weignted expendivure on a given iten
$\qquad$
$\qquad$

This portion of the table pertains only to the businesses peporting she specific expense item. Tharafore these ratios are calculated indivioubly and the toisl will hot necesserily equel looz.

## Notes

Data are shown by quartilas when at lest 13 of the sampled businesses rapoft sha speciflc item
Records were renked in escending order according to seles size. Each quertile (i. t. botton 25\%, fower midde 25\%, etc.) represents ane guspter of the sotel number of businesses. Hishin esh quertile. the gerege retio is presented. For comperison purposes. the high and low velues of stive er shown.

How to use the tebles

(2) The sel ected range will indicete the proper quertite. i. the botsom 25\%. the lower midel 25\%, the upper midole 25\% or the top 25\%.
(3) Dete Dertuining to the belected seles size ponge will be in thet quertile.

## stenderd Industrisl Cleseificetion Definition ISIC 1580):

SIC 5630 *holosel Lumber and Building Materisels
Businesses primerily engsed in dealing in lumber, plywood anomillworki paint. glass and wallpaper; and other building materials

TABLE 2. Balance sheet profile for incorporated businesses only, 1987
New Srunswlck, Wholesale Lumber and Building Materials (SIC 563)

|  | Total(1) | $\begin{gathered} \text { Bot tom } \\ 25 \% \end{gathered}$ | Lowe? middie 25\% | Upper midole $25:$ | Top 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samel (NO.) Low sales value ( $\mathrm{SOOCO}^{\prime} \mathrm{s}$ ) Migh sales value $\left(\$ 000^{\prime}\right.$ s) | 52 $(1)$ $(1)$ | (1) 143 | $\begin{aligned} & 143 \\ & 538 \end{aligned}$ | $\begin{aligned} & 538 \\ & 909 \end{aligned}$ | 909 111 |
|  |  |  | Average $1 \$ 000$ |  |  |
| Assets |  |  |  |  |  |
| Cash Accounts and notes receiveble | 68 | 12 | 32 | 61 | 160 |
| Inventory | 0 | 12 | 32 | - | - |
| Cther current assets | 148 | 75 | 76 | 154 | 274 |
| Total cuprent assets | 216 | 87 | 108 | 215 | 434 |
| Fixed assets | 63 | 31 | 61 | 45 | 111 |
|  | - | - | - | - | - |
| Other assets | 10 | - | 2 | 3 | 31 |
| Total mesets | 288 | 118 | 171 | 283 | 576 |
| Lisbilities and equity |  |  |  |  |  |
| Current loans Other current liabilities | 39 89 | 9 21 | 16 83 | 39 66 | $\begin{array}{r}88 \\ 179 \\ \hline 85\end{array}$ |
| Total current liabilities | 128 | 30 | 99 | 106 | 265 |
| Mortgapes payable | - | - | - | - | - |
| Long term debt | 8 | 2 | 5 | 2 | 21 |
| Other liabilitios | 57 | 26 | 18 | 80 | 101 |
| Total lisbilities | 193 | 57 | 121 | 187 | 387 |
| Totel equity | 96 | 60 | 50 | 76 | 185 |

(1) These estimates are based on semple of businesses reporting sales between $\$ 25,000$ and $\$ 2,000,000$.

See teble 1 for symbols and notes

TABLE 3. Financial ratios(1) for incorporated businesses only. 1987
New srunswick. Wholestle Lumber and autlding materials (Sic 563)

|  | Total(2) | $\begin{array}{r} \text { Bot } 10 \mathrm{~m} \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lower } \\ & \text { middle } 25 \% \end{aligned}$ | $\begin{aligned} & \text { Uope! } \\ & \text { midde } 25 \% \end{aligned}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No.) Low soles value ( $\$ 000^{\prime}$ s) Migh sales value ( $\$ 000^{\prime}$ s) | $\begin{aligned} & 52 \\ & (1) \\ & 11 \end{aligned}$ | 11 143 | $\begin{array}{r} 143 \\ 538 \end{array}$ | 538 909 | 909 $11)$ |
|  | Average |  |  |  |  |
| Liquidity retio Current retio (times) | 1.7 | 2.9 | 1.1 | 2.0 | 1.6 |
| Leverage ratios <br> Debtlequity retio (times) <br> Interest coverage patio (times) <br> Debt ratio (times) | $\begin{aligned} & 2.0 \\ & 3.1 \\ & 0.7 \end{aligned}$ | 1.0 0.3 0.5 | 2.4 1.4 0.7 | 2.5 4.9 0.7 | 2.1 3.3 0.7 |

(11) The ratios represent the everge of ratios for each business in the proup ond cannot be calculated fron the figures shown in lable 2 .
(2) These estimstes are besed on smiplo of businesses raporting sales between $\mathbf{5 2 5}, 000$ end $\$ 2,000,000$.

See tecle ifor symols and motes

## Definitions:

f. Liquidity restio:

Gurtent = current assets / current liabilities.
2. Leversge retios:
ar Debi/equity $=$ poral licilities / equity.
b) Dedt ratio = qutal liatilities/ totai assets
c) Interest coverage $s$ net profis - interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only. 1987
New Brunswick, Wholesale Lumber and Bullding Materials (Sic 563)

|  | Total! 1 ) | $\begin{array}{r} \text { Bot } \pm 0 \mathrm{Om} \\ 25 \% \end{array}$ | Lowe: $\text { midole } 25 \%$ | Unde midde $25 \%$ | $\begin{aligned} & \text { To5 } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses ir sample (No.) <br> Low sales value ( $\$ 000$ 's) <br> High saies value ( $\$ 000$ s) | $\begin{aligned} & 19 \\ & \text { (1) } \\ & \text { (i) } \end{aligned}$ |  | --- |  |  |
|  | Average ( $\$ 000$ 's) |  |  |  |  |
| Operating activities Cash from operations Oepreciation Other | $\begin{array}{r} 8 \\ 10 \\ -9 \end{array}$ | -- | -- | -- | -- |
| Dividends | -1 | -- | -- | -- | -- |
| Investment ectivities <br> Disposal of fixed assets <br> Purchase of fixed assets <br> Increase in investment <br> Decrease in investment | 3 -12 -1 - | "- | -- | -- | -- -- -- |
| Finencing activities <br> Increse in long term debt <br> Repayment of iong term debt <br> Loans from shareholders <br> Redaymerit of loans from sharenolders <br> Advances \& loans from government <br> Increase in equity <br> Oecrease in quity <br> Other | 11 -14 8 -9 - - -1 - | $-=$ <br> - <br> - <br> - <br> - | - | - - $\therefore-$ - - | -- -- -- - - - |
| Increase(decrease) in cash s equivalents Cash equivalents-Beginning of the year Cesh equivalents - End of the year | $\begin{array}{r} -6 \\ -9 \\ -15 \end{array}$ | -- | -- | - -- | - |

(11) These estimates are based on sample of incorporated businesses reporting seles between $\$ 25,000$ and $\$ 2,000,000$. Semple couns includes onty those businesses reporting stotument of changes.
See ingle 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1984-1987 based on SIC classification in 1987
Now Brunewick, Wholesele Lumber and guilding Materisig (sic 563)

| Business size expressed in average labour units(1) | Number of businesses | $\begin{array}{r} \text { Total payrol } \\ (\$ 000 \end{array}$ | Average labour units(1) | Changes in number of businesses with paid emplorees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Nowly peDorting(2) | No longer reporting(3) |
| 1984 |  |  |  |  |  |
| Totel | 154 | 22.899 | 1.251 | 26 | 8 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { end over } \end{aligned}$ | 131 15 4 4 | $\begin{array}{r} 10.521 \\ 6.612 \\ 4.601 \\ 1.165 \end{array}$ | $\begin{array}{r} 570 \\ 368 \\ 250 \\ 63 \end{array}$ | 25 - $i$ | $?$ |
| 1587 |  |  |  |  |  |
| Totel | 168 | 31.569 | 1.696 | 28 | . . |
| $\begin{aligned} & \text { 1ess than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 140 18 7 3 | $\begin{array}{r} 14.126 \\ 8.302 \\ 8.556 \\ 585 \end{array}$ | $\begin{array}{r} 753 \\ 466 \\ 466 \\ 31 \end{array}$ | $\begin{array}{r}22 \\ 5 \\ 1 \\ \hline\end{array}$ | $\cdots$ $\cdots$ $\cdots$ |

(I) Average inboup units colculated by dividing total payroli by the overage annul wage and salary pate as toported in the Survey of Emplorment. Poyroll and Moups, Statistics Canada. Catalague 72-002. An overage bboup unit could be interpreted as a full-time mployes. Mote that the ousiness size groups used are determined ot the Cenado level. Thus if ousiness has at leest 500 employes in cenada as whole Dut less than that number in any given province it is shown in the 500 and over group.
$(21$ Refers 10 businesses reporting no payroll deductions in the previous year.
(3) Refers to businesses reporting no peyroll deductions in the following year.
"newty reporting" and "no lorger roporting" Dusinesses afe assumed to hove been in activity for six nonths and the information is adustec accorcingly
see ieble 1 for symbels and notes

TABLE 6. Selected oper sting charmeteristics of mili businesses by sale quartile, $1985-1987$
New grunswick. Wholestle Lumber and Building Materials (SIC 553)

| iotal(1) Sottom | dower | voper | Toe |
| ---: | ---: | ---: | ---: |

1985

| Number of observations in sample Aversge sales $\$$ <br> Average expense \$ <br> Average net profit (loss) \$ | $\begin{array}{r} 32 \\ 816.145 \\ 609.812 \\ 5.533 \end{array}$ |
| :---: | :---: |
| Businesses poporting profit (No.) | 20 |
| Average sales | 846.622 |
| Averege expense S | 803.248 |
| Averege net profit S | 43.374 |
| Susinesses reporting a loss (Mo.) | 12 |
| Averege soles | 563.392 |
| Average expense \$ | 584.111 |
| Average net loss \$ | -20.719 |

1885


1987
Mumber of observations in sample
Average sales $\$$
Average expense $\$$
Average net profit (loss) $\$$
Businesses reporting e profit (Mo.)
Average sales $\$$
Average expense
Average net profits
Businesses reporting a lose (Mo.)
Average salus $\$$
Average expense $\$$
Average net loss $\$$

| 64 |  |  |
| ---: | ---: | ---: |
| 580.004 | 89.316 | 262.681 |
| 565.217 | 91.118 | 252.969 |
| 14.787 | -1.802 |  |
|  |  |  |
| 46 |  |  |
| 583.289 | 95.166 | 229.256 |
| 557.028 | 85.692 | 198.334 |
| 26.201 | 9.474 | 30.922 |
|  |  |  |
|  |  |  |
| 517.364 | 80.575 | 297.508 |
| 536.489 | 99.225 | 309.897 |
| -19.125 | -18.650 | -12.389 |


| 667.797 | 1.300 .221 |
| ---: | ---: |
| 659.358 | 1.265 .424 |
| 16.439 | 34.797 |
|  |  |
|  |  |
| 694.082 | 1.314 .413 |
| 670.269 | 1.273 .816 |
| 23.813 | 40.597 |
|  |  |
|  |  |
| 540.158 | 1.151 .203 |
| 559.533 | 1.177 .300 |
| -19.365 | -26.097 |

181 inese estimates are based on ample of businesses peporting seles detween \$25,000 eno $52,000,000$
See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brunswick. Wholesale Farm Machinery, Equipment and Supplies (Sic 5711)

|  | Total(1) |  | Bottom$25 \%$ |  | $\text { middif } 25 \%$ |  | Upper$\text { middle } 25 \%$ |  |  | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Lom sales value ( $\$ 000$ 's) High sales volue ( $\$ 000$ s) | $\begin{aligned} & 15 \\ & (1) \\ & 11 \end{aligned}$ |  | -- |  | -- |  | -- |  |  | -- |  |
| Selected expense item | Industry everage(2) |  |  |  |  | $\begin{aligned} & \text { \% busi- } \\ & \text { nesses } \\ & \text { reporting } \end{aligned}$ | Reporting businesses only ( 3) |  |  |  |  |
|  | Total | $\begin{array}{r} 80: 40 m \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lower } \\ & \text { middl } \\ & 25 \% \end{aligned}$ | $\begin{array}{r} \text { Upoer } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |  | Total | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middl } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Uocef } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { TOO } \\ & 25 \% \end{aligned}$ |
|  | Percent oi seles |  |  |  |  |  | Pepcent of sales |  |  |  |  |
| Cost of sales | 71.0 | -- | - | *- | =- | 100.0 | 71.0 | - | =- | *- | -- |
| Oceupancy expenses | 2.5 | -* | -- | = | =- | 100.0 | 2.5 | -* | -- | -- | -* |
| Deprecistion | 0.8 | -- | -- | -- | -- | 100.0 | 0.8 | -- | -- |  |  |
| Repairs 8 maintenance | 0.4 | -- | -- | -- | -- | 81.2 | 0.5 | -- | -- |  | -- |
| Hest. light \& tulephone | 1.0 | -- | -- | -- | - | 94.1 | 1.0 | -- | - |  | -- |
| Rent | 0.4 | -- | -- | -- | - | 61.2 | 0.6 | -- | -- | -- | =- |
| Personnel expenses | 12.5 | -- | -- | - | - | 100.0 | 12.5 | - | -- | -- | -- |
| Finenciel expensees | 1.7 | -- | -- | -- | -- | 100.0 | 1.7 | -- | -- | - | -- |
| Interest 8 bank cherges | 1.4 | -- | -- | -- | -- | 92.5 | 1.5 | -- | -- |  |  |
| Professional fees | 0.3 | -- | - | -- | -- | 100.0 | 0.3 | -- | -- | -- | -- |
| Other expenses | 8.4 | - | -- | -- | - | 100.0 | 1.4 | -- | -- | -- | - |
| Profit (loss) | 3.8 | - | -- | -- | - | 100.0 | 3.8 | -- | =- | - | - |
| Total | 100.0 | -- | -- | -* | -- | 100.0 | $\cdots$ | -- | -- | -- | - |

## symol:

- zero or no observetions
-- too snell io0 be expressed
... not apolicable
$\times$ confidential


## Footnoter

(11) These estimetes are basto on stmple of businesses reporting seles beiwen $\$ 85.000$ and $\$ 2.000,000$. Total weighted expenditure on given item
(2) Velue in esch cell $=$ for esh quertile
(3) Velue in each cell $=$ Total weighted expenditur on given iten
$\times 100$ for esch quertile

This portion of the teble perteins only to the businesses reporting the specific expense item. Therefore those rotios are calculated individually and the total will not necessarily equel 100 g.

## Motes

Dats are shown by quertiles when least 13 of the sampled businasses report the specific item.
Records were renked in escending order eccopding to soles sige. Each quartile li. . bottom 25\%. lowef midde $25 \%$. etc. fepresente One querter of the totel number of businesses. Within esch quertile, the avergge retio is pesented. for comparison purposes, the high and low volues of sales er shom.

Mom to use the table:
(1) Locete the approprite soles range that is displeyed on the two lines entlited bow seles velue" and "Migh seles velue"
(2) The selected renge mill indicete the proper guerpile, i. the bottom 25\%, the fower midde $25 \%$. the upper midde 25\% or the top $25 \%$.
(3) Dete pertaining to the selected selas size renge will be in that quartile.

## Stenderd Industriel fleztifiction Definition (SIE 1080):

Sic 5711 - Molesele ferm Mechinery, Equipeent and Supplies
Businesses primarily engaged in wholosole desling in new or used form machinery, equipment. supplies end perts. This industry includes businesses primarily engogec in selling such equipment diractly to farmers es well as those selling to farm equipment dealers. also included are businesses primarily engaged in the repoir of farm machinery and equipnent as well os ethose primerily engaged in wholeseling ger den and lawn tractors and equipnent. Wholesole bern machinery and equipment fincluding elevetingl; wholesale combines: wholesale crop pioparation machinety lcleaning. dyying. conditioningl; wholesale form cultivators, saeders end spreaders; wholesale daipy farm machinery: wholesale farm implements: farm machinery and equipment repbirs: wholesole farm machinery ond equipment: wholesale garden and imm tractors: wholesace farm geinders. mixers and crushers: wholesale farm crop narvesting machinery: wholesal haying machine er, wholesale irrigation equipnen: wholesble farm crop planting machingery: wholesole farm and garden ploughs, harpows and tillers: wholesele farm sprayers and


TABLE 2. Balance sheet proflle for incorporated businesses only, 1987
New Brunswick, Wholesele Ferm Machinery, Equipment and Supplies (SIC 5711)

|  | Total(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{gathered} \text { miodierer } 25 \% \end{gathered}$ | $\begin{aligned} & \text { Uoper } \\ & \text { middie } 25 \% \end{aligned}$ | $\begin{aligned} & \text { ToD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value (\$000's) High salos value ( $\$ 000^{\prime}$ 's) | 14 11 11 | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
|  |  |  |  |  |  |
| Cash | - | -- | -- | -- | -- |
| Accounts and notes peceivable | 34 | -- | -- | -- | -- |
| Inventory | - | -- | -- | -- | =- |
| Other curfent ossets | 256 | - | -- | -- | -- |
| Total current ossets | 340 | -- | -- | -- | -- |
| Fixed assets | 37 | -- | -- | -- | -- |
| Less: Accum. dep. on fixed assets | ; | -- | -- | -- | -- |
| Other essets | 2 | - | -- | -- | -* |
| Totel aseets | 379 | -- | -- | -* | - |
| Liebillies end equity 38 |  |  |  |  |  |
| Current loans | ${ }^{3 B}$ | -- | - | -- | - |
| Other current liabilities | 155 | -- | -- | -- | - |
| Total current lisbititios | 191 | -- | -* | -- | -- |
| Mortgages dayable | - | -- | -- | -- | -- |
| Long term debt | 2 | -- | -- | -- | - |
| Other liabilities | 43 | - | -- | - | - |
| Total lisbilities | 235 | - | -- | =- | - |
| Total equitr | 143 | - | -- | -- | -- |

111 These estimates ore besed on sample of Dusinesses reporting seles beiween $\$ 25,000$ snd $\$ 2,000,000$.
see table 1 for symools and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only. 1987
New Brunswick. Wholesele Farm Mechinery. Equipment end Supplies (Sic 5711)

|  | Totel(2) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | Lower <br> middle 25\% | Uoder midde $25 \%$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000^{\prime}$ s) High sales value $\left(9000^{\prime}\right.$ s) | $\begin{aligned} & 14 \\ & (1) \\ & (1) \end{aligned}$ | -- |  | -- | -- |
|  |  |  | Averse |  |  |
| Liquidity retio Current ratio (times) | 1.8 | -- | -- | -- | -- |
| Leverage ratios <br> Debt/equity retio (times) <br> Interest coverage ratio (times) <br> Debt ratio (times) | $\begin{aligned} & 1.6 \\ & 5.0 \\ & 0.6 \end{aligned}$ | -- | -- | -- | -- |

111 The ritios represent the everseg of retios for each business in the group end cormot be celculted from the figupes shom in teble 2
(2) These estimetes ere besed on semple of businesses reporting seles between $\mathbf{2 5 , 0 0 0}$ and $\$ 2,000,000$.

See Table ifor symbols end noict.

Definitiont:

1. Liquidiry retio:

Curfent z current essets / current lisoilifies.
2. Ieverse ratios:
a) Debt/equity $=$ toral liabilities / equity
b) Dete ratio $=$ rotal liatilities / total essets
c) Incerest coverage z net profit interest expense/ intepest expense.

TABLE 4. Statement of changes in financial position for incorporated bustnesses only, 1987
Now Brunswick, Wholesale Farm Mechinery. Equipment and Supplies (Sic 5711)

|  | Total(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\text { mi dole } 25 \text { : }$ | $\begin{array}{r} \text { Loper } \\ \text { mioole } 25 \% \end{array}$ | $\begin{aligned} & \text { To\% } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value $1 \$ 000$ s) High sales value (\$000's; | $\begin{array}{r} 6 \\ (1) \\ (1) \end{array}$ | -- | -- |  | -- |
|  | Average ( $8000{ }^{\prime}$ s) |  |  |  |  |
| Opersting ectivisies Cosh from operations Dopreciation Other | $\begin{array}{r}25 \\ 5 \\ \hline\end{array}$ | -- | -- | -- | -- |
| Oividends | - | -- | -- | - | -- |
| Investment activities <br> Disposel of fixed assets <br> Purchese of fixed assets <br> Increase in investment <br> Decresse in investment | -8 | -- | -- | -- | -- |
| Financing activities <br> Increase in lons term debt <br> Repsyment of long term debt <br> Loens from shareholders <br> Repsyment of losns from shareholders <br> Advences \& loans from government <br> increate in eavity <br> Decrease in equity <br> Other | $\begin{array}{r}2 \\ -6 \\ 1 \\ -8 \\ \hline\end{array}$ | - - - - - - | - - - - $=$ - | -- - - - - - | - - - - - $=$ |
| Increses(decrease) in cesh equivelents Cash equivalents-Beginning of the year Cesh equivalents - End of the yeer | 12 31 43 | -- | -- | -- | -- |

 only those gusinesses feporting statement of chenges
soe itole 1 for ymbols and nates

TABLE 5. Employment changes by tize of businese. 1984-1987 based on Sic ciasificetton in 1987
New Brunswick, Wholetele Farm Mechinery, Equipment end Supplies (Sic 5711 )


 Survey of Employmen. Payroll and Hours. Statistics Conada. Cavologue 72-002. An ovaroge labour unit could de interpreted as full-zime moloyet. Mote that the business sizt groups used are deternined the conede level. Thus if e ousiness hes teest 500 employees in Canade es owhole Dut less then that number in shy given province it is shown in the 500 and over group
(2) Refers to businesses redorting no payroll deductions in the previous year.
(3) Refers to businesses reporting no payroll deductions in the following year

> "Newly reoorting" and "no longet peporting" businesses are assumed to have been in activity for six months and the information is adustec accordingly.
> see iade 1 for sympois anc notes.

TABLE 6. Selected operating chmetacteristic: of small businesses by sales quartile. 1985-1987
New Brunswlek, wholesele Farm Machinery, Equipment and Supplles (Sic 5711)


1985



1987

(1) These estimetes ar based on semple of businesses peporting sales betmeen 525.000 and $\$ 2.000 .000$.
see rasie 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brungwick. Wholessle Industrial Mmchinery Equipment and Supplles (SiC 5731)


## Symbol:

- zero or no observitions
- $\quad 100$ small 100 be expressed
.. not spolicable
$\times$ confidentisl


## footnotes

11) These estimares are besed on sample of businesses poporting saies between $\$ 25,000$ and $\$ 2,000,000$.
, Totel weighted expenditur on given item

This portion of the teble pertains only to the businesses pepopring the specific expenst itum. Therelope these ribios ar calculated individually and the totsil will not nectsserily equal 1001.

Note:
Deta ar shown by quariiles when at last 13 of the sampled businesses report the specific item.

 high and low velues of salus ere shown.

How so use she sebles

121 The selected penge will indicest the proper gusptile. i. w. the botton 25\%. the lower widdit 25x, the upper midde 25\% or the top 25\%.
(3) Dett perteining so the selecsed stles size fange witt be in thet quertile.

## Stenderd Industrisl Cieseificution Defintsion (\$1C 1000):

SIC 5731 - Wholesele Induseriel Mechinery. Equipment and Supplies


 farmi wholesale elevaling machinery lexcept farmi; wholesale food ano beverage processing machinery: wholesal foundry machinery and
 wholesale ingustris! machinery. equipment shd supplies; wholesale lift trucks lexcept constiuction and forestryl whol tsit mechanical

 sale pulp and Daber industry machimery; wholesale industrial pumps; wholesale textile industries machinery, equipment and supplies and wholesal welding and machinery.

TABLE 2. Balance sheet profile for incorporated businesses only. 1987
Now srunswick. Wholesale Industrlal Machinery Equipment and Supplies (SIC 5731)

|  | Total(1) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middie } 25 \% \end{array}$ | Upper $\text { middle } 25=$ | ToF 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No.) <br> Low sales velue $\left(\$ 000^{\prime}\right.$ ) <br> Migh soles value ( $\$ 000$ 's) | $\begin{array}{r} 16 \\ \{1 \\ \{1\} \end{array}$ | -- | -- | -- | -- |
|  | Averoge (\$000's) |  |  |  |  |
| Assets |  |  |  |  |  |
| Cash Accounts and notes receivable | 65 | - | -- | -- | -- |
| Inventory | 65 | - | - | -- | -- |
| Other current ssets | 75 | -- | -- | -- | -- |
| Total curpent sesets | 141 | - | -- | -- | - |
| Fixed isseets | 40 | - | -- | -- | -- |
| Less: Accum. dep. on fixed assets | 5 | -- | -- | -- | -- |
| Other assets | 5 | -- | -- | -* | -- |
| Total eseets | 187 | - | -* | -- | -- |
| Lisbilities and equity <br> Current loant |  |  |  |  |  |
| Current loans Other current lisbilities | 26 77 | -- | -- | -- | -- |
| Total curcent liabilities | 103 | -- | -- | -- | - |
| Mortgeges payable | - | -- | -- | -- | -- |
| Long term debt | 4 | -- | -- | - | -- |
| Other liabilities | 17 | -- | -- | -- | -- |
| Total lisbilitles | 123 | =- | - | - | -- |
| Total equity | 64 | -- | -- | -- | -- |

(1) These estimeres bre besed on semple of businesses reporiing seles between 825.000 mon 82.000 .000

See Toble I for symbols and notes

TABLE 3. Financial ratios(1) for incorporited businesses only. 1987
New Brunswick. Wholesele Industrial Machinery Equipment and Supplies (Sic 5731)

|  | Tots ( 21 | $\begin{aligned} & \text { Bottom } \\ & 25 \% \end{aligned}$ | midd lower | Upper middle 25x | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low soles value ( $\$ 000^{\prime}$ s) Migh sales velue ( $\$ 000$ 's) | $\begin{aligned} & 16 \\ & (1) \\ & (1) \end{aligned}$ | -- | -- | -- | -- |
|  |  |  | Average |  |  |
| biquidity retio Curient retio (times) | 1.4 | -- | -- | -- | -- |
| ```Leversge retios Debt/equity retio {times) Interest coverage ratio (times) Debt retio (times)``` | 1.9 3.2 0.7 | -- | -- | -- | -- |

(1) The retios represent the merege of retios for each business in the group ond cennot be celculeted from the figures show in teble 2.
(2) Thest estimetes beest on semple of businesses reporting ssies between $\mathbf{2 5}, 000$ snd $32.000,000$.

See isble I for symols and notes.

## Dofinitions:

1. Liquidity rotlo:

Current z cuprent assets / current lisbilities
2. Leverege fotios:
8) Deblequisy = sotal liabilities / equity
b) Dets ratio $=10$ at lisbilities / total assets
c) Interest coverage $z$ net profiq - interesi expense/ inverest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987
New Brunswick. Wholesale Industrlel Mechinery Equipment and Supplies (SIC 5731)


III These estimates are besed on a sample of incorporated businesses reporting soles between $\$ 25,000$ and $\$ 2.000 .000$. Sample count includes
only those businesses feporting a siatumit of changes.
see iable i for symbols and notes.
TABLE 5. Employment changes by size of business. 1984-1987 besed on SIC citelificetion in 1987
New Brunswick, Wholesale Induetrial Mechinery Equipment and Supplies (5ic 5731)

| Business ize expressed in overage labour units(i) | Number of businesses | $\begin{array}{r} \text { Total payroll } \\ \left(\$ 000^{\circ} \mathrm{s}\right) \end{array}$ | Average labour unita(1) | Chonges in number of businesses with paid emplorees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Now ly roporting(2) | No Ionger reporting(3) |
| 1984 |  |  |  |  |  |
| Totel | 73 | 7.671 | 385 | 7 | 3 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 44 18 10 1 | $\begin{array}{r} 4.375 \\ 2.590 \\ x \\ x \end{array}$ | $\begin{array}{r} 221 \\ 130 \\ 28 \\ 6 \end{array}$ | 3 | 5 3 1 - |
| 1987 |  |  |  |  |  |
| Totel | 84 | 10.398 | 422 | 18 | -. |
| $\begin{aligned} & \text { less then } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 46 22 15 9 | $\begin{array}{r} 5.387 \\ 3.278 \\ x \\ x \end{array}$ | 219 133 62 8 | 5 9 4 | $\cdots$ $\cdots$ $\cdots$ |

 Survey of Employment, Payroll and hours, Stapistics Cansde. Cataloque 72-002. An average labour unit could be interproted as a flill-timemployee. Note that the business size groups used are delermined et the canada level. Thus if a business has of teast 500 mployess in Canada as a whole Dut lass then that number in any given province it is shown in the 500 and over group
(2) Refers to businesses reporting no paycoll deductions in the previous year
(3) Refers to businesses reporting no parrall deductions in the following year
"Newly reporting" ard "no longer reporting" businesses are assumed to hove been in activity for six months and the information is adjustec eccordingly

See fable 1 for symbols and noles

SDURCE: Smelf Business and Special Surveys Division. Statistics Canade.

TABLE 6. Seiected operating characteristics of small busimesses by sales quartile, $1985-1987$
New Brunswick. Wholessie Industrial Mechinery Equipment and Supplies (Sic 5731)


|  | 1985 |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Number of observations in sample <br> Average sales $\$$ <br> Averoge expense $\$$ <br> Average net profit (loss) \$ | $\begin{array}{r} 11 \\ 842.975 \\ 813.641 \\ 29.334 \end{array}$ | -- | -- | -- | -- |
| Businesser reporting profit (Mo.) <br> Average sales $\$$ <br> Average expense \$ <br> Averoge net profit $\$$ | $\begin{array}{r} 9 \\ 790.427 \\ 752.109 \\ 38.318 \end{array}$ | -- | -- | -- | -- |
| Businesses reporting loss (Mo.) <br> Average sales $\$$ <br> Averoge expense $\$$ <br> Average net loss 9 | $\begin{aligned} & 874.000 \\ & 887,500 \\ & -13,500 \end{aligned}$ |  |  | -- | -- |
|  |  |  | 86 |  |  |
| Wumber of observations in semple <br> Average sales $\$$ <br> Average expense \$ <br> Averape net profit (loss) \$ | $\begin{array}{r} 16 \\ 429.610 \\ 41.658 \\ 14.952 \end{array}$ | -- | -- | -- | -- |
| Businesses reporting profit (Mo.) <br> Average sales $\$$ <br> Average expense $\$$ <br> Average net profit | $\begin{array}{r} 15 \\ 431.546 \\ 414.229 \\ 17.317 \end{array}$ | -- | -- | -- | -- |
| Businesses peporting a loss (No.) <br> Average sales \$ <br> Average expense $\$$ <br> Average net loss \$ | 1 424.576 439.912 -15.336 | -- | -- | -- | -- |

1987

| Number of observations in sample <br> Average sales \$ <br>  <br> Average net piofit (loss) \$ | $\begin{array}{r} 24 \\ 495.488 \\ 479.599 \\ 15.899 \end{array}$ |
| :---: | :---: |
| Businesses reporting profit (Mo.) | 11 |
| Average sales $\$$ | 509.526 |
| Average expense \$ | 484.318 |
| Average net profit | 25,308 |
| Businesses reporting last (No.) |  |
| Average sales ${ }^{\text {S }}$ | 419.172 |
| Average expense \$ | 439.620 |
| Average net loses | -20.448 |

(1) These estimes are based on sample of businesses reporting seles between $\mathbf{8 2 5 . 0 0 0}$ and 82.000 .000

See table $:$ for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brunswick, Wholesale Waste Materials (SIC 591)

| Total(1) | $\begin{array}{r} \text { Bot:0m } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { bower } \\ & \text { miodie } 25 \% \end{aligned}$ | $\begin{aligned} & \text { Upper } \\ & \text { riddle } 25 \% \end{aligned}$ | $\begin{aligned} & \text { To } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: |


| Businesses in sample (No.) | 16 |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Low sares value ( $8000{ }^{\text {a }}$ ( ${ }^{\text {a }}$ ) | (1) | -- | -- | -- | $\because$ |
| high sales value ( $\$ 000$ ', |  | -- | -- | -- | . |


| Selected expense item | Industry overage 2 2 |  |  |  |  | $\begin{aligned} & \text { \% busi- } \\ & \text { nesseas } \\ & \text { feporting } \end{aligned}$ | Reporting businesses only (3) |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middl. } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Uoper } \\ \text { middle } \\ 25 \% \end{array}$ | Top 25\% |  | Total | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { midd } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Upoer } \\ & \text { midol } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
|  | Percent of selus |  |  |  |  |  | Percent of salos |  |  |  |  |
| Cost of seles | 29.3 | =- | -- | -- | -* | 79.0 | 37.8 | -- | -- | -- | -- |
| Decupaney expenses | 10.9 | -- | - | -- | - | 100.0 | 10.9 | - | -- | -- | -- |
| Depreciation | 4.7 | -- | -- | -- | -- | 84.4 | 5.5 | -- | -- |  |  |
| Repairs ${ }_{\text {c meintenance }}$ | 2.6 | -- | -- | - | -- | 90. 8 | 2.8 | -- | -- | -- | -- |
| Heat. light 8 teleptone | 1.8 | -- | - | -- | - | 79.6 | 2.3 | -- | -- | -- | - |
| Rent ${ }^{\text {Ren }}$ | 1.8 | -- | -- | -- | -- | 54.2 | 3.4 | -- | -- | -- | - |
| Personnel expenses | 17.8 | -- | -- | -- | -- | 100.0 | 17.8 | -- | -- | -- | -- |
| Financial oxpenses | 0.7 | -- | = | -- | - | 57.9 | 1.3 | -- | -- | - | - |
| Interest \% bank charges | 0.3 | -- | - | -- | -* | 40.1 | 0.8 | $\cdots$ |  |  | -- |
| Professionai faes | 0.1 | -- | - | -- | -* | 54.9 | 0.7 | -- | -- | -- | -- |
| Other expenses | 28.5 | -- | -- | -- | - | 100.0 | 28.5 | - | -- | - | -- |
| Proflt (loss) | 12.2 | - | -- | -- | -- | 100.0 | 12.2 | -- | -- | -- | -- |
| Totel | 100.0 | - | -- | -- | -* | 100.0 | ... | -- | -- | - | -- |

## sybols

- zero or no observations
- $t 00$ smell too be expressed
... not applicabl
* confidential


## Feotnetes

111 These estimetes ar besed on semple of businesses reporting seles besween 825,000 snd $82.000,000$
(2) Value in each celt $=\frac{\text { Tots weighteo expenditurt on given iten }}{\text { Total wighted soles of ail businesses in the semple }} \times 100$ for esh quartile.

This portion of the toble pertains oniy to the busincsses paporting the specific expense item. Therefore these ferios ser celculatad individully end tht totel will not necesserily equil 100\%.

## Notet

Deis are shown by quertiles when at leest i3 of the sempled businesses report the specific item.
Records were ranked in escending order according to seles size. Eech quertile fi. bottom 25\%. Iower midde 25\%, etc.l represents one quitrer of the rotbl number of busingsses. Within esch quertile, the oversge refio is presented. for comperison purposes, the high and low velues of seles er shown.

## How to use the teoles


2) The selfcied renge will indicete the proper queptile. i.e. the botton 25\%. the lower middl 25z. the uppt middi 258 or the top 25\%.
(3) Date perteining to the setected seles site range will be in thet guertile

Standerd Industrisl Claseiflcation Definition (S1L 1880):
S1C 5810 - Wholssait Maste Meterisus
Businesses primerily engaged in autombile wrecking ang in buying and selling waste materisls.

TABLE 2. Balance sheet profile for incorpormted businesses only, 1987
New Bruntwick. Wholesele Weste Materials (Sic 591)

|  | Total(i) | $\begin{array}{r} 80+10 \mathrm{~m} \\ 25 \% \end{array}$ | bower middle $25 \%$ | Upper middle 25 is | Top $25 \%$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (Mo.) Low sales value ( $5000{ }^{\text {s }}$ ) High sales value $\left(5000^{\prime}\right.$ s) | $\left(\begin{array}{l}11 \\ (1)\end{array}\right.$ | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
|  |  |  |  |  |  |
| Cash |  | -- | - | -- | -- |
| Accounts and notes receivable | 7 | - | -- | -- | -- |
| Inventory | 7 | -- | -- | -- | -- |
| Other cuitent assets | 71 | - | -- | -- | -- |
| Total current assets | 79 | -- | -- | -- | -- |
| Fixed assets | 43 | -- | - | -- | -- |
| Less: Accum. dep. on fixed ussets Other assets |  | -- | -- | -- | -- |
| Dther assets | 16 | -- | -- | -- | -* |
| Totel esects | 138 | -- | $\cdots$ | - | =- |
| Lisbilities and equitr - 8 - - - - - - |  |  |  |  |  |
| Other curient lisbilities | 41 | -- | -- | -- | - |
| Total current liabilities | 50 | -- | -- | -- | =- |
| Mortgages payabl |  | -- | - | -- | - |
| Long term debt | * | -- | - | -- | -- |
| Other liabilities | 12 | -- | -- | -- | =- |
| Total lisbilities | 82 | - | -- | =- | -- |
| Total equity | 75 | - | - | - | -- |

(11) These estimates ore Dased on sample of businesses reporting sales between $\$ 25.000$ and $\$ 2.000,000$.

Ser teble 1 for symools and notes

TABLE 3. Financial ratios (1) for incorporated businesses only. 1987
Wew Erunswick. Wholessle Waste Meterlals (SIC 5e1)

|  | Total(2) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\text { middle } 25 \%$ | Upder middle 25x | Tod $25 \%$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low soles value ( $\$ 000^{\circ} \mathrm{s}$ ) High sales value ( $\$ 0000^{\circ}$ s) | $\begin{aligned} & 11 \\ & (1) \\ & 11 \end{aligned}$ | -- |  |  | -- |
|  |  |  | Average |  |  |
| Liquidity retio Current retio (times) | 1.6 | -- | -- | -- | -- |
| Leverage ratios <br> Debt/equity rotio (times) <br> Interest coveroge retio (times) <br> Debt resio (times) | $\begin{array}{r} 0.8 \\ 11.6 \\ 0.4 \end{array}$ | -- | -- | -- | -- |

(1) The retios represent the over oge of ritios for esch business in the group and cennot be calculated from the figures shom in teble 2 .
(2) These estimetes orn besed on smol of busineses ieporting stive between $\$ 25,000$ end $\$ 2,000,000$.

See toole ifor symbols end notes.

## Definitions:

1. Liquidity resio:

Gurrent = current ossets / cuprent lisbilisies.
2. Leverage ratios:
al Dedt/equity $=$ total liabilities / equity
D) Debt ratio z total liabilities/ rotal essets.
el Interest coverge $=$ net profit interest expense/ interesi expense.

TABLE 4. Stetement of changes in financial position for incorporated businesses only, iss7
New Brunwwick. Wholesale Waste Materimis (SIC 591)

|  | To1al |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| $}$ | $\begin{array}{r} 50+t 0 m \\ 25 \end{array}$ | comer $\text { midde } 25 \%$ | Lipper <br> middle $25 \%$ | $\begin{aligned} & \text { To } \\ & 25 \% \end{aligned}$ |  |
| Businesses in samole (Mo.) Low sales vaiue (\$000's) High sales value (\$000's) | $\left(\begin{array}{l} 3 \\ (1) \end{array}\right.$ | -- | -- |  |  |
| Average (\$000's) |  |  |  |  |  |
| Opereting ectivities Cash from opertions Deprecietion Other | $x$ $x$ $x$ | -- | -- | -- | -- |
| Dividends | $x$ | -- | -- | -- | -- |
| Investment sctivilies <br> Disposel of fixed assets <br> Pupchese of fixed assets <br> Incresse in investment <br> Decresse in investment | $x$ $x$ $x$ $x$ | -- | -- | - $=-$ -- | -- -- -- |
| Financing metivities <br> Incresse in long term debt <br> Repayment of long term debt <br> Lonns from shareholders <br> Repoyment of loans from shareholders <br> Advances \& loans from government <br> incresse in equity <br> Decrease in equity <br> Other | $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ | - - - - - - | - - - - - - | -- -- -- -- -- | - - - - - - |
| Increaseldecrease) in eash s equivalents Cash equivalents-Beginning of the yeer Cash equivalents - End of the your | $x$ $\chi$ $x$ | -- | -- | -- | -- |


only those businesses reporting ostettment of changes
see lable 1 for symbols and notes.

TABLE 5. Employment changes by size of business. 1984-1987 based on sic cieselficetion in i987
New Bruntwick, Wholesale Waste Matorisis (SIC 591)

| Business size expressed in average labouf units(1) | Number of businesses | $\begin{gathered} \text { Total payroll } \\ \{\$ 000 \text { 's } \end{gathered}$ | Averege iabour units(1) | Changes in number of businesses with peid emoloyees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{array}{r} \text { Newly } \\ \text { reporting(2) } \end{array}$ | No longer reporting(3) |
| 1984 |  |  |  |  |  |
| Totel | 54 | 2.689 | 200 | 13 | 4 |
| $\begin{aligned} & \text { less than } 20 \\ & 20^{-99} \\ & 100-499 \\ & 500 \text { end over } \end{aligned}$ | 59 4 1 - | $\begin{array}{r} 1.809 \\ x \\ x \end{array}$ | $\begin{array}{r}135 \\ 48 \\ 17 \\ \hline\end{array}$ | 19 1 1 | 4 |
| 1987 |  |  |  |  |  |
| Total | 55 | 3.369 | 231 | 6 | . . |
| $\begin{aligned} & \text { iess than } 20 \\ & 20^{\circ} 99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | $\begin{array}{r}51 \\ 2 \\ 2 \\ \hline\end{array}$ | $\begin{array}{r} 2,181 \\ x \\ x \\ = \end{array}$ | $\begin{array}{r}150 \\ 51 \\ 30 \\ \hline\end{array}$ | 8 | $\cdots$ $\cdots$ $\cdots$ |

(1) tuerage labour units me colculoted by dividing totel paypll by the gevege annul wige and selapy rete is reported in the

Supver of Employment. Peyrall end hours. Setistics Canada. Catslogue 12-002. In everge labour unit could be inter preted as a


(2) Refers to businesses reporting no paypoll deductions in the previous yesr
(3) Refers to businesses reporting no dayroll deductions in the following your
"Newly reporting" and "no longe: repopting" businesses are assumed to have bean in activity for six months and the informetion is odjusied accordingly.
see table for symbols and notes.

TABLE 6. Selected operating characteristics of small bustnesses by sales quartile, 1985-1987
New Brunswick, Wholesal Waste Materials (Sic 591)

| Total(1) Bottom | Upper | Tower | Top |
| ---: | ---: | ---: | ---: |
|  | $25 \%$ | middfe $25 \%$ | $25 \%$ |

1985

| Wumber of observations in sample | 7 |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Average sales \$ | 474.244 | - | -- | -- | -- |
| Aversge expense 5 | 445.109 | -- | -- | -- | -- |
| Aversee net profit (loss) \$ | 29.135 | -- | -- | -- | -- |
| Businesses reporting e profit (Mo.) | 6 |  |  |  |  |
| Averoge sales 5 | 684.561 | - | -- | -- | -- |
| Average expense | 638.612 | $=-$ | -- | -- | -- |
| Averege net profits | 45.949 | -- | -- | -- | -- |
| Busineseer reporting - loge (Mo.) | 53.619 |  |  |  |  |
| Averoge seles \$ | 53.611 | -- | - | -- | -- |
| Aversge expense $\$$ | 58.103 | -- | -- | -- | -- |
| Average net loss \$ | -4.492 | -- | -- | -- | -- |



1987

| Mumber of observetions in semple <br> Average sales $\$$ <br> Average expense 5 <br> Averoge net profit (loss) \$ | $\begin{array}{r} 19 \\ 178.258 \\ 167.742 \\ 10,524 \end{array}$ | -- | -- | -- |
| :---: | :---: | :---: | :---: | :---: |
| Dusinestes reporting odrofis (No.) <br> Average sules $\$$ <br> Average expenses <br> Average net profiss | $\begin{array}{r} 14 \\ 199.751 \\ 182.757 \\ 16.954 \end{array}$ | -- | -- |  |
| Businesses peporting loss (Mo.) <br> Averape sules 8 <br> Avernge expenses <br> Averoge net losss | $\begin{array}{r} 5 \\ 239.032 \\ 250.095 \\ -11.053 \end{array}$ | -- |  | -- |

(1) These estimetes are besed on sample of businesses reporting soles beiween $\$ 25.000$ and $\$ 2,000,000$.
see isol ifor symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brunswick. Wholesele Generel merchendlse (SiC 598)

|  | Total(1) | $\begin{array}{r} \text { Bot } 40 \mathrm{~m} \\ 25 \% \end{array}$ | $\begin{aligned} & \text { midde } 25 \% \end{aligned}$ | Upper $\text { midde } 25 \%$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Eusinesses in sample (MO.) | 6 |  |  |  |  |
|  | (1) | -- | -- | -- | -- |


| Selected expense item | Industry averege(2) |  |  |  |  | $\begin{aligned} & \text { \% busi- } \\ & \text { nesses } \\ & \text { ienoiting } \end{aligned}$ | Reporting businesses on\|y| 3) |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Bottom 25\% | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Uoper } \\ \text { middl } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |  | Total | $\begin{aligned} & \text { Bottom } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { Lower } \\ & \text { middl } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { Upper } \\ & \text { middle } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Percent of sales |  |  |  |  |
| Cost of seles | 2.4 | - | -- | -- | -- | 7.7 | 31.8 | -- | -- | - | - |
| Dceupancy expenses | 13.4 | -- | -- | -- | = | 100.0 | 13.4 | - | - | -- | - |
| Deprecition | 6.2 | -- | - | -- | -- | 100.0 | 6.2 | -- | -- | -* | - |
| Repaifs \& meintenence | 0.3 | -- | -- | -- | - | 37.5 | 0.9 | -- | =- | - | -- |
| Heat. light stelephone | 5.0 | -- | -- | -- | -- | 100.0 | 5.0 | -- | -- | -- | - |
| Rent | 1.9 | -- | -- | -- | -- | 62.6 | 3.0 | -- | - | =- | -- |
| Personnel expenses | 18.6 | - | -- | -- | -- | 43.0 | 43.3 | -- | - | -- | -- |
| Financiel expenses | 3.1 | -- | -- | -- | -- | 100.0 | 3.1 | - | -- | -- | -- |
| Interest \& bank charges | 2.6 | -- | -- | -- | - | 92.3 | 2.8 | -- | - | - |  |
| Professional faes | 0.5 | - | -- | - | - | 100.0 | 0.5 | -- | - | -- |  |
| Other expenses | 32.0 | -- | - | -- | - | 100.0 | 32.0 | -- | -- | -- | - |
| Profit (loss) | 30.4 | -- | -- | -- | - | 100.0 | 30.4 | - | - | -- | -- |
| Totel | 100.0 | - | -- | -- | - | 100.0 | ... | - | -- | -- | -- |

## Symbol:

> - 2 ero of no observations
> $\cdots$ soo snell too be oxpressed
> $\cdots$ not spplicsble
> $\times$ confidentisl

## feotnotes




$$
\begin{aligned}
& \text { (3) Value in each cell }=\frac{\text { rotel wighter expenditure on piven item }}{\text { lotsi wighted seles of businesses reporting this item of expenditure }} \text { for atile. } \\
& \text { This portion of the tsble pertains only to the businesses reporting the specific expenst iten. Therefope these retios erio culculted } \\
& \text { individuelly and the sotsi will not necessarily equil } 100 \% \text {. }
\end{aligned}
$$

## Motes

Dete fre shown by quertiles when et lest 13 of the sempled businestes pepopt the specific isen.
 one querter of the totel number of businestes. Within tach queptile. the everage ratio is presented. for comperison purposes. the high and low values of seles me shom.

How to use the tedes

121 The selected renge will indicate the proper quartile. i. th. the bottom 25\%. the lower middl 25t, the upper nidde 25\% or the $\operatorname{sop} 25 \%$.
(3) Dets pertining to the selected siles ize renge will be in thet quertile.

Stenderd Industrial CIsesificetion Befinition (SIC Iseol:

[^13]TABLE 2. Balance sheet profile for incorporated businesses only. 1987
Now Erunswick, Wholesale Genersi Merchendise (S15 598)

|  | Total(1) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | bower <br> midde 25\% | Upper middie 25\% | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (Mo.) Lom sales value ( $\$ 000^{\circ}$ ) High sales value ( $\$ 000^{\prime}$ s) | $\left(\begin{array}{l}11 \\ (1)^{3}\end{array}\right.$ | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Assets |  |  |  |  |  |
| Cash | $x$ | -- | -- | -- |  |
| Accounts and notes receivable | $\times$ | -- | -- | -- | -- |
| Inventory | $\times$ | -- | -- | -- | -- |
| Other current assets | $x$ | -- | -- | -- | -- |
| Total curpent assets | $x$ | -- | $\cdots$ | - | - |
| Fixed sssets | $x$ | -- | -- | -- | - |
| Less: Accum. dep. on fixed sesets | $\stackrel{x}{x}$ | -- | - | -- | -- |
| Other assets | $x$ | -- | -- | -- | -- |
| Total assets | $x$ | - | - | - | -- |
| Lisbllities and equitr |  |  |  |  |  |
| Current loens Other current limbilities | x | -- | -- | -- | -- |
| Total current liabilities | $x$ | - | -- | -- | -- |
| Mortgages deyable | $x$ | *- | -- | -- | - |
| Long term debt | $x$ | - | -- | -- | -- |
| Other liabilities | $x$ | -- | -- | -- | -- |
| Totel liablities | $x$ | -* | -- | -- | - |
| Total equity | $x$ | = | -- | -- |  |


See itable for symbols and notes

TABLE 3. Financial ratios (1) for incorporated businesses only. 1987
New trunswlek. Wholesale General Merchandise (SIC 59e)

|  | Total(2) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | Lower $\text { middl } 25 \%$ | Upper $\text { middle } 25 \%$ | TOP 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No. Low seles vilue ( $\$ 000$ 's) High sales velue ( $\$ 000^{\prime}$ s) | $\begin{aligned} & 3 \\ & (1)^{3} \end{aligned}$ |  | -- | -- | -- |
|  |  | Average |  |  |  |
| Liquidity retio Current ratio (times) | 0.5 | -- | $\cdots$ | -- | -- |
| Leverage ratios <br> Debt/equity retio (times) <br> Interst coverage ratio (times) <br> Debt ratio (times? | $\begin{array}{r} -3.0 \\ 11.0 \\ 1.5 \end{array}$ | -- | -- | -- | -- |

(1) The retios represent the werge of retios for each business in the proup ond connot be celculated from the figures shom in reble 2
(2) Thase estimetes or besed on semple of businesses reporting seles detween $\mathbf{2 5 , 0 0 0}$ end $\$ 2,000,000$.

See isole; for tymbols and notes.

## Defimitiens:

1. Liquidity plio:

Current = Eurfent assets / current abilisies
2. Leverger retios:

Debt/equity = total liabilities / equity.
ol Dedt ratio s total liabilities / total assets
c) Interest coverage $=$ net profit - interest expense / intertest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987
New Brunswick, Wholesele General Merchandise (SIC 598)

|  | Total(1) | $\begin{aligned} & \text { Bottom } \\ & 25 \% \end{aligned}$ | Lower midole $25 \%$ | Upper $\text { middle } 25 \%$ | $\begin{aligned} & \text { TOD } \\ & 25: \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses ir sample (No. Low sales value ( $\$ 000$ s) High sales value ( $5000^{\circ}$ s) | $\begin{aligned} & 1 \\ & (1) \end{aligned}$ | -- | -- |  | -- |
|  | Average ( 8000 s) |  |  |  |  |
| Dperating activities Cesh from operations Oepreciation Other | $x$ $x$ $x$ | -- | -- | -- | -- |
| Dividends | $\times$ | -- | -- | - | =- |
| Investment ectivities <br> Dispossel of fixed assets <br> Purchase of fixed assets <br> Increase in investment <br> Decresese in investment | $x$ $\chi$ $x$ $x$ $x$ | $=-$ $=-$ | -- | -- $=-$ $=-$ | - |
| Finencing setivities <br> increase in long term debt <br> Repayment of long term debt <br> Loans from shareholders <br> Repaymen: of loans from shareholders <br> Advances \& laans tiom government <br> lncrease in equity <br> Decrease in equity <br> Other | $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ | -- -- -- -- -- | - - - $=$ - - | - - - - - - | -- -- -- -- -- |
| Increase(decrease) in cesh bequivelents Cash sequivalents-Beginming of the yoer Cesh sequivalents - End of the reer | $x$ $x$ $x$ | -- | -- | -- | -- |

 only those businesses reporting a statement of changes.
see isble 1 for symbols and motes.

TABLE 5. Employment changes by size of business. 1984-1987 based on sic classificetion in iss7
New Brunswlck, Wholesele Generml Merehendise (SIC 598)

\begin{tabular}{|c|c|c|c|c|c|}
\hline \multirow[b]{2}{*}{Business size expressed in everage labour units(1)} \& \multirow[b]{2}{*}{Number of businesses} \& \multirow[b]{2}{*}{\[
\begin{array}{r}
\text { Total payroll } \\
(\$ 000
\end{array}
\]} \& \multirow[b]{2}{*}{Averse labour units(1)} \& \multicolumn{2}{|l|}{Changes in number of businesses with pid employses} \\
\hline \& \& \& \& \[
\begin{array}{r}
\text { Newly } \\
\text { repopting(2) }
\end{array}
\] \& No longer reporting(3) \\
\hline \multicolumn{6}{|l|}{1984} \\
\hline Total \& 10 \& 460 \& 21 \& 3 \& - \\
\hline \[
\begin{aligned}
\& \text { less than } 20 \\
\& 20-99 \\
\& 100-499 \\
\& 500 \text { end over }
\end{aligned}
\] \& \begin{tabular}{l}
9 \\
\hline
\end{tabular} \& \begin{tabular}{l}
\(x\) \\
\hline \\
\hline
\end{tabular} \& \(\begin{array}{r}21 \\ 7 \\ \hline\end{array}\) \& 3 \& \(=\)
\(=\) \\
\hline \multicolumn{6}{|l|}{1987} \\
\hline Total \& 12 \& 632 \& 48 \& 4 \& . . \\
\hline \[
\begin{aligned}
\& \text { less than } 20 \\
\& 20-99 \\
\& 100=499 \\
\& 500 \text { and over }
\end{aligned}
\] \& 11 \& \(x\)

$\times$ \& $\begin{array}{r}36 \\ \hline 12 \\ \hline\end{array}$ \& 4 \& | . |
| :--- |
| $\cdots$ |
| $\ldots$ |
| .. | <br>

\hline
\end{tabular}

 Survey of Employment. Pbyrall and Hours, Statistics Cenode. Cotologue 72-002. An eversge labour umit could de interpreted as a full-time employee note thet the business size groups used are determined of the Conade level. Thus if a business has at leas? 500 employees in canade as owhole but less than that number in any given province it is show in the 500 and over group.
12) Refers to businesses reporting no payroll deductions in the previous yesp.
13) Refers to businesses reporting no payroll deductions in the following year
"Newly reportinge and "no longer reporting" businesses are assumed to hove been in activity for six months and the information is adjusied eccordingly
See table 1 for symbols anc notes.

TABLE 6. Salected operating characteristice of small businesses by sales quartile, 1985-1987
New Brunswick, Wholesale General Merchandise (Sic 598)

|  | Tc:al(1) | Botrom 25\% 2 | midd ${ }^{\text {Lower }}$ | Uoper miodle 25: | 700 |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | 1985 |  |  |
|  | 6 |  |  |  |  |
| Average salles $\$$ | 89.027 |  | -- | -- |  |
| Aversge expense ${ }^{\text {a }}$ Averege net Diofit (loss) | 86.580 2.447 |  | -- | -- | -. |
|  |  |  |  |  |  |
| Businesses reporting e profit (Mo.) Average sales | 93.823 |  |  |  |  |
| Average expenses | 90.147 | -. |  |  |  |
| Average net profits | 3.676 | -- | -- | -- | -- |
| Businesses reporting - lass (Mo.) |  |  |  |  |  |
| Average sales <br> Average expenses | 48.477 67.322 | -. |  |  | -- |
| average expenses's | -18,845 | -- | -- | -- | -- |

1985
Mumber of observations in sample
Average sales
Averege expense
Average netprofit (loss)s
Businesses reporting a profis (Wo.)
Average sales
Average expense
Average net Drofits
Businesses reporting lose (Mo.)
Average seles
Average expenses
Average nef loss

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Arunswick, Food (Groceries) Stores (SIC 6014)

|  | Total(1) |  | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ |  | $\begin{aligned} & \text { dower } \\ & \text { midde } 25 \text { : } \end{aligned}$ |  | Upper$\text { middle } 25^{\circ}$ |  |  | $\begin{aligned} & \text { Tof } \\ & 25 \% \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Gusinesses in sample (No.) Low sales value (\$000') High salas value (\$000's) | $\begin{array}{r} 50 \\ (1) \\ (1) \end{array}$ |  | $\begin{aligned} & 11 \\ & 438 \end{aligned}$ |  | $\begin{aligned} & 438 \\ & 513 \end{aligned}$ |  | $\begin{array}{r} 913 \\ 1.145 \end{array}$ |  |  | $\begin{array}{r} 1.145 \\ (1) \end{array}$ |  |
| Selected expense item | Industiy average (2) |  |  |  |  | * businesses reporting | Reporting businesses only (3) |  |  |  |  |
|  | Total | $\begin{array}{r} \text { Bot } \% \text { Om } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lowep } \\ & \text { middle } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { Uoper } \\ & \text { miod } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { ToD } \\ & 25 \% \end{aligned}$ |  | Tote1 | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { midd } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Uoper } \\ \text { midole } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Percent of sales |  |  |  |  |
| Cost of sales | 10.7 | 12. | 76.0 | 82.1 | 33.4 | 100.0 | 80.7 | 82.8 | 76.0 | 82.1 | 83.4 |
| Occupency expenses | 3.4 | 3.1 | 4.0 | 2.8 | 3.4 | 98. 2 | 3.4 | 3.1 | 1.0 | 2.8 | 3.6 |
| Oeprecistion | 1.1 | 0.8 | 1.3 | 1.0 | 0.9 | 96.5 | 1.1 | 0.8 | 1.3 | 1.0 | 1.0 |
| Repairs maintenance | 0.5 | 0.4 | 0.7 | 0.4 | 0.5 | 86.0 | 0.6 | 0.5 | 0.7 | 0.4 | 0.6 |
| Heat. light stel topho | 1.4 | 1.7 | 1.6 | 1.0 | 1.4 | 96.4 | 1.5 | 1.7 | 1.6 | 1.1 | 1.5 |
| Rent | 0.4 | 0.2 | 0.4 | 0.3 | 0.6 | 44.6 | 0.9 | 0.8 | 0.8 | 0.9 | 0.9 |
| Personnel expenses | 8.0 | 1. 5 | 7.5 | 8.2 | 8.1 | 98.2 | 8.2 | 8.6 | 7.5 | 8. 2 | 8.8 |
| Financiel expenses | 1.2 | 1.2 | 1.6 | 1.1 | 0.9 | 91.0 | 1.3 | 1.5 | 1. 6 | 1.2 |  |
| Interst \& bank charges | 1.0 | 0.7 | 1.2 | 1.0 | 0.8 0.7 | 87.5 80.3 | 1.1 | 1.0 0.6 | 1.3 | 1.1 0.2 | 0.8 0.2 |
| Professionel fees | 0.3 | 0.5 | 0.3 | 0.1 |  | 80.3 | 0.3 | 0.6 | 0.4 | 0.2 | 0.2 |
| Other expenses | 5.2 | 2.5 | 8. 1 | 4.8 | 4.3 | 100.0 | 5.2 | 2.5 | 8.1 | 4.8 | 4.3 |
| Profit (loss) | 1.5 | 2.0 | 2.1 | 1.3 | -0.1 | 98.2 | 1.5 | 2.0 | 2.8 | 1.4 | -0.1 |
| Totel | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | ... | - - | -•• | $\cdots$ | -.. |

## ywbol:

zero or no observations
-- too small 100 be expressed
not spolicable

- confidentil


## ootnotes

(1) These estimetes are bused on sample of businesses reporiing seles betwisn \$25.000 and \$2.000.000.

Totel weighted expenditure on given liem

(3) Value in each cell =

Totel weighted expenditure on given item
Totsl weighied seles of businesses repopting this item of expenditure
This portion of the table pertsins only to the businesses reporting the specific expense item. Therefore these retios ere calculated individualiy sid the total will not necessarily muel 100\%

Notes
Dati er showm by quertiles when st lest 13 of the sempled businestet peport the specific item.
 one querter of the total humber of businesses. Hithin esch quertile. the merage petio is ppetunted. For comperison pupposes, the high end low velues of seles er shown.

## Mow to uae the teolet

(1) Locete she eppropriste seles renge that is displeyed on the two lines ensliled Low seles veluet end anigh sales velut"
(2) The felected rence will indicate the proper quertile, i. the botton 25\%. the lower midde 25\%. the upper middie 25t or the $10025 \%$
(3) Dete pertaining to the selecsed stes size renge will be in sher quartile.

Stendard Industrisl Clestificetion Definition (SIC 18s0):

[^14]TABLE 2. Balance smeet profile for incorported businesses only, 1987
Mew 8rungwick, Food (Groceries) Stores (SiC 6011)

|  | To881(1) | $\begin{array}{r} \text { Bot } \% \text { om } \\ 25 \% \end{array}$ | tower midule 25\% | Upoer middle $25 \%$ | 700 |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{aligned} & 37 \\ & (1) \\ & (1) \end{aligned}$ | - | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Assets |  |  |  |  |  |
| Accounts and notes peceiveble | $B$ | -- | -- | -- | -- |
| Inventory | - | -- | -- | -- | -- |
| Other current msets | 97 | -* | -- | -- | -- |
| Total current assets | 104 | -* | ** | -* | - |
| fixed ussets | 96 | -* | -- | -- | -- |
|  | - | - | -- | -- | - |
| Other assets | 14 | -- | - | - | - |
| Totel esents | 214 | - | = | -- | - |
| Liebilities and equity |  |  |  |  |  |
|  | 11 68 | -- | -- | -- | -- |
| Totel current limbilities | 80 | -- | -- | -- | -. |
| Mortgagss payable | - | -- | -- | -- | -- |
| Long ferm debt | 8 | -- | -- | -. | -- |
| Other liabilities | 45 | -- | -- | -- | -- |
| Total lisbilities | 132 | -- | -- | -- | - |
| Total equity | 82 | -- | - | -- | - |

(1) These estimeter besed on stmple of businesses reporting seles between $\mathbf{2 5}, 000$ and $\mathbf{8 2}, 000,000$

See isble 1 for symbols and notes

TABLE 3. Financial ratios(1) for incorporated businesses only. 1987
New Bruntwick. Food (Groceries) Stores (SIC 6011)

| Total $(2)$ | Bottom | Lower | Uoper | Top |
| :---: | ---: | ---: | ---: | ---: |
|  | $25 \%$ | middle $25 \%$ | midde $25 \%$ | $25 \%$ |


| Businesses in sampl (No. Low solos value ( $\$ 000^{\prime}$ s) High sales value ( $\$ 000$ 's) | $\begin{aligned} & 3 ? \\ & (11 \\ & (1) \end{aligned}$ | -- | -- | -- |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Average |  |  |  |
| Liquidity retio Current retio (times) | 1.3 | -- | -- | -- | -- |
| Leverage ratios <br> Oebt/equity ratio (times) <br> Interest coversge ratio (times) <br> Debt retio (times) | 1.6 1.8 0.8 | -- | -- | -- | -- |

11) The retios represent the werege of tetios for eech business in the group and cennot be calculated from the figures shown in table 2

See Teble I for symols not netes.

## Definitions:

1. Liquidity retio:

Current $=$ current essets $/$ current lisbilities.
2. Leversge retios:
c) Debr/equity $=$ total liabilities / equity
b) Debi fatic $=$ total liabitities / total assets
c) Interest coverage = net profit - interest expense/ interest expenese

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987
New Brunswick. Food (Grocerles) Stores (SIC 6011)

|  | Totai(1) | $\begin{array}{r} B 0: 10 m \\ 25 \% \end{array}$ | Cower modie 25\% | $\begin{array}{r} \text { Uoder } \\ m \cdot d o l e 25 \% \end{array}$ | Tof 25* |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (MO.) Low sales value ( $\$ 000 \mathrm{c}$ ) High sales va'ue (\$000's) | $\begin{aligned} & 17 \\ & (1) \\ & \text { i1) } \end{aligned}$ | -- | -- |  | -- |
|  | Average ( 5000 's |  |  |  |  |
| Operating ectivities Cash from operetions Deprecietion Dther | $\begin{aligned} & 20 \\ & 17 \\ & 16 \end{aligned}$ | -- | -- | -- | -- |
| Dividends | -2 | -- | - | -- | - |
| Investment etivities <br> Disposal of fixed assets <br> Purchase of fixed esseis <br> Incrense in investmen? <br> Decrese in investment | $\begin{array}{r} 8 \\ -68 \\ -10 \\ 13 \end{array}$ | -- | -- | -- -- -- | -- -- -- |
| Financing ectivities <br> Increase in long term debt <br> Reparment of long term debt <br> Loans ifom shapeholders <br> Redayment of loans from shar holders <br> Advances \& loans from government <br> Inciesse in quity <br> Decrease in equity <br> Gther | 17 -20 3 -3 - - - | - - - - - - | - - - - - - - | $=$ $=-$ $\therefore$ - $=-$ | - - - - - - |
| Increase(deciesse) in cash s equivalents Cash equivelents-Beginning of the yest Cash equivelent: - End of the year | -9 62 52 | -- | -- | -- | -- |
|  |  | $=$ |  |  |  |

(1) These estimates be besed on sample of incorpopared ousinesses reporing sales ofween $\$ 25,000$ end \$2.000,000. Semple count inciudes only those businesses reporting atatment of changes.
see teble 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1984-1987 based on SIC ciassification in is87
New erunswick. Food (Grocerles) Stores (SIC soif)


Ill Averoge laboup units are calculated by dividing total peyroll by the overage annual wage and salary rete as reported in the
Survey of Employmens. Poyroll and hours. Stelistics Conoda. Cetologue $72-002$. In over age inbour unit could be interpreted as o
 500 mployees in conade as whol but less then thes number in my given province it is show in the goo and over group.
(2) Refers 10 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 accorcingiy

Set table 1 for symbols and notes.

TABLE 6. Selected operating cheracteristles of small businesses by sales quartile, $1985-1987$ New stunswick. Food (Groceries) Stores (SIC 6011)

|  | Tota (1) | $\begin{aligned} & \text { Bottom } \\ & 25^{\circ} \end{aligned}$ | Lower $\text { middl } 25 \%$ | Upper middle 25\% | $\begin{aligned} & T 00 \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | 1985 |  |  |
| Wumber of observitions in sample | 237 |  |  |  |  |
| Average saies $\$$ | 291.401 | 42.188 | 123.088 | 263.884 | 736.443 |
| Average expense \$ | 283.513 | 37,800 | 118.342 | 257.337 | 720.571 |
| Average net Drofit (loss)s | 7.888 | 4.388 | 6.746 | 6.54? | 15.872 |
| Businesses reporting erofit (Mo.) | 297 194 |  |  |  |  |
| Average sales ${ }^{\text {averape expenses }}$ | 297.157 | 39.148 | 126.903 |  | 753.140 |
| Averege expenses ${ }^{\text {Average }}$ | 285.651 | 31.668 | 119.220 | 259.381 | 732.334 |
| Average net profits | 11.506 | 7.480 | P.683 | 10.056 | 20.805 |
| Buslnesses reporting loss (No.) | 43 |  |  |  |  |
| Average seles \$ | 263.003 | 49.977 | 110.201 | 245.762 | 646.071 |
| Averege expense $\$ 8$ Aversge net loss $\$$ | 269.112 | 53,506 | 115.375 | 250,656 | 656.901 |
| Average net loss \$ | -6.109 | -3,529 | -5,174 | -4,904 | -10.830 |

1985

| Mumber of observations in sample <br> Average sales $\$$ <br> Average expense \$ <br> Averoge net prolit (loss) $\$$ | $\begin{array}{r} 344 \\ 355,839 \\ 347.342 \\ 8.497 \end{array}$ | $\begin{aligned} & 51.951 \\ & 47.580 \\ & 4.371 \end{aligned}$ | $\begin{array}{r} 136.076 \\ 129.861 \\ 6.215 \end{array}$ | $\begin{array}{r} 289.781 \\ 280.368 \\ 9.413 \end{array}$ | $\begin{array}{r} 945.546 \\ 931.558 \\ 13.988 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses reporting proflt (Mo.) <br> Averoge seles $\$$ <br> Average expense s <br> Average net profits | $\begin{array}{r} 274 \\ 335.691 \\ 321.424 \\ 14.267 \end{array}$ | $\begin{array}{r} 53.458 \\ 45.640 \\ 7.818 \end{array}$ | $\begin{array}{r} 138.177 \\ 129.827 \\ 8.350 \end{array}$ | $\begin{array}{r} 295.432 \\ 283.734 \\ 11.698 \end{array}$ | $\begin{array}{r} 855.698 \\ 826.496 \\ 29.202 \end{array}$ |
| Businesees reporting less (Mo.) <br> Averseg seles \$ <br> Average expense \$ <br> Average net loss $\$$ | $\begin{array}{r} 70 \\ 382.089 \\ 388.090 \\ -6.001 \end{array}$ | $\begin{array}{r} 48.699 \\ 51.768 \\ -3.069 \end{array}$ | $\begin{array}{r} 124.778 \\ 130.045 \\ -5.257 \end{array}$ | $\begin{array}{r} 256.859 \\ 260.815 \\ -3.857 \end{array}$ | $\begin{array}{r} 1.097 .920 \\ 1.109 .730 \\ -11.810 \end{array}$ |
|  |  |  | 1987 |  |  |
| Mumber of observations in semple <br> Average sales \$ <br> Averoge expense \$ <br> Average net profit (loss) \$ | $\begin{array}{r} 54 \\ 875.033 \\ 867.351 \\ 7.682 \end{array}$ | $\begin{array}{r} 239.455 \\ 238.853 \\ 602 \end{array}$ | $\begin{array}{r} 648.392 \\ 631.583 \\ 16.809 \end{array}$ | $\begin{array}{r} 1.057 .062 \\ 1.043 .849 \\ 13.213 \end{array}$ | $\begin{array}{r} 1.555 .222 \\ 1.555 .117 \\ 105 \end{array}$ |
| Businesses reporting profit (Mo.) <br> Average sales $\$$ <br> Average expense $\$$ <br> Average net profit $\$$ | $\begin{array}{r} 36 \\ 835.455 \\ 812.797 \\ 22.658 \end{array}$ | $\begin{array}{r} 158.501 \\ 150.912 \\ 7.589 \end{array}$ | $\begin{array}{r} 626,646 \\ 603.549 \\ 23.097 \end{array}$ | $\begin{array}{r} 1.056 .056 \\ 1.023,442 \\ 32.614 \end{array}$ | $\begin{array}{r} 1.500 .615 \\ 1.473 .286 \\ 27.329 \end{array}$ |
| Businesses reporting lose (Mo.) <br> Average seles \$ <br> Average expense $\$$ <br> Average net loss | $\begin{array}{r} 18 \\ 944.557 \\ 966.321 \\ -21.764 \end{array}$ | $\begin{array}{r} 316.401 \\ 322.441 \\ -6.040 \end{array}$ | $\begin{array}{r} 758.993 \\ 774.167 \\ -15.174 \end{array}$ | $\begin{array}{r} 1.058 .874 \\ 1.080 .583 \\ -21.709 \end{array}$ | $\begin{array}{r} 1.843 .980 \\ 1.688 .093 \\ -44.133 \end{array}$ |

111 These estimates ere based on semple of businesses reporiting sales between $\mathbf{3 2 5 . 0 0 0}$ and $\mathbf{5 2 . 0 0 0 . 0 0 0 .}$
See Teble ifor symbols and notes

TABLE 1. Selected operating ratios, in percent of sales. 1987
New Brunswick. Food (Speelalty) Stores (SIC 6012)


Sywols
zero or no observetions
-- too smal! too be expriessed
... not applicable
$\times$ confidentis

## Footnotes

111 These estimates bri besed on s sample of businesses reporting seles between $\$ 25,000$ and $\$ 2.000,000$ Total weighted expenditure on given item

13) Value in each ceil $=\frac{\text { Totel weighted expenditure on given item }}{\text { lotal weighted seles of businesses reporting this item of expenditure }}$ for each guertile
 individuelly and the total will not necessarily equal 100\%

## Notet

Date are shown by quartiles when at least 13 of the sampled businesses report the specific item
mecords were ranked in escending order eccording to soles size. Each quertile (i. . bottom 25\%, lower midd $25 \%$, btc. represents one quafter of the totsi number of businesses. Within sech quartile, the oversge ratio is presented. For comperisom purposes. the high end lom vilues of sales ere shown.

## How to use the teblet

I 11 Locate the appropriate sites range thet is displeyed on the two linas entitied mlow sales value and "high sales velue"
(2) The selected renge will indicate the proper quertile, i. the botion 25\%. the lower middle 25\%, the upper midde 25\% or the top 25\%.
31 Data pertaiming to the selacted seles size range will be in that quaftile.

## Stenderd Industriel Clestificetion Definition (SIC 1980)

\$1t 6012 - Specialty Food Stoptes
Businesses primarily engaged in retail dealing usually in one line of food. Included in this industry ere those retail bakeries which sell mainly purchesec goods and shops which Dake their products on the premises and sell them over-the-counter to final consumers This industry includes bread and pastry shops. Dutcner shops. confectionery stores. dairy products stores. delicatessens, fish end sea food stores, fruit and vegetade stores, healith food siores, ice cream stores, milk stores and specialty food stores lexcept titeout food servicesi

TABLE 2. Balance sheet profile for incorporated businesses only. 1987
New Brunswick. Food (Specialty) Stores (SIC 6012)

|  | Total(1) | Bottom 25\% | midort $25 \%$ | Upoer midale $25 \%$ | 7\% ${ }^{\text {25\% }}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | (19 | -. | -- | -- | -- |
|  |  |  | Average 18000 |  |  |
| Ansets |  |  |  |  |  |
| Cash $\begin{aligned} & \text { accounts and notes receivable }\end{aligned}$ | 3 | -- | -- | -- | -- |
| Inventory |  | -- | - |  |  |
| Other curient assets | 57 60 | -- |  | -- |  |
| Fixed assets | 68 | -- | -- | -- |  |
| Less: Accum. dep. On lixed assets | - | -- | -- | -- |  |
| Other assets | 9 | -- | -- | -- | -. |
| Totel essete | 137 | -- | - | -- | - |
| Liabillities and equity |  |  |  |  |  |
| Curent losns | 14 <br> 38 <br> 8 | -- | - | -- | - |
| Total current liabilities | 52 | -- | .- | -- | -. |
| Mortgages payable | - | - | = | - |  |
| Long term debt | $5{ }^{6}$ | -- | -- | -- | -- |
|  |  | -- | -- | - |  |
| Total equity | 28 | -. | -- | -. | -- |

$(11$ These estimates re besed on senple of businesses reporiing seles between $\$ 25.000$ end $82.000,000$.
See Table i for symols and nores.

TABLE 3. Financial retios(1) for incorporated businesses only. 1987
New Brunswick. Food (Speciaity) Stores (SIC sei2)


(1) The retios represent the everege of retios for emehbusiness in the group ond cannot be celculted from the figur shown in feble 2 .
(2) These estimates se besed on semplo of businesses ceporting seles between $\mathbf{2 2 5 , 0 0 0}$ end $82,000,000$.

See fable i for symols and notes.

## Definltiens:

9. Liquidity retie:

Curtent = current assets / eurrent lisbilities.
2. Leverage ratios:
a) Debtequity = cotal ifsbilisies / equity.
b) Debr ratio $=$ total liobilisies / totel assets.
c) Interest coverage s net profit - interest expense / incerest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987
Hew Brunewick. Food (Specislty) Stores (S|C 6012)

|  | Total(1) | $\begin{array}{r} 8 \circ t 10 \mathrm{~m} \\ 25 \% \end{array}$ | awe? $\text { midde } 25:$ | $\begin{aligned} & \text { UpDe: } \\ & \text { midde } 25 \% \end{aligned}$ | $\begin{aligned} & \text { Tot } \\ & 25^{\circ} \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No.) Low sales value ( $500 \mathrm{C}^{\prime}$ s) Migh sales value ( $50000^{\circ}$ s) | $\begin{aligned} & 19 \\ & 111 \\ & (1) \end{aligned}$ | -- | -- | -- | -- |
| Average (\$000's) |  |  |  |  |  |
| Operating ectivities Cast from operations Dedrecietion Other | $\begin{array}{r} 7 \\ 10 \\ -1 \end{array}$ | =- | -- | -- | - |
| Dividends | -4 | -- | - | - | - |
| Investeent ectivities <br> Dispossl of fixed assets <br> Purchase of fixed assets <br> Increase in investment <br> Oecrease in investment | 1 -8 -1 | -- | -- | -- | - - - |
| Finencing ectivities <br> Increase in long term debt <br> Repayment of long term debt <br> Loans from shareholders <br> Redayment of loans from shareholders <br> Advances \& loans from government <br> increses in equity <br> Decresese in equity <br> Other | 4 -10 2 -5 - - - - | - - - - - - | - <br> - <br> - <br> - | - - - - - - | - - - - - - - |
| Increase(decresse) in cash sequivalonts Cash $\frac{1}{}$ quivelents-Beginning of the year Cosh equivalents - End of the yemi | -6 1 -5 | -- | -- | -- | -- |

(11).These estimates are besed on semple of incorported businesses reporting seles beiween $\$ 25.000$ ond $\$ 2,000,000$. Smple count includes only those businesses reparting sietement of changes.
Sen inble 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1984-1987 beeed on sic cissifification in ige7
New Brunewick, Food (Specielty) Stores (Sic got2)

|  |  |  |  | Changes in numb with dai | of businesses oloyees |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Business size expressed in everage labour units(9) | Number of businesses | $\begin{array}{r} \text { Total payroll } \\ \left(5000^{\prime} s\right) \end{array}$ | Average labour units(1) | $\begin{array}{r} \text { Newly } \\ \text { reporting }\{2\} \end{array}$ | No Ionger reporting(3) |
| 1284 |  |  |  |  |  |
| Totel | 270 | 10.245 | 1.036 | 85 | 74 |
| $\begin{aligned} & \text { 1ess than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { ono over } \end{aligned}$ | 257 12 1 - | $\begin{array}{r} 6.315 \\ x \\ x \\ = \end{array}$ | $\begin{array}{r} 634 \\ 380 \\ 22 \\ \hline \end{array}$ | 86 3 - | $\begin{array}{r} 72 \\ 2 \\ \hline \end{array}$ |
| 1987 |  |  |  |  |  |
| Totel | 433 | 16.570 | 1.601 | 107 | -•• |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100 \text { - } 499 \\ & 500 \text { and over } \end{aligned}$ | 419 12 1 1 | $\begin{array}{r} 12.125 \\ 4.091 \\ x \\ x \end{array}$ | $\begin{array}{r} 1.169 \\ 399 \\ 30 \\ 3 \end{array}$ | 106 1 - | $\cdots$ $\cdots$ $\cdots$ |

(11) Average labour units are colculoted by dividing cotol paypoll by the overage mnum wage and salory rate as popted in the
 full-time employee. Note that the business size groups usmed ore octermined et the lanado level. Thus if a business has at least 500 employees in concie as a whole Dut less than that number in ony given province it is show in the 500 and over group.
(2) Aefers to businesses reporting no payroll deductions in the provious year.
(3) Refers to businesses reporting no payroll deductions in the following yeer.
"Newly reporting" and "no longer leporting" businesses are assumed to hove been in activity for six months and the information is adjusied accordingly
see latie i for symbols and notes

TABLE 6. Selected operteting characteristics of swil businessez by sales quartile, 1985-19B7
New Brunswick, Food (\$pecialiy) Stores (SIC 6012)


1985

| Mumber of observetions in semple <br> Average sales \$ <br> Average expense $\$$ <br> Averege net profit (lass) \$ | $\begin{array}{r} 38 \\ 273.606 \\ 254.073 \\ 3.533 \end{array}$ |
| :---: | :---: |
| Businesses reporting e profit (Mo.) | 30 |
| Average soles \$ | 288.601 |
| Average expense ${ }^{\text {a }}$ | 274,749 |
| Average net prafits | 13.852 |
| Busineseer reporting - lose (Mo.) | 25.578 |
| Averoge sales ${ }^{\text {S }}$ | 225.577 |
| Aversog expense \$ | 231.384 |
| Aversee net loss \$ | -5.807 |

1886

| Mumber of observations in sample <br> Average saies \$ <br> Average mpense $\$$ <br> Average net profit (loss) \$ |
| :---: |
| Businesees reporting profit (Mo. averoge sates 5 <br> Averape expense $\$$ <br> Averape net profit $\$$ |
| Businesees reporting lose (Mo. <br> Average sales <br> Average expense <br> average net lose \$ |

116
190.762
186.274
4.488

83
187.234
179.178
8.056

| 40.848 | 95.408 |
| ---: | ---: |
| 39.445 | 93.673 |
| 1.403 | 1.735 |
|  |  |
|  |  |
| 57.749 | 93.709 |
| 50.979 | 88.415 |
| 6.770 | 5.294 |
|  |  |
|  |  |
| 31.566 | 98.527 |
| 33.111 | 103.324 |
| -1.545 | -4.797 |


| 180.126 | 446.664 |
| ---: | ---: |
| 172.186 | 43.791 |
| 7.940 | 5.873 |
|  |  |
|  |  |
| 179.288 | 416.189 |
| 170.172 | 407.147 |
| 9.116 | 11.042 |
|  |  |
|  |  |
| 191.650 | 543.770 |
| 199.878 | 551.115 |
| -8.228 | -7.345 |

1987

| Mumber of observations in sample <br> Average sales 5 <br> Averoge expenses <br> Average net profit (loss) \$ | $\begin{array}{r} 173 \\ 288.090 \\ 261.974 \\ 6.116 \end{array}$ | $\begin{array}{r} 50.801 \\ 50.778 \\ 23 \end{array}$ | $\begin{array}{r} 127,725 \\ 124.214 \\ 3.512 \end{array}$ | $\begin{array}{r} 239.367 \\ 223.273 \\ 8.094 \end{array}$ | $\begin{array}{r} 662.467 \\ 649.632 \\ 12.835 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Susinesses reporting a profit (Wo.) <br> Average sales $\$$ <br> Average expense $\$$ <br> Average net profit s | 130 265.004 253.862 11.142 | $\begin{array}{r} 54.467 \\ 48.986 \\ 5.481 \end{array}$ | $\begin{array}{r} 127.940 \\ 120.598 \\ 7.342 \end{array}$ | $\begin{array}{r} 227.623 \\ 217.415 \\ 10.208 \end{array}$ | $\begin{array}{r} 649.987 \\ 628.488 \\ 21.539 \end{array}$ |
| Businesses reporting a lose (Mo.) <br> Average sales $\$$ <br> Average expense $\$$ <br> Average not loss | $\begin{array}{r} 43 \\ 281.512 \\ 290.400 \\ -8.888 \end{array}$ | $\begin{aligned} & 44.998 \\ & 53.615 \\ & -8.617 \end{aligned}$ | $\begin{array}{r} 127.045 \\ 135.729 \\ -8.684 \end{array}$ | $\begin{array}{r} 252.369 \\ 255.136 \\ -3.767 \end{array}$ | $\begin{aligned} & 701.635 \\ & 716.119 \\ & -14.484 \end{aligned}$ |

(11) These estimates ore besed on semple of businesses reporting sales berween $\$ 25,000$ and $\mathbf{2 2 , 0 0 0 , 0 0 0 .}$
see fable ifor symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brunswick. Prescription orugs \& Patent Medicine Stores (Sic 503)

|  | Total(1) | Battom 25\% | $\begin{array}{r} \text { bower } \\ \text { miadie } 25 \% \end{array}$ | $\begin{aligned} & \text { Upper } \\ & \text { middie } 25 \% \end{aligned}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ 's) High saies vaiue ( $\$ 000^{\prime} \mathrm{s}$ ) | $\begin{array}{r} 36 \\ \{1\} \\ 11 \end{array}$ |  |  | --- | -- |


| Selected expense item | Industry average(2) |  |  |  |  | $\begin{aligned} & \text { \% Dusi- } \\ & \text { nessesing } \\ & \text { reporting } \end{aligned}$ | Reporting businesses only (3) |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | $\begin{array}{r} \text { Botiom } \\ 25 \% \end{array}$ | Lowe r Tiddle $25 \%$ | $\begin{array}{r} \text { Upper } \\ \text { middie } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |  | Tosal | Bottom 25\% | $\begin{array}{r} \text { Lower } \\ \text { midd } \\ 25 \% \end{array}$ | Uboer midde 25\% | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Percent of sales |  |  |  |  |
| Cost of sales | 62.5 | -- | -- | -- | = | 100.0 | 82.5 | - | -* | - | -- |
| Decupency expenses | 4.8 | - | -* | =- | -* | 100.0 | 4.1 | - | =- | -- | -- |
| Deprecietion | 1.2 | -- | - | -- | -- | 100.0 | 1.2 | -- | -- | - |  |
| Ropaits \& maintenance | 0.7 | -- | -- | -- | -- | 87.9 | 0.8 | -- | -- | -- | -- |
| Heat. light of teohone | 1.2 | -- | -- | -- | -- | 100.0 | 1.2 | -- | -- | -- | -- |
| Rent | 1.7 | -- | -- | -- | -- | 56.9 | 3.0 | -- | -- | -- | -- |
| Personnel expenses | 16.0 | -- | -- | -- | -- | 100.0 | 16.0 | -- | -- | -- | -- |
| Flnancis expenses | 1.6 | -* | -- | -- | =- | 100.0 | 1.6 | - | -- | -- | -- |
| Interest \& bank charges | 1.0 | -- | -- | - | - | 96.7 | 1.1 | -- | -- | -- | -- |
| Professional fees | 0.6 | -- | -- | - | -- | 100.0 | 0.6 | -- | -- | -- | -- |
| Other expenses | 5.7 | -* | -- | =- | -* | 100.0 | 5.7 | -- | -- | - | - |
| Profit (loses) | 9.4 | -- | -* | - | -* | 100.0 | 9.4 | -- | -- | -- | -- |
| Total | 100.0 | -- | - | -- | -* | 100.0 | . $\cdot$. | -- | -- | -- | -- |

## Syebols

## zero or no observerions <br> -- too smell too be expiessed <br> ... not spplicsol

x confidensisl

## Fotnoter


121 Value in esch celt a ots weighted expenditur on given item

Phis portion of the table pertains only to the businesses reporting the specific expense iftur Therefore these retios ere celculated individually and the 10 al will not necesserily equi 1008

Motes
Oats ert shown by quartiles when et least 13 of the stmpled businesses report ahe specific item
 one querter of the totbl munter of businestes. Within esh quertile, qhe everage retio is presented. for comperison pufposes, ihe high and low velues of salies er shown.

## How to use the tedies

|l| locet the appropriste seles range thet is displeyed of the two lines entitled blow sales velue" and wigh seles value
 top 25\%.
(3) Dets pertuining to the selected sels size range will be in that quertile.

Stenderd Industrial Clestificetion Definitlon (SIC 1880):
\$1C 6030 - Prescription Orupg and Patent medicine Stores
Gusiresses primarily engeged in retait dealing in prescription drugs and patemt or proprietary end herbat medicines, sict room supplies. cosmetics and toiletries.

TABLE 2. Balance sheet profile for incorporated businesses oniy. 1987
New Brunswlek. Preserlption Drugs (Patent Medicine Stores (SIC 503)

|  | Total(1) | Bot tom 25\% | Lower <br> midde $25 \%$ | Upper $\text { middle } 25 \%$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (Mo.) Low sales value $(\$ 000$ High sales value ( $8000^{\prime}$ ) | 35 $(1)$ $(1)$ | -- | -- | -- | -- |
|  | Average ( 3000 's) |  |  |  |  |
| Asset: |  |  |  |  |  |
| Cash | - | -- | -- | -- | -- |
| Accounts and notes receiveble | 24 | -- | -- | -- | -- |
| Inventory | - | -- | -- | -- | -- |
| Other current assets | 179 | -- | -- | -- | -- |
| Tatal current assets | 203 | -- | -- | -- | -- |
| Fixed assets | 46 | -- | -- | - | -- |
| Less: Accum. ded. on fixed essets | - | - | - | - | -- |
| Other assets | 22 | -- | - | -- | -- |
| Tosel esents | 270 | -* | -- | -- | - |
| Lisbilisies and equity |  |  |  |  |  |
| Current loans | 15 | -- | *- | -- | -- |
| Other current liabilities | 85 | -- | -- | -- | - |
| Total current liabilities | 100 | -- | -- | -- | -- |
| Mortgages payable | - | - | -- | -- | -- |
| Long term dedt | 7 | -- | -- | -- | -- |
| Other liabilities | 22 | -- | - | -- | -- |
| Totel Iiabilities | 130 | -- | -- | -* | -- |
| Total equity | 141 | -- | -- | * | -- |

(1) These estimates are Dased on somple of businesses reporting seles between 825,000 snd $82,000,000$

Ses Table 1 for symols and notes

TABLE 3. Financial ratios(1) for incorporated businesses only, 1987
New Brunswick. Prescription Drugs \& Petent Medicine Stores (SiC 803)

| Total (2) Bottom | Lower | Upopr | ToD |
| :---: | :---: | :---: | :---: |
|  | midde $25 \%$ | $25 \%$ |  |


| Businesses in sample (No.) Low seles vilue ( $\$ 000$ 's) High salos value ( $\$ 000$ 's) | 35 $(1)$ $(1)$ | -- | -- | -- | -- |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Average |  |  |  |
| Liquidity fetio Current retio (times) | 2.0 | -- |  | - | -- |
| Leverage retios <br> Dent/equity ratio (times) <br> interest coverage ratio (times) <br> Debt retio (times) | 0.9 7.2 0.5 | -- | -- | -- | -- |

(1) The ratios represent the vernge of ratios for each business in the group and cennot be celculated from the figures show in table 2 .
(2) These estimetes are beted on smple of businesses peporting seles bermeen $\$ 25,000$ end $\$ 2,000,000$.

See teble 1 for symbols and notes.

## Definitions:

1. Liquidity retio:

Current $=$ current assets / current libbilitiss
2. Leverage ratios:
8) Detr/equity $=$ poral liabilitiss / equity
bl Debr ratio = qotal fiabilities / cotal assets
c) Interest coverage z net profit - interest expense / interest expense

TABLE 4. Stetement of changes in financial position for incorporeted businesses only. 1987
New Brunswick. Prescription Drugs \&atent Medicine Stores (SiC 603)

| -- | Total(1) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { bower } \\ \text { midde } 25: \end{array}$ | $\begin{aligned} & \text { UDper } \\ & \text { middle } 25 \% \end{aligned}$ | $\begin{aligned} & \text { Tob } \\ & 2 \equiv: \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sampie (Nc.) Low sales value $(\$ 000$ 's) High saies value ! 3000 's! | $\begin{aligned} & 22 \\ & (1) \\ & 11) \end{aligned}$ | -- | -- |  | -- |
| Average (\$000's) |  |  |  |  |  |
| Operating ectivities Cash from operations Depreciotion Dther | 33 10 -7 | -- | -- | -- | -- |
| Dividends | -4 | -- | -- | -- | -- |
| Investment ectivities <br> Disposal of fixed assets <br> Purchase of fixed assets <br> Incresse in investment <br> Decrease in investment | 4 -12 -1 | -- | -- | -- | -- |
| Finencing ectivities <br> Inerease in long term debt <br> Repayment of long term debt <br> Loens from shsioholders <br> kepament of loans from shareholders <br> Advances \& loans from government <br> Increase in equity <br> Decremse in equity <br> Other | 1 -5 3 -7 | - <br> - <br> - <br> - <br> - <br> - | - - - - - | - - - - - - - | - - - - - - |
| Increase(decrease) in cash equivalenta Cash s equivslents-Beginning of the year Cash equivalents - End of the year | 16 15 31 | -- | -- | -- | -- |

 only those businesses reporting stetment of chenges
Sen Toble f for symbols and notes

TABLE 5. Employment changes by size of bueinese, 1984-1987 based on sic claseiflcation in 1987
New Brunswick. Prescription Druge : Patent Medicine Stores (SIC Bos)

| Business size expressed in sverage labour units(1) | Number of businesses | $\begin{array}{r} \text { Total payroll } \\ (\$ 000 \text { s) } \end{array}$ | Averege labour units(1) | Changes in number of businesses with paid employees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{array}{r} \text { Newly } \\ \text { reporting(2) } \end{array}$ | No Ionger reporing(3) |
| $15 t 4$ |  |  |  |  |  |
| Totel | 127 | 24.623 | 2.014 | 27 | 13 |
| $\begin{aligned} & \text { less. than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { ond over } \end{aligned}$ | 84 37 5 1 | $\begin{array}{r} 7.391 \\ 14.231 \\ x \\ x \end{array}$ | $\begin{array}{r} 607 \\ 1.163 \\ 230 \\ 14 \end{array}$ | 20 6 1 - | 3 10 - - |
| 1887 |  |  |  |  |  |
| Totel | 135 | 32.657 | 2.256 | 18 | . . |
| $\begin{aligned} & \text { less then } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 89 42 2 2 | $\begin{array}{r} 9.467 \\ 19.538 \\ x \\ x \end{array}$ | $\begin{array}{r} 652 \\ 1.355 \\ 142 \\ 107 \end{array}$ | 14 4 - | $\cdots$ |

If Averege lobour units art colculoted by dividing totel paypoll by the overoge onnul wige and salary rete as reported in the

full-time employer. Note that the business size groups used ore oftermined at the canade level. Thus if obusiness has at least 500 employees in Canade es whol but less than that number in any given province it is show in the 500 and over group.
121 Refers to Dusinesses reporting no payroll oeductions in the previous year.
(3) Refers to Dusinesses reporting no payroll deductions in the foltowing year.

- Mewly reporting" wid mo longer reporting businesses are assumed to have been in activity for six months and the information is adjusted accorcirgly

Set Table for symbois and notes

TABLE G. Selected operating characteristics of small businesses by sales quartile, 1985-1987 New Brunswick. Preseription Drugs \& Petent Medicine Stores (SIC 603)

|  | Total(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\text { middre } 25 \%$ | UDDe ! middle 25\% | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | 1985 |  |  |
| Number of observetions in semple | 34 |  |  |  |  |
| Average soles \$ | 596.390 | -- | -- | -- | -- |
| Averige expenses | 573.852 | -- | -- | -- |  |
| Aversge net profit (loss) \$ | 22.538 |  | - | -- | -- |
| Businesses reporting a profit (No.) | 30 |  |  |  |  |
| Averege sales $\$$ | 771.750 | -- | - | -- | -- |
| Average expense ${ }^{\text {a }}$ | 728.014 | - | -- | -* | -- |
| Averoge net diofit \$ | 45,736 | -- | - | -- | -- |
| Businesses reporting loss (No.) | 650.000 |  |  |  |  |
| Average salas \$ | 658.000 678.250 | -- | -- | -- | -- |
| Average expenses Average net loss | 678.250 -20.250 | -- | -- | - | -- |

1986

| Number of observations in semple <br> Average sales \$ <br> Average expense $\$$ <br> Average net Diofit (loss) $\$$ | $\begin{array}{r} 53 \\ 706.694 \\ 871.376 \\ 35.318 \end{array}$ | : | $\begin{array}{r} 55.910 \\ 55.791 \\ .119 \end{array}$ | $\begin{array}{r} 616.583 \\ 590.430 \\ 26.153 \end{array}$ | $\begin{array}{r} 1.447 .590 \\ 1.357 .908 \\ 79.682 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses reporting profit (Mo.) <br> Average sales $\$$ <br> Averege expense $\$$ <br> Average net Diofit \$ | $\begin{array}{r} 45 \\ 757.906 \\ 696.098 \\ 61.808 \end{array}$ | - | $\begin{array}{r} 256.107 \\ 232.196 \\ 23.911 \end{array}$ | $\begin{array}{r} 586.307 \\ 551.701 \\ 34.808 \end{array}$ | $\begin{array}{r} 1.431,305 \\ 1.304,397 \\ 126.908 \end{array}$ |
| Butinesses reporting lose (No.) <br> Aversge soles $\$$ <br> Averse expenses <br> Average net loss $\$$ | $\begin{array}{r} 785.984 \\ 817.623 \\ -31.639 \end{array}$ | - | $\begin{array}{r} 38.133 \\ 40.126 \\ -1.993 \end{array}$ | $\begin{aligned} & 823.828 \\ & 855.289 \\ & -31.861 \end{aligned}$ | $\begin{aligned} & 1.496 .191 \\ & 1.557 .454 \\ & -61.263 \end{aligned}$ |



[^15]TABLE 1. Selected operating ratios, in percent of sales. 1987
New Brunswick, Pharmacies (SIC 6031)

Battom Cower

| Upper | Top |
| ---: | ---: |
| midole 25\% | $25 \%$ |


| Businesses in sample (No.) | 33 |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Low sales value ( $\$ 000^{\prime}$ s) | (1) | -- | -- | -- |  |
| High sales value ( $\$ 000{ }^{\circ} \mathrm{s}$ ) | (1) | -- | - |  |  |


| Selected expense item | Industry overage(2) |  |  |  |  | $\begin{gathered} \text { V busi- } \\ \text { nesses } \\ \text { reporting } \end{gathered}$ | Reporting businesses only ( 3) |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | $\begin{array}{r} B 0+10 m \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Upoer } \\ & \text { middl } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |  | Total | $\begin{array}{r} 80 t 40 \mathrm{~m} \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { midd } 1 \text { E } \\ 25 \% \end{array}$ | Upper middit $25 \%$ | $\begin{aligned} & 700 \\ & 25 \% \end{aligned}$ |
|  | percent of salos |  |  |  |  |  | Percent of sales |  |  |  |  |
| Cost of sales | 88.5 | -- | - | - | -- | 100.0 | 68.5 | -- | -- | -- | - |
| Occupancy expenses | 3.5 | -- | -- | -- | $\cdots$ | 100.0 | 3.3 | -* | - | $\cdots$ | -- |
| Deprecietion | 1.2 | -- | - | - | - | 100.0 | 1.2 | -- | - | -- | - |
| Repairs \& maintenance | 0.3 | -- | - | -- | - | 91.8 | 0.4 | -- | - | - | -- |
| Hest. light \& telephone | 1.0 | - | = | - | = | 100.0 | 1.0 | - | - | -- | -- |
| Rent | 1.3 | -- | -- | -- | -- | 65.6 | 2.0 | -- | -- | -* | -- |
| Personnel expenses | 17.3 | -- | =- | -- | -- | 100.0 | 17.3 | - | - | -- | - |
| Financial expenses | 1.5 | - | -- | -- | - | 100.0 | 1.5 | -- | - | - | - |
| Interest \& bank charges | 0.8 | -- | -- | -- | -- | 95.4 | 0.8 | -- | -* | -- | -- |
| Protessionsl fees | 0.8 | -- | -- | -- | $\cdots$ | 100.0 | 0.8 | -- | "- | -- | -* |
| Other expenses | 4.8 | -- | -- | - | -- | 100.0 | 4.8 | -- | $\cdots$ | - | =- |
| Profit (lose) | 4.0 | - | -- | -- | -* | 100.0 | 4.0 | -- | =* | - | - |
| Total | 100.0 | -- | - | -- | - | 100.0 | - | -- | - | - | -- |

## Sybouls

zero or no observetions

- 100 small too be expressed
.. not enpliceble
- confidentiol


## Footnotes

(1) These estimetes er besed on semple of businesses reporting sal es betwem $\$ 25.000$ and $\$ 2.000,000$. fotsl wighed expendivue on given item


This portion of the table oertains only to the ousinesses reporting the specific oxpense item. Therefore these retios er csiculsted individuslly and the total will not necessarily equal 100z.

Mot ${ }^{\text {B }}$
Dete ere shown by quersiles when et least 13 of the sompled businesses report the specific item
Records were renked In escending order according to seles size. tech quartile li. eoptom 25z, lower midele 25\%, etc. represents one querter of the total number of businesses. Within each quertile, the suersge retio it presented. for comparison purposes. the high and lom vilues of sulus ere shown

## How to use the tebles

(1) Locste the tppropriste sules range thet is dimplayed on the two lines entitled low sales velue end migh geles veluet
(2) The seiected renge will indicste the proper quartile, i. the bottom 25z. the lower midel 25\%. the upper middle 25z or the 200 258.
(3) Dete perteining to the selteted seles site pange will be in thet quaftila.

Stendard Induetrisl Clestificetion Definition tSIt Issol:
S1C 6031 - Phermecies
8usintsges primerity engsged in petil debling in drugs. pharmeceuticsls and patent medicines and drug sundries. Preseribec medicines must be sold but art not necessarily the source of greatest revenue. They may be secondarily engaged in selling opher lines such as
 drug stores. retail pharmaceuticals, prescription pharmacies and retail prascription medicints

TABLE 2. Balance sheet profile for incorporated businesses only, 1987
Mew Brunswlek, Pharmacles (Slc 5031)


| Businesses ift sample (No.) Low sales value ( $\$ 000$ 's) High sales value ( $\$ 000^{\prime}$ m) | 33 $(1)$ $(1)$ | -- | -- | -- | -- |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Averape (5000's) |  |  |  |
|  |  |  |  |  |  |
| Cesh | - | -- | -- | -- | -- |
| Aecounts and notes receivable | 26 | -- | -- | -- | -- |
| Inventory | - | -- | -- | - | -- |
| Other current ossets | 197 | - | -- | -- | -- |
| Total current assets | 223 | -- | -- | -- | -- |
| Fixed aseets | 49 | -- | -- | -- | -- |
|  | - | -0 | - | -- | -- |
| Other usets | 24 | -* | - | -- | -- |
| Totel essets | 298 | -- | - | -- | -- |
| Lisbillties end equityCurient loens |  |  |  |  |  |
| Other current liabilities | 94 | -- | -- | -- | -- |
| Total current liabilities | 111 | - | -* | -- | -- |
| Mortgages payabl | - | - | -- | - | -- |
| Long term debt | + | - | -- | - | -- |
| Other liabilities | 24 | -- | - | -* | -- |
| Total liabilities | 144 | - | -- | -- | - |
| Total equity | 152 | = |  | =- | - |


Ste iate i for symbols end notes

TABLE 3. Financtal ratios (1) for incorporsted businesses only. 1987
New Druntwick. Pharmecies (Sic 5031)

|  | Tote1(2) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { midole } 25 \% \end{array}$ | Upper middle 25\% | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No. Lom sales value ( $\$ 000$ 's) High sales value ( $\$ 000$ 's) | $\begin{aligned} & 33 \\ & (1) \\ & (1) \end{aligned}$ |  | -- | -- | -- |
|  |  |  | Average |  |  |
| Liquidity retio Curtont ratio (times) | 2.0 | -- | -- | -- | -- |
| Leverege retios <br> Debt/equity ratio (times) <br> Interest coverage ratio (times) <br> Debt ratio (times) | 0.9 7.0 0.5 | -- | -- | -- | -- |

(1) The retios represent the average of patios for wach business in the group and cennot belculated from the figures show in table 2 .
(2) Phese estimetes efe beed on semple of businesses reporing seles between $\mathbf{2 5 , 0 0 0}$ and $\mathbf{1 2 , 0 0 0 , 0 0 0 .}$

See imole 1 for symbols and notes.

## Definitions:

1. Liquidity retio:

Current a current essets / current liabilities.
2. leverage resios:
a) Debi/equisy $=$ total liabilisies / equity.
b Debi ratio = total liabilities / iotal assets.
e) Interest coverge $=$ net profit . interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987
New 8runswick, Pharmacies (SIC 5031)

|  | Tota:(1) | $\begin{array}{r} \text { Eotrom } \\ 25 \% \end{array}$ | Lower <br> midde $25 \%$ | Upper $\text { miodle } 25 \%$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) <br> Low sales value ( 8000 's) <br> High sales value ( $\$ 000^{\circ}$ s) | $\left(\begin{array}{l} 21 \\ 1 \\ 1 \end{array}\right)$ | -- |  |  | -- |
| Average (\$000's) |  |  |  |  |  |
| Opersting activities <br> Cash from operstions Depreciation Oiner | $\begin{aligned} & 34 \\ & 11 \\ & -7 \end{aligned}$ | -- | -- | -- | -- |
| Dividends | -4 | -- | -- | -- | -- |
| Investment ectivities <br> Disposs! of fixed assats <br> Purchase of fixed assets <br> Incresse in investment <br> Jecrese in investment | - 4 | -- | $\cdots$ | -- | -- - - |
| Finsencing activities <br> Increase in long term dett <br> Repsyment of long term debt <br> boans fiom stareholders <br> Repayment of loans from shareholders <br> Advances 8 loans fiom government <br> Increase in equity <br> Decrease in equ:ty <br> Other | 1 -6 3 -8 | -- -- -- -- -- | - - - - - - - | -- - - - - - | -- -- -- $-=$ $-=$ |
| Increseldeciese) in cesh \& equivelents Cash equivelonts-Beginning of the year Cesh s equivalents = End of the yeer | 15 12 29 | -- | =- | - | -- |

 only those businesses reporting e stetement of chenges
See Toble if for symbols and notes.

TABLE 5. Employment changes by size of business, 1984-1987 besed on SIC ciassification in is87
New Brunswlek. Pharmacles (Sic so31)


(11) Averoge Inbouf units ore colculoted oy dividing totel poypoli by the averoge annual wige and solary rate os reported in the Surviey of Employment. Payroll and Hours. Stasistics Canda, Coralogue 72-002. An average labour unit could be interpieted en full-time employe. Note that the business size groups used ape determined ap the canede level. Thus if a business has et least 500 mployees in Canada as a whole but lest then that nunoer in any given province it is shown in the 500 and over group.
$(21$ Refers to businesses reporting no payroll deductions in the previous yeap
(3) Refers to businesses eporting no payroll deductions in the following year
"Newly reporting" and "no longer reporing" bus inesses ore assumed to hove been in activity for six months and the information is adjusted accordingly

See lable for symbols and noles

TABLE 6. Selected operating characteristics of small businesses by saies quartile. $1985-1987$
New Brunswick. Phermacies (SIC 5031)


| Mumber of observations in sample <br> Average sales $\$$ <br> Aversge expense $\$$ <br> Average net prolit (loss) \$ | $\begin{array}{r} 32 \\ 764.366 \\ 722.801 \\ 41.565 \end{array}$ | -- | -- | -- |
| :---: | :---: | :---: | :---: | :---: |
| Businesges reporting eprofit (Mo.) | 30 |  |  |  |
| Average sales ${ }^{\text {che }}$ | 763.520 | -- | -- | - |
| Average exponse $\$$ | 718.946 | -- | -- | -- |
| Average net profits | 44.574 | -- | -- | -* |
| Businesses reporting a loss (Mo.) | 2 |  |  |  |
| Average sales ${ }^{\text {a }}$ | 1.181 .500 | -- | -- | -- |
| Average expense $\$$ | 1.206.500 |  | - | -- |
| Average net loss 5 | -25,000 | -- | - | -- |

1986

52
840.037
799.331
40.706
260.896
248.268
14.628
482.757
989.480
917.392
72.088

1. 627.015
1.580 .003

Average expense
verage net profit (loss) \$
40.706
863.824
797. 573
66.259
$821.24{ }^{7}$
851.238
637.413
638.428
873.730
913.636
1.496.191

Average expense $\$$
$-29.997$
277.630
295.435
232.196
476.43
446.11
30.328
1.016 .09
1.706 .658
1.593 .730

112,928
$-1.015$
-39,506
1.557 .454

1987

| Number of observations in smple <br> Average sales \$ <br> Average expense s <br> Average net profit (loss) \$ | $\begin{array}{r} 39 \\ 791.500 \\ 760.038 \\ 31.462 \end{array}$ |
| :---: | :---: |
| Businesses reporting a profit (mo.) | 35 |
| Average soles \$ | 791.733 |
| Aversge expense \$ | 752.380 |
| Averege net profit s | 39.353 |
| Ousinesses reportine lese (Mo.) | 4 |
| Average salos \$ | 987.582 |
| Average expense \$ | 1.003.590 |
| Average net loss | -16.008 |


(1) These estimetes ere based on semple of businesses reporiing seles between $\$ 25,000$ end $82,000,000$.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brunswiek. Men's clothing Stores (SiE 6121)

|  | Total(1) |  | $\begin{array}{r} \text { Boe tom } \\ 25 \% \end{array}$ |  | kower midde 25\% |  | Upper <br> midde $25 \%$ |  |  | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses ir sample (No.) <br> Low sales value ( $\$ 000$ 's) <br> High sales value ! $\$ 000$ 's |  | $\left(\begin{array}{l} 15 \\ 11 \\ (1) \end{array}\right.$ |  | -- |  | -- |  | -- |  |  |  |
| Solscted expense item | Industry average(2) |  |  |  |  | $\left.\begin{gathered} \text { V busi- } \\ \text { nessis } \\ \text { reporting } \end{gathered} \right\rvert\,$ | Reporting businesses only (3) |  |  |  |  |
|  | Tota | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middl } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Uoper } \\ \text { middie } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { TOO } \\ & 25 \% \end{aligned}$ |  | Tota | $\begin{array}{r} \text { Bot }+0 \text { om } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middI } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Uoper } \\ \text { middie } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Percent of sales |  |  |  |  |
| Cost of seles | 61.9 | - | - | $=$ | -- | 100.0 | 61.9 | -* | -- | -- | -- |
| Occupency expenses | 6.9 | - | - | $\cdots$ | = | 100.0 | 6.9 | =- | -- | - | = |
| Depreciation | 0.7 | - | -- | -- | =- | 95.0 | 0.8 | -- | -- | - | - |
| Repaips s maintenance | 1.3 | - | - | -- | - | 81.8 | 1.6 | -- | -- | - | -- |
| Mest. Iight \& telephone | 1.8 | -- | -- | -- | - | 100.0 | 1.8 | -- | -- | -- | -- |
| Rent | 3.1 | -- | -- | -- | - | 62.3 | 4.9 | - | -- | -- | -- |
| Personnel expenses | 18.7 | -- | -* | -- | - | 100.0 | 18.7 | -- | -- | -- | -- |
| Finenciel expenses | 2.1 | - | - | " | =- | 100.0 | 2.1 | - | -- | -- | =- |
| Interest o bank charges | 1.5 | -- | -- | -- | -- | 100.0 96.8 | 1.5 0.7 | -- | -- | $\cdots$ | - |
| protessiona fees |  |  |  |  |  |  |  |  |  |  |  |
| Other expenses | 6.3 | -- | -- | - | - | 100.0 | 6.3 | -- | -* | -- | -- |
| Profit (loss) | 4.0 | -- | -- | -- | - | 88.5 | 4.5 | *- | - | -- | - |
| Totel | 100.0 | -- | - | =- | -- | 100.0 | . | -- | -* | -* | -- |

## Symols

zero or no observetions

- 200 small 800 be expressed
. not epplicobl
$\times$ confidentil


## Feotnotes




This poption of the table pertains onty to the Dusinestes reporting ine specific expense item. Therefore these ratios er calcutateo individully and the losel will not necesserily rouel looz.

## Notes

Deto mer shown by quertiles when ef leas 13 of the sempled businesses report the specific isem
Records were renked in escending opder becording to seles size. Each quartile li. . bopion 25\%, lower middle 25\%, elc.) popresents one querter of the totmb number of Dusinesses. Within each quertile. the overege ratio is presented. For comperison purposis. the high and low values of seles ere shomn.

## How te use the tebles


 10p $25 \%$.
(3) Date pertaining to the telected stles size range will be in thet queptile

## Standere Indutrial Clessificetion Definition (SIC 18s0):

## SIC 5121 - Men's Clotning Storte

Businesses primarity engaged in retail dealing in men's and boys' clothing lexcept athleticl and accessories. Businesses primarily engaged in cusram is. laring are included here. Businesses engaged in reisi! men's and boys' apparel. retail mer's ond boys' beochwear, reisil men's and boys" cloihing. men's custom tailored clothing. men's retail gloves. haberdashery. peisil men's bne boys' heis and caps. retail men's and boys' hosiery. reiail mer's and Doys' jackets. retail men's and boys' neckwar, men's cloqhing siores, reteit men's furnishings. retail men's and boys' overcoats. retail mep's and bors' pants and slacks, retail men's and boys' shirts. retail men's and boys' sleep and loungewear. reiail mem's and boys' sporiswear. retail men's and boys' suits, reiail men's and boys' sweaters. retail men's and boys' swimwear. cetait men's ano boys' underclothing. retail men'e and boys' uniforms lexcept athletict and reiail men's and Doys clothing are included in this industry

TABLE 2. Balance sheet proflie for incorporated businesses only. 1987
New Brunswick. Men's Clothing Stores (SIC 6121)

|  | Toral(1) | $\begin{array}{r} \text { Bot } 10 \mathrm{~m} \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middrin } \\ 25 \% \end{array}$ | Upper middle 25\% | $\begin{aligned} & \text { ToD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) bow sales value ( $\$ 000$ 's) High sales value ( $\$ 000{ }^{\prime}$ s) | 15 $(1)$ $(1)$ | -- | -- | -- | -- |
|  | Average (5000's) |  |  |  |  |
| Aseets |  |  |  |  |  |
| Accounts and notes peceivable | 12 | -- | -- | - | -- |
| Inventory | 12 | -- | -- | - | -- |
| Other current assets | 136 | -- | -- | -- | -- |
| Total current assets | 149 | -- | -- | -- | -- |
| Fixed assets | 24 | -- | - | -。 | -- |
| Less: Accum. dep. on fixed assets | - | -- | -- | -- | -- |
| Other assets | 4 | - | - | -- | -- |
| Totel ussets | 177 | - | - | = | -m |
| Lisbllities and equity |  |  |  |  |  |
| Other current liabilities | 37 | -- | -- | -- | -- |
| Total current liabilities | 53 | -- | -- | -- | -- |
| Mortgages darable | - | -- | -- | - | -- |
| Long term debt | 9 | -- | -- | -- | -- |
| Other liabilities | 9 | -- | -- | -- | - |
| Total liabilities | 64 | - | -- | - | - |
| Total equity | 112 | -- | -- | -- | -* |

(11) These estimates er besed on semple of businesses reporting seles between $\$ 25.000$.no $\$ 2,000.000$.

See Table ifor symbls and nores.

TABLE 3. Financial ratios(1) for incorporated businesses only. 1987
Mew Brunswick, Men's Clothing stores (Sic 5121)


(1) The ration represens the everage of ratios for each business in the group and cannot be celculated from the figures shown in foble 2 .
(2) Phese estimetes ere besed on semple of businesses reperting seles between 525,000 and $\mathbf{2 , 0 0 0 , 0 0 0}$

See iete I for symbls and notes.

Oefinisions:

1. Liquidity rasio:

Current surrent assets / current lindilities.
2. Leverage retios:
e) Debr/equipy = potal liabilities / equity
b) DeDt ratio $=$ total liabilities / total assets.
cl Interest coverage $s$ net profit t interest expense/interest expense

TABLE 4. Statement of changes in financial position for incorporated businesses only. 1987
New Brunswick, Men's Clothing stores (SIC E121)

|  | Total3) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { dowe } \\ & \text { middie } 25 \% \end{aligned}$ | $\begin{aligned} & \text { Upper } \\ & \text { midde } 25 \% \end{aligned}$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samcle (No. Low sales value (\$000's) Migh sales value ( 8000 's) | $\begin{aligned} & 11 \\ & 11 \\ & 1 \\ & 1 \end{aligned}$ | -- |  |  | -- |
|  | Averape (\$000's) |  |  |  |  |
| Opernting ectivities Cash from operations Depreciation Dther | $\begin{array}{r} 22 \\ 5 \\ -15 \end{array}$ | -- | -- | -- | -- |
| Dividends | -5 | -- | -- | -- | -* |
| Investeme ectivities <br> Disposel of fixed issets <br> Purchase of fixed sasets <br> increase in investment <br> Decrease in investment | 1 -5 -8 | -- | -- | -- | $=-$ $=-$ |
| Finencing ectivities <br> Increase in long term debt <br> Redarment of long perm debt <br> Loans from shareholders <br> Repayment of loans from shareholders <br> Advances \& loens fiom government <br> Incresse in equity <br> Decrease in equity <br> Dthe? | 4 -3 1 -5 - - -1 - | - - - - - - - | - <br> - <br> - <br> - <br> - <br> - | - <br> - <br> - <br> - <br> - <br> - | -- -- -- -- -- - |
| Incretseldecreasel in cash of equivalents Cash equivalents-Beginning of the year Eash \& quivalents - End of the year | -2 3 1 | -- | -- | -- | -- |

 only those busingsses reporting stetement of changes
See Teble i fop symbols and notes.

TABLE 5. Employment changes by size of businesw, 1984-1987 besed on SIC ciaseification in ig87
New Brunswlck, Men's Ciothing Stores (SIC E121)

| 8usiness size expressed in everage labour units $(1)$ | Number of businesses | $\begin{array}{r} \text { Totel payroll } \\ (\$ 000 \text { s }) \end{array}$ | $\begin{array}{r} \text { Average labour } \\ \text { units (9) } \end{array}$ | Changes in number of businesses with peid employees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{array}{r} \text { Newly } \\ \text { redorting }(2) \end{array}$ | No Ionger reoorting(3) |
| 1984 |  |  |  |  |  |
| Total | 50 | 3.954 | 390 | 4 | 7 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | $\begin{array}{r} 46 \\ 1 \\ 2 \\ 1 \end{array}$ | $\begin{array}{r} 2.046 \\ x \\ x \\ x \end{array}$ | $\begin{array}{r} 203 \\ 21 \\ 17 \\ 149 \end{array}$ | 4 | 6 <br>  <br> - |
| 1987 |  |  |  |  |  |
| Tote 1 | 57 | 4.767 | 419 | 4 | . . |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-49 \\ & 500 \text { and over } \end{aligned}$ | 52 <br>  <br> 4 | $\begin{array}{r} 2.292 \\ \bar{x} \\ x \end{array}$ | 202 9 9 208 | 3 | $\ldots$ |

[^16]TABLE 6. Selected operating charscteristice of smali businesses by sales quartile. $1985-1987$
Mew Brunswick. Men's Clothing Stores (SIC 5121)

|  |
| :---: |

11
382.786
359.327
23.459
-.
$\begin{array}{ll}-: & - \\ -: & -\end{array}$
11
382.786
382.786
359.327
382.786
359.327
23.459

| -- | - | - |
| :--- | :--- | :--- |
| - | - |  |
|  |  |  |

```
Number of observations in sample
```

Number of observations in sample
Average soles \$
Average soles \$
Avertge expensés
Avertge expensés
Average net Drofit (logs) \$
Average net Drofit (logs) \$
Businesses reporting a profit (No.)
Businesses reporting a profit (No.)
Average sales s
Average sales s
Averege expense\$
Averege expense\$
Average not profit\$
Average not profit\$
Duslnceses reporting logs (Mo.)
Duslnceses reporting logs (Mo.)
Average smles \$
Average smles \$
Avergee exponses
Avergee exponses
Average expenses

```
    Average expenses
```

        23.459
    - 

TABLE 1. Selected operating ratios, in percent of sales. 1987
New Brunswick. Women's Elothing Stores (SIC 5131 )


## Symbols <br> zero or no observations <br> - 100 small too be expressed <br> .. not applicoble <br> - confidential

footnotes

2) Yolue lotel weighted expenditur on given item

121 Value in each cell $=\frac{\text { Total weighted sales of elt businesses in the samplech quartile }}{x}$ foo for each
(3) Velue in each cell

Tota! weighted expenditur on soiven item
Tosat wighted sates of businesses reporting this item of expenditure
This portion of the table perteins only to the businesses reporting the specific expense item. Therefore these retios eforelculet individually and the total wil not mecesserily squal $100 \%$.

Motes
Data are shown by quarsiles when ei teast 13 of the sampled businesses repori ine specific item.
 one querter of the totel number of businesses. Within ench quitilite the eversge petio is ppesented. for comparison purposes. the high and low velues of sales bre shown

How to use the tebles
 (2) The selected renge will indicate the proper quertile. i.e. the bottom 25\%. the lower nidde 25\%. the upper midde 25z or she top $25 x$
(3: Deta perteining to the selected seles size renge will be in thet quertile.

## Stenderd Industris) CIessificetion DefInition (SIC 19s0):

## S3C 6131-Moeen's Clothing Stores

 reiail women's clothing and accessories, retail women's apparel. retail women's clothing. retail women's coats, women's clothing cusion


 womer's un,fo:ms excec: aimleitcl and women's cloining stopes

TABLE 2. Balance sheet profile for incorporated businesses only. 1987
Now Brunswick, Women's Clothing Stores (Sic 5131)

|  | Total(1) | Bottom $25 \%$ | mide $\frac{\text { kower }}{}$ | $\begin{aligned} & \text { Uppes } \\ & \text { middle } 25 \% \end{aligned}$ | $\begin{aligned} & \text { TOO } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No.) Low sales vaiue ( $\$ 000$ 's) High sales value ( $\$ 000^{\circ}$ s) | 11 $(1)$ $(1)$ | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Assets |  |  |  |  |  |
| Cash Account and notes receivable | $10^{\circ}$ | -- | -- | -- | -- |
| Inventory | 10 | .- | -. | -- | -. |
| Diher current assets | 170 | -- | -- | -- | -- |
| Total current assets | 180 | -- | -- | -- | -- |
| Fixed assets | 18 | -- | -- | -- | -- |
| Less: Accum. dep. on fixed assets | - | -- | -- | -- | -- |
| Oither sssts | 328 | -- | - | -- | - |
| Totel usets | 526 | - | - | - | -- |
| Lisbilities and equity |  |  |  |  |  |
| Current loens <br> Other cureent lisbilities | 6 35 | -- | -- | -- | -- |
| Total current liabilities | 41 | -- | -- | -- | -- |
| Mortgages payable | - | -- | -- | -- | -- |
| Long term debt | 1 | -- | -- | -- | -- |
| Dther liabilities | 329 | -- | -- | -- | -- |
| Total liabilities | 371 | -- | -- | - | -- |
| Total equity | 155 | -- | -- | -- | -- |

111 These estimetes are based on smple of businesses reporting selus between $\$ 25,000$ ond $\$ 2.000 .000$.
See iable 1 for symbols end notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1987
New Brunswlck, Women's ciothing stores (Sic 6131)

|  | Total(2) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lowef } \\ & \text { midd } 25 \% \end{aligned}$ | Upper middle $25 \%$ | Top $25 \%$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (Mo.) <br> Low seles velue ( $\$ 000^{\prime}$ s) <br> High sales value ( $\$ 000$ 's) | $\begin{aligned} & 11 \\ & (1) \\ & (1) \end{aligned}$ | -- | -- | - | -- |
|  |  | Average |  |  |  |
| Liquidity ratio Cuprent retio (times) | 4.4 | -- | -- | -- | -- |
| Leverage ratios <br> Debtlequity retio (times) <br> Interest coverage ratio (times) <br> Debt retio (times) | $\begin{aligned} & 2.4 \\ & 8.0 \\ & 0.7 \end{aligned}$ | -- | -- | -- | -- |

(1) The potios represent the everoge of petios for eech business in the group end cannot be celculeted from the figures shown in teble 2 . (2) These estimates ar beted on semple of businesses reporting ster betwen 525,000 und $82.000,000$.

See isble ifor symbols and notes.

## Definitions:

i. Liquidity recio:

Current a current assets / current liabilizies.
2. Leverage retios:
a) Debr/equity = toral liabilities / equity
bl Debt ratio = totel lisbiliqies totel essets
c) interest coverage s net profit interest expense / interest expense

TABLE 4. Statement óf ehanges in financial position for incorporated businesses only. 1987
New Brunswick. Women's Clothing Stores (SIC 6131)

\begin{tabular}{|c|c|c|c|c|c|}
\hline \& Tata: (1) \& \[
\begin{array}{r}
\text { Eot } 10 \mathrm{~m} \\
25 \%
\end{array}
\] \& Rower middle 25\% \& Upper
\[
\text { middle } 25 \%
\] \& \[
\begin{aligned}
\& \text { Toc } \\
\& \text { 2E', }
\end{aligned}
\] \\
\hline Businesses in sample (No.) Low sales value \(1 \$ 000\) s 1 high saies value \(15000^{\prime}\) s! \& \[
\begin{aligned}
\& 8 \\
\& (1) \\
\& (1)
\end{aligned}
\] \& -- \& -- \& -- \& -- \\
\hline \& \& \& erage \(1 \$ 00\) \& \& \\
\hline \begin{tabular}{l}
Operating ectivities \\
Cesh from operapions \\
Depreciation Otner
\end{tabular} \& 13
2
6 \& -- \& -- \& -- \& = \\
\hline Oividends \& -14 \& - \& - - \& -- \& - - \\
\hline \begin{tabular}{l}
Investment ectivities \\
Disposal of fixed assets \\
Purchase of fined assets \\
Increase in investment \\
Decrease in investment
\end{tabular} \& -2
-1
- \& -- \& -- \& -- \& --- \\
\hline \begin{tabular}{l}
Financing ectivitios \\
Incraese in long term dabt \\
Repayment of long term debt \\
Loans from shareholders \\
Redayment of loans from shareholders \\
Lovances 8 loans irom government \\
Increase in equity \\
Decresse in equity Other
\end{tabular} \& 2
-1
2
-5
-
-
-
-1 \& -- \& -- \& \(-\infty\)
\(-\infty\)
--
--
--
-- \& -- \\
\hline Increase(decresse) in cash s equivelents Cash \& equivalents-Beginning of the year Cash equivalents - End of the year \& 3
97
101 \& -- \& - - \& -

$=-\infty$ \& - $=$ <br>
\hline
\end{tabular}

 only those tusinesses reporiting statement of changes.
Soe foble 1 for symbols and notes.
TABLE 5. Employment Changes by size of business, 1984-1987 based on SIC ciassification in 1987
New Brunswick, Women's clothing stores (SIC E131)


II) Average bobour units are calculaped Dy dividing total payroll oy the overage annual wage and salary rate as reported in the Surver of Employment. Payroll and Mours. Siatistics Canda. Catalogue 72-002. An average labour unit cauld be interpretad as a full-time employee. Mote that the business size groubs used are determined at the Cansodelaci. Thus if business has at last 500 employees in Canade as a whole but less than that number in any given province it is shown in the soo and over group.
(2) Refers to Dusinesses reporting no payroll deductions in the previous year.
(3) Refers to businesses reporting no paytoll deductions in the following year.
"New: y renorting" and "nc longer reporting" businesses are essumed to have deen in activity for six monghs and the intormation is adjusted accordingly

See table ifor symools and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, $1985-1987$ New Brunswick, Women's Clothing Stores (SIC 6131)


1985

| Number of debervations in smmple Averso sales \$ <br> Averege expense $\$$ <br> Averege net profit (loss) \$ | $\begin{array}{r} 18 \\ 219.032 \\ 207.575 \\ 11.457 \end{array}$ | -- | -- | -- |
| :---: | :---: | :---: | :---: | :---: |
| Busineses reporting proflt (Mo.) | 12 |  |  |  |
| Average sales \$ | 288.597 | -- | -- |  |
| Aver te expense $\$$ | 262,147 | -- | - |  |
| Average net profit\$ | 26.450 | -- | -- | -- |
| Businesses reporting lose (Mo.) | 6 |  |  |  |
| Average sales \$ | 116,387 | -- | -- |  |
| Average expense \$ | 125.374 |  |  |  |
| Average net loss \$ | -8,987 | -- |  |  |

1986


1987

(11) These estimates ere bssed on sampl of Dusinesses peporing sules between $\mathbf{5 2 5 , 0 0 0}$ and $\$ 2,000.000$

See Table 1 for symbols and notes

TABLE 1. Selected operating retios, in percent of sales, 1987
New Brunswick, Clothing stores n.e.c. (SIC 6141)


## Symbols

- zero ar no observalions
- too small 100 be expresseo
... not soplicable
- confiostial


## Footnotet

(i) These eftimetes bered on sample of businesses reporting sales between $\$ 25,000$ and $\$ 2,000,000$

Total weighted expendiquie on given item
121 Value in each $\mathrm{cult}=\overline{\text { Total weighted sales of all businesses in the sample }} \times 100$ fop each quartile.
(3) Value in each cell $=\frac{\text { Total weighted expenditure on given item }}{\text { iotal weighted sales of businesses reporting this item of expenditure }} \times$ for pach quartile.

This portion of the table pertains only to the businesses repopting the specific expense item. Therefore these ratios are calculated individusl!y and the zotal will not necesserily equal 100\%.

## Motes

Dots are shown by quartiles when at least 13 of the sampled ousinesses report the specific item
Records were maked in escending opder according to saliss size. Each quaptile li. botom $25 \%$, fower middle $25 \%$, etc.) pepresents one quarter of the total number of businesses. Within each quertile. the sverage stio is presented. For comparison purposes, the high and low values of sales are shown.

Mow to ute the teblen
(1) iocare the appropribte seles range that is displayed on the two lines thtitled low sales valuem and migh saies valuet.
(2) The selected range will indicete the proper quartile. i. the botton 25\%, the lower midde 25\%, the upper middle 25z or the top 25\%.
(3) Dess pertaining to the selucted seles size renge will be in thet quartile.

## Stenderd Industriel Elabeification Definition 15IE 1980);

SIC 6141 - Clothing Stores n.e.c.
Businesses primarily engaged in retail dealing in clothing not elsewhere classified or in e combination of men's. women's and children's clothing anc accesso ies. Included in this industry are businesses primarily engaged in peiailing fur goods. Aetail childrer's and infants' clothing, chilaren's clothing stores, retail children's coats. compination (men's. women's and children'sl clothing stores. rêail chiloren's dresses, blouses and shifts, family clothing stores. retail fur goods. perail children's hosibry. retail intants and toddiers clothing. reiail children's pants and slacks, retail children's skirts. pepail children's sleepwear, retail children's suits. retail chiloren's sweaters and retail children's underwear are also included in this indusiry

TABLE 2. Balance sheet proflle for incorporated businesses only, 1987
New Brunswick, ciothlng Stores m.e.c. (SIC 6141)

|  | Total(1) | $\begin{array}{r} \text { Bot } 10 m \\ 25 \% \end{array}$ | $\text { middlerer } 25 \%$ | Uoper middle 25\% | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value (\$000's) High sales value ( $\$ 000$ 's) | $(11)^{5}$ | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Aseets |  |  |  |  |  |
| Cash | - | -- | -- | -- | -- |
| Accounts and notes receivable | 5 | -- | - | -- | -- |
| Inventory | - | -- | -- | -- | -- |
| Other current assets | 146 | -- | - | -- | -- |
| Total current ossets | 151 | -- | -- | -- | - |
| Fixed sssets | 29 | -- | = | -- | -- |
| tess: Accum. dep. on fixed assets | - | -- | -- | -- | -- |
| Other assets | 9 | - | - | -- | -- |
| Totel essets | 189 | - | - | -* | -- |
| Lisbilities and equity - 22 -- -- |  |  |  |  |  |
| Current loans <br> Othar current liabilities | 22 38 | -- | -- | -- | -- |
| Total current lisbilities | 59 | -- | - | -- | -- |
| Mortgages payable | - | -- | -- | -- | -- |
| Long term deot | 5 | -- | -- | -- | -- |
| Other liabilities | 50 | -- | -- | -- | -- |
| Total liobilitios | 108 | -- | - | -- | -- |
| Total equity | 81 | - | -- | --- | -- |

(1) These estimetes are besed on semple of businesses repopting seles between $\$ 25,000$ and $\$ 2,000.000$.

See Table 1 for symbols and notes.

TABLE 3. Financial retios (1) for incorporinted businesses only, 1987
New Bruntwick, Closhing Stores n.e.c. (SIC 6141)

|  | Total(2) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | Lower middle 25\% | Upper middle $25 \%$ | $\begin{aligned} & \text { TOD } \\ & 25 x \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ 's) High sales value ( $\$ 000$ 's) | (11) ${ }^{5}$ |  | -- | -- | -- |
|  | Average |  |  |  |  |
| Liauidity patio Curfent ictio (times) | 2.6 | -- | -- | -- | -- |
| Leverage retios Debt/equity ratio (times) Interest coverage ratio (times) Debt retio (times) | 1.3 1.7 0.6 | -- | -- | -- | -- |

(1) The rotios represent the teverge of rotios for esch business in the group and connot be celculatud from the figures shown in fable 2 .
12) These es?imetes ore bestd on semple of businesses reporting seles between $\$ 25,000$ end $\$ 2,000,000$.

See isble f for symols and notes.

## Definitions:

1. Lituidity retio:

Currant = current assets / current liabilities
2. Leverage ratios:
a) Debtlecuity = total liabilities / equity.
b) Debr fatio = total diabilities/total assets.
c) Interest coverage $=$ net profit interesi expense/ interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only. 1987
New Brunswick, Clothing stores n.e.c. (Sic 5141)

|  |  |
| :--- | :--- | :--- |

 only those businesses reporting a statement of changes.
see inble i for symbls ond notes.

TABLE 5. Employment changes by size of business, 1984-1987 based on SIC classification in ige7
New Erunswlck, Clothing Stores n.e.c. (\$IC E141)

| Business size exdressed in average labour units(1) | Number of businesses | $\begin{array}{r} \text { Total parroll } \\ (\$ 000 \text { 's) } \end{array}$ | Average labour units(1) | Changes in number of businesses with paid employees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{array}{r} \text { Newly } \\ \text { reporting(2) } \end{array}$ | No tonger reporting (3) |
| 1984 |  |  |  |  |  |
| Total | 30 | 745 | 92 | 9 | 3 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | $\begin{gathered} 28 \\ 9 \\ - \\ 9 \end{gathered}$ | 662 $\times$ $\bar{x}$ | $\begin{array}{r} 82 \\ 5 \\ 5 \\ 5 \end{array}$ | 8 9 -8 | 3 - - |
| 1987 |  |  |  |  |  |
| Totel | 34 | 1.143 | 124 | 6 | . . |
| $\begin{aligned} & \text { less then } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | $\begin{array}{r}30 \\ 3 \\ \hline\end{array}$ | $\begin{array}{r}590 \\ x \\ - \\ \hline\end{array}$ | 64 45 15 | 5 | $\cdots$ $\cdots$ $\cdots$ |

(1) Average labour units are celculeted by dividing total poypoll by the overage annual wage and salary rate os reporied in the Supver of Employment. Payroll and Hours, 5latistics Cansca, Calalogue 72-002. An overage lobour unit cauto be interdreted as a fulligime employee. Nole thet the business size groups used aredetermined at the Conse level. Thus if business has at teast 500 employees in cansoa os o whol but lass than that number in any given province it is show in the 500 and over group
12) Reters to Dusinesses reporting no payrall decuctions in the previous year.
(3) Refers to Dusinesses eporting no payroll deductions in the following year.
"New y reporting" and mo longer reporiing" businesses are assumed to nave been in activity for six months anc the information is adjusted accordingly.

See fole 1 for symools and nopes

TABLE G. Selected operating characteristics of small businesses by sales quartile, 1985-1987 New Brunswick, Clothing stores n.e.c. (Sic E141)



| Number of observetions in sample <br> Average sales $\$$ <br> Average expense <br> Average net profit (loss) \$ | $\begin{array}{r} 6 \\ 386.756 \\ 376.107 \\ 10.649 \end{array}$ | -- | -- | -- |
| :---: | :---: | :---: | :---: | :---: |
| Businesses reporting proflt (Mo.) | 5 |  |  |  |
| Average sales ${ }^{\text {Average expense }}$ | $\begin{aligned} & 424.190 \\ & 400.352 \end{aligned}$ | -- | -- |  |
| Average expense ${ }^{\text {Average }}$ net profits | $\begin{array}{r} 400.352 \\ 23.838 \end{array}$ | -- | -- |  |
| Businesses raporting less (\%).) | 1 |  |  |  |
| Average sales 5 | 449.688 | -- | -- |  |
| Averoge expense $\$$ | 487.548 |  |  |  |
| Average net loss \$ | -47.860 | -- | - | - |

[^17]TABLE 1. Selected operating ratios, in percent of sales, 1987
Wew Brunswick. Fabric and Yarn Stores (SiC 6151)


| Businesses in samole (No.) | ${ }^{6}$ |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Low sales value 1500 C s : | (1) | -- | -- |  | -- |
| High sales value ( $8000{ }^{\prime}$ s) | (1) |  | . |  | -- |


| Selected expense item | Industry average(2) |  |  |  |  | $\begin{aligned} & \text { \% busi- } \\ & \text { nesses } \\ & \text { reporting } \end{aligned}$ | Reporting businesses only ( 3) |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Bottom 25\% | $\begin{array}{r} \text { Lower } \\ \text { middl } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Upper } \\ & \text { midole } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |  | Total | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { UoDer } \\ & \text { midoli } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Percent of sales |  |  |  |  |
| Cost of seles | 62.9 | -- | -- | -- | -- | 100.0 | 62.9 | -- | -- | -- | -- |
| Occupancy expenses | 13.8 | -- | -- | -- | - | 100.0 | 13.8 | -- | -- | -- | - |
| Depreciation | 1.5 | -- | -- | -- | -- | 52.1 | 2.8 | -- | -- | -- |  |
| Repairs 8 maintenance | 0.3 | -- | - | -- | * | 36.6 | 0.9 | -- | -- | -- |  |
| Heat. light 8 telephone | 2.3 | -- | $\cdots$ | - | -- | 100.0 | 2.3 | -- | -- | -- | -- |
| Rent | 9.7 | -- | -- | -- | -- | 91.2 | 10.6 | -- | -- | -- | -- |
| Personnel expenses | 11.9 | -- | - | -- | -- | 100.0 | 11.9 | -- | - | -- | - |
| Financial expenses | 4.6 | -- | -- | -- | -- | 64.8 | 7.1 | - | - | - | -- |
| Interest \& bank charges | 4.0 | -- | -- | -- | -- | 54.8 | 6.1 | -- | -- | -- | -. |
| Professional fees | 0.7 | -- | -- | -- | - | 64.8 | 1.0 | -- | - | -- | - |
| Other expenses | 9.2 | - | -- | -- | -- | 100.0 | 5.2 | -- | - | -- | -- |
| Profit (loss) | -2.5 | -- | -- | -- | -- | 100.0 | -2.5 | -- | -- | -- | -- |
| Total | 100.0 | -- | -- | -- | -- | 100.0 | -" | -- | -- | -- | -- |

## Syebols

## zero of no ocservetions <br> - 200 smat 1 ioc De expressed <br> not applicsol

- confidential


## Foothotes

(1) These estimetes ape based on sample of businusses reporting sales between $\$ 25.000$ end $\$ 2,000.000$.



This portion of the table pertains only to the businesses poporting the specific expense item. Therefore these retios ere calculated indivioubly and the soial will not necesserity equet 100 x .
motes
Disis ar shown by quertiles when st lest i3 of the sompled businesses report thit specific item
Records wer renked in sscending order bccording to sales size. Esch quertile fi. botton 25\%, lower middle 25\%, etc.) represents one querter of the cotal number of businesses. Within each queftile, she everge peic is presensed. for comperison purposas, the high and low vilues of seles are shown

## Mom to use the teblet


(2) The setected renge will indicst the proper quartile. i. the bottom 25x, the lower middle 25\%. the upper midole 25z or the 1op $25 \%$
(3) Deta pertaining to the setected sales size ronge will bu in thet quartile

Stenderd Industriel Clessificetion Definition ISIC 15801
5JC 5151 . fimbic and Yern Stores

 petaif iextile fabrics. perail yarn goods textile fabricl and retail yarn.

TABLE 2. Balance sheet profile for incorporeted businesses oniy, 1987
New Erunswick. Fabric and Varn stores (SIC 6151)

|  |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: |

(1) These estimates bre based on sample of businesses reporting sales petween $\$ 25,000$ and $\$ 2.000 .000$.

See tsol i for symoois and notes

TABLE 3. Financisi ratios(1) for incorporated businesses only. 1987
New Erunswlck. Fabrlc and Yarm Stores (SIC 8151)

| . | Total(2) | $\begin{array}{r} B 0 t+0 m \\ 25 x \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middle } 25 \% \end{array}$ | Upper middl 25\% | Top $25 \%$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales volue ( $\$ 000^{\circ}$ ) Migh sales value ( $\$ 000^{\circ}$ s) | (1) | -- | -- | -- |  |
|  | Average |  |  |  |  |
| Liquidity retio Cupfent ratio (times) | 3.4 | -- | -- | - | = |
| Leverege retios <br> Debt/equity ratio (times) <br> Interest coverage ratio (times) <br> Onbt retio (times) | 1.2 4.5 0.5 | -- | -- | -- | =- |

(I) The retios represtht the everge of ratios for each business in the group end cannot de calculated from the figures shown in fable 2 .
(2) These estimets ere beet on sexple of businesses reporting seles between $\mathbf{2 5}, 000$ and $22,000,000$.

See Table 1 for symbals and notes.

## Befinitions:

1. Liquidlty retie:

Current * curcont aseis / cuprent liabilisies.
2. Leverage ratios:
al Debe/equity $=20281$ iedilieies / equity
ol Debl ratio = rotal liabilities / total assets
c) Interest coverage $=$ ne: profit + interes? expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987
New Brunswick, Fabric end Yern Stores (SIC 6151)

|  | Totalit | $\begin{array}{r} \text { Bot.0m } \\ 25 \% \end{array}$ | Lower $\text { miode } 25 \%$ | $\begin{array}{r} \text { Uoper } \\ m: 0.25 \% \end{array}$ | $\begin{aligned} & \text { To } \\ & 25 \therefore \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Eusinesses in sample (NO.) Lom seles vilue $1 \$ 000$ si Mign sales value $(5000$ s) | $\begin{aligned} & 1 \\ & (1)^{3} \\ & (1) \end{aligned}$ | -- | -- |  | -- |
|  | Average (\$000's) |  |  |  |  |
| Opereting activities Cash from oderations Deprecietion Other | $x$ $x$ $x$ | -- | -- | -- | -- |
| Dividends | $x$ | - | - | -- | -- |
| Investment ectivitics <br> Disposal of fixed assets <br> Purchase of fixed asseis <br> Increase in investment <br> Decrease in investmen? | $x$ $x$ $x$ $x$ | -- | -- -- -- | - - - | - |
| Financing ectivities <br> Incresse in long term debt <br> Keparment of lang term debt <br> Loans from sharetiolders <br> Redarment of loans from shareholders <br> Advances \& loars from government <br> increase in equity <br> Decresse in equity <br> Other | $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ | -- <br> - <br> - <br> -- <br> - | - <br> - <br> - <br> - <br> - <br> - | - <br> - <br> - <br> - <br> - <br> - | - |
| Incresen(decresse) in eash equivalents Cesh equivalents-Beginning of the yeer Cash equivalents - End of the year | $x$ $x$ $x$ | -- | -- | - | - |

(1) These esimates ar besed on sample of incorporated businesses reporting sales between $\$ 25,000$ ond $\$ 2,000,000$. Sample count includes only those busitiesses reporting starement of changes.
see indele for symols tha notes

TABLE 5. Employment changes by size of business. 1984-1987 based on SIC classification in i987
New Brunswitk, Fabric and Yain Stores (SIC 6151)

| Bus:ness size expressed in average labour units il! | Number of businesses | $\begin{array}{r} \text { Tosal payroll } \\ (\$ 000 \text { s) } \end{array}$ | Average labour units(1) | Changes in number of businesses with paid mployes |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{array}{r} \text { Newly } \\ \text { reporting }(2) \end{array}$ | No lonper reportingi3) |
| 1984 |  |  |  |  |  |
| Totel | 53 | 942 | 117 | 11 | 9 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 52 1 - - | $x$ $\chi$ - | 103 14 $=$ $=$ | 11 - - | 9 - - |
| 1987 |  |  |  |  |  |
| Totel | 54 | 1.156 | 124 | 7 | - |
| $\begin{aligned} & \text { less than } 20 \\ & 20^{-99} \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 53 1 - - | $x$ $x$ - - | $\begin{array}{r}94 \\ 30 \\ \hline\end{array}$ | $?$ | $\cdots$ $\cdots$ $\cdots$ |

(1) Average lsooup units ape calculated by dividing rotal payrolt by the everage annual wage and salary tate as reporied in the Survey of Employment. Doypoll and Hours. Sististics Coneda. Catalogue 72-002. An buerage looour unit could be interpreted as a full-time emoloyee. Note that the business size groups used aredermined at the Canade lovel. Thus if a business has at least 500 employes in Canadas whole but less then that number in any given province it is shown in the 500 and over group.
(2) Refers to Dusinesses reporting no payroll deductions in the previous year.
(3) Refers ts Dusinesses poorting no payroll deductions in the following year
*hewly reporing" and "no longer reporing" businesses are assumed io have been in acrivity for six months anc the information is acjustec accorcing:

See table 1 ich symools anc noles.

TABLE 6. Selected operating characteristics of small bustnessez by sales quartile. i985-1987 New Brunswick, Fabric and Yarn Storet (SIC E151)

Total(1) | Bottom |
| :---: |
| $25 \%$ |

Wubber of observations in sampla
Aver age sates $\$$
Aversge expense $\$$
Aver
usinesses reporting eprofit (Mo.)
Averege sales 9
Avermpe expense $\$$
Averseg net profit $\$$

Susinceses reporting loss (Mo.) Averse seles 5 Average ssies Average expense
Average net loss
186.777
173.868
12.609
-- .


Number of observotione In sample
Aversge sales $\$$
16
78.240
Arerege expense s
Averape net profit (loss) s
0.228

Businesses reporting eprofit (Mo.)
Average sales
12
92.526
Average expense s
Average net profit $s$
79.458
13.168

Businesses reporting loss (No.)
Averece sales $\$$
87.118

87,118
89,325
Average expense s
89.325
-2.207

Average net loss $\$$

1887

| Mumber of observetions in semple <br> Average sales $\$$ <br> Average expense $\$$ <br> Average net profit (loss) \$ | 13 75.671 73.668 2.003 |
| :---: | :---: |
| Businesses reporting proflt (Mo.) | 5 |
| Average seles | 87.475 |
| Averope expense | 80.219 |
| Averoge net profit 3 | 7. 256 |
| Businesees reporting a lons (Mo.) | 4 |
| Averege sales | 40.258 |
| Average expense 5 | 54.013 |
| Averege net loss | -13.755 |



111 These estimetes me besed on semple of businesses repoiting seles between $\$ 25.000$ and $\$ 2.000 .000$.
See Table for symbols and notes

TABLE 1. Selected operating ratios. in percent of sales, 1987
New Brunswick. Houshold Furniture Stores (SIC 621)

|  | Totaill |  | $\begin{array}{r} 80+t o m \\ 25 \% \end{array}$ |  | $\begin{array}{r} \text { bower } \\ \text { midde } 25 \% \end{array}$ |  | Upder$\text { midie } 25 \%$ |  |  | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses sample (No.) <br> Low sales value ( $\$ 00 \mathrm{C}$ 's <br> High sales value $(\$ 000$ s) |  | $\left(\begin{array}{l} 27 \\ (1) \\ (i) \end{array}\right.$ |  |  |  |  |  | -- |  |  |  |
| Selected expense item | Industry average (2) |  |  |  |  | $\begin{aligned} & \text { \% busi- } \\ & \text { nesses } \\ & \text { reporting } \end{aligned}$ | Reporting businesses only (3) |  |  |  |  |
|  | Total | Bottom 25\% | $\begin{array}{r} \text { Lower } \\ \text { middte } \\ 25 \% \end{array}$ | Uoper midde 25\% | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |  | To:al | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Uoper } \\ \text { middl } \\ 25 \% \end{array}$ | $\begin{aligned} & 700 \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Percent of sales |  |  |  |  |
| Cost of seles | 54.5 | -- | -- | -- | -- | 57.1 | 56.1 | -- | -- | -- | - |
| Decupency expenses <br> Dedreciation <br> Repsirs \& mointenance <br> Hest. Jight 8 telephone Ren: | 7.3 2.1 0.4 2.4 2.4 | - <br> - <br> -- | - <br> - <br> - | -- -- -- | -- - - $=-$ | 100.0 93.7 65.4 98.2 56.8 | 7.3 2.2 0.7 2.7 4.3 | -- | - - -- - | - - - | -- -- -- |
| Personnel expenses | 14.0 | -- | -- | -- | - | 55.2 | 14.8 | -- | -- | -- | - |
| Financial expenses Interest \& bank charges Protessional fees | $\begin{aligned} & 2.1 \\ & 1.3 \\ & 0.8 \end{aligned}$ | -- | -- | -- | -- | 85.3 85.9 82.2 | 2.2 1.5 1.0 | - | -- | -- | -- |
| Other expenses | 15.2 | -- | -- | -- | -- | 100.0 | 15.2 | -- | -- | -- | -- |
| Profit (loss) | 6.9 | -- | -- | -- | -- | 100.0 | 6.9 | -- | -- | -- | - |
| Total | 100.0 | -- | -- | -- | =- | 100.0 | $\ldots$ | + -- | -- | -- | = |

## 5ybols

2ero or no observations
-- too small too be expressed
nor app: icable

- confidentiai


## Footnotes

(1) These estimstes are based on sample of businesses reporting salus between $\$ 25.000$ and $\$ 2.000,000$. iotel weighted expenditure on given item
121 Value in each cull $=\overline{\text { fotal weighted seles of all businesses in the sample }} \times 100$ for each quartile.

This portion of the table pertains oniy 10 the businesses poporing the specific expense item. Therefore these ratios are calculated individua! ly and the total will not necessarily equel $100 \%$

Moter
Deta ere shown by quartiles when at least 13 of the sempled businesses report the specific item
Records were ronked in sscending opder eccording to sales size. Esch quertile li. bettom 25\%. tower middle 25z, etc. pepresents one quarter of the total mumber of businesses. Within ench quertile. the average rotio is presented. For comparison purposes. the high and low vilues of seles ere shown.

## How to use the teoles


(2) The selected range will indicste the proper quertile, i. the bottom 2g\%. the lower middle 25z. the upper midde 25\% or the top 25\%.
(3) Dete perteining to the selected salus size range will be in that quertile.

Stenderd Industriel Clestificetion Definition (SIC 1980):
SIC 5210 - Mousehold Furniturg Stores
Businesses primarily engaged in peteil degling in household fuphiture. Businesses primerily engaged in furniture refinishing and repait are included in this industry group

TABLE 2. Balance sheet profile for incorporated businesses only, 1987
New Brunswick, Houshold Furniture Stores (SIC 621)

| -- | Totall ${ }^{\text {a }}$ | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | Lower $\text { middre } 25 \%$ | Upper middele $25 \%$ | $\begin{aligned} & 700 \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (Mo.) Low sales value ( $\$ 000$ 's) High sales value ( $\$ 000$ 's) | (1) ${ }^{22}$ | -- | -- | -- | - |
|  | Average (\$000's) |  |  |  |  |
| Assets |  |  |  |  |  |
| Cash <br> Accounts and notes receivable | $2 \overline{8}$ | -- | -- | -- | -- |
| Inventory | 28 | -- | - | -- | -- |
| Dther curfent assets | 202 | -- | -- | -- | - |
| Total current assets | 230 | -- | -- | -- | - |
| Fixed assets | 57 | -- | -- | -- | -- |
|  |  | - | - | -- | - |
| Other ossets | 5 | -- | -- | -- | -- |
| Total meats | 292 | -- | -- | -- | =- |
| Lisbilities and equity |  |  |  |  |  |
| Current loans <br> Other current liobilities | 70 | -- | -- | -- | -- |
| Total current liabilities | 102 | -- | -- | -- | -- |
| Mortgages payable | - | -- | -- | -- | -- |
| Long term debt | 6 | - | -- | -- | -- |
| Other liabilities | 66 | -- | -- | - | -- |
| Total liabilities | 174 | - | -- | -- | =- |
| Total equitr | 119 | -- | -- | -- | -- |

11 These estimetes bre based on a sample of businesses reporting sales between $\$ 25,000$ thd $\mathbf{2 2 , 0 0 0 , 0 0 0}$.
see toble 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1987
New Brunswick, Moushold Furniture Stores (SIC 621)

|  | Total(2) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lower } \\ & \text { middle } 25 \% \end{aligned}$ | Upper $\text { midde } 25 \%$ | Top |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No.) Low sales value ( $\$ 000$ 's) High sales value ( $\$ 000$ 's) | $\begin{aligned} & 22 \\ & (1) \\ & (1) \end{aligned}$ | -- | -- | -- | - |
|  |  |  | Averepe |  |  |
| Liquidity retio Curfent ratio (times) | 2.3 | -- | -- | -- | -- |
| Leverege potios <br> Debelequity ratio (times) <br> Interest coverage ratio (times) <br> Debt patio (times) | 1.5 3.7 0.6 | -- | -- | -- | -- |

(1) The retios pepresent the warage of rotios for each business in the group and cannot be caiculeted from the figuret shown in table 2 .

see Table 1 for symbols and notes.

Dtinitions:

1. Liquidity retio:

Current $=$ cuprent ossets / curpent liobilities.
2. Leverage patios:
a) Det:/equity $=$ total liabilities / equity.
b) Deb: rasio = total liabilities / total assets
c) Interest coverage = net profit interes: expense / interest expense

TABLE 4. Statement of changes in financial position for incorporated businesses only. 1987
New Brunswick, Houshold Furniture Stores (SiC 621)

|  | To:al(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { mowe: } \\ & \text { midele } 25 \% \end{aligned}$ | $\begin{aligned} & \text { UDDe? } \\ & \text { midoie } 25 \% \end{aligned}$ | TOE 25* |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses ir samole (Mo. Low sales value $1 \$ 200$ s) High sales va!ue ! $\$ 000$ s) | $\begin{aligned} & 12 \\ & (1) \\ & 11 \end{aligned}$ | -- | -- | -- | -- |
|  | Average $\left\{\$ 000\right.$ 's ${ }^{\text {S }}$ |  |  |  |  |
| Operating ectivities Cash from operations Depreciation Other | 2 7 8 | -- | -- | -- | -- |
| Dividends | -1 | - | -- | - | -- |
| Investment setivities <br> Disposes of lixed assets <br> Purchase of lixed assets <br> increase in investment <br> Decrease in investment | 7 -15 - - | - - $=-$ | - | -- | -- <br> $-=$ <br> - |
| Financing ectivities <br> Incresse in long term debt Redayment of long termi debt Loans from sharenolders hedayment of loans 4 rom shareholders Advances 8 loans from government Increase in equity Decrease in equity Othe? | 2 -6 8 -4 - - -1 - | -- - - - - - | -- - - - $=-$ -- | - | -- -- -- -- -- |
| Increase(decrease) in cesh sequivalents Cash equivalents-Beginning of the year Cash equivelents - End of the yeer | 6 20 26 | -- | -- | -- | -- |

11 These estimates are desed on a sample of incorporateo dusinesses pepoping sales between $\$ 25,000$ and $\$ 2,000,000$. Somple count includes only those Dusinesses reporting statement of changes.
see Table 1 for symbols and notes.
TABLE 5. Employment changes by size of business, 1984-1887 besed on SIC ciassification in i987
New Brunswlck, Houshold Furniture Stores (SIC 621)

| Business size expressed in sverage labouf units(1) | Number of businesses | $\begin{array}{r} \text { Total payroll } \\ (\$ 000 \text { s) } \end{array}$ | Average labour unitsil | Changes in number of businesses with peid mployees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{array}{r} \text { Newly } y \\ \text { reoorting }\{2\} \end{array}$ | No Ionger <br> reporting(3) |
| 1984 |  |  |  |  |  |
| Total | 112 | 7.310 | 535 | 25 | 10 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-490 \\ & 500 \text { and over } \end{aligned}$ | 103 6 1 2 | $\begin{array}{r} 3.985 \\ 1.340 \\ x \\ x \end{array}$ | $\begin{array}{r} 289 \\ 101 \\ 110 \\ 36 \end{array}$ | 24 1 - - | 10 - - |
| 1987 |  |  |  |  |  |
| Totel | 127 | 9.941 | 638 | 25 | -. |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 119 5 2 1 | $\begin{array}{r} 5.798 \\ 1.454 \\ x \\ x \end{array}$ | $\begin{array}{r} 369 \\ 96 \\ 112 \\ 61 \end{array}$ | 24 1 - $=$ | … |

111 average labour units are colculated by dividing totol paypoll by the averoge annual wage and salapy pate as feported in the Survey of Employment. Payroll and Hours. Stasistics Consda. Catologue 72-002. An overage labour unip could be interpreted as a full-time employes. Mote that the business size groups used ore oetermined at the Canade level. Thus if a business has at least 500 employees in Canaca as whole but less than that number in any given province it is shown in the 500 and over group.
121 Reiers to businesses eporting no payroll deductions in the previous yer
131 Refers to businesses reporting no payroll deductions in the following yeer
"Wewly reporting" and "no ionger reporting" businesses are assumed to hove bean in octivity for six monith and ine informetion is odustec accordingly.

See table 1 for symbols and notes

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1985-1987
New Brunswick, Houshold Furniture Stores (Sic E21)



Total 1
bower
midele $25 \%$
middleper
TOD

1985

| Mumber of observations in sample <br> Average salus $\$$ <br> Aversge expenses <br> Average net profit (loss) ह | $\begin{array}{r} 23 \\ 488,992 \\ 448.159 \\ 20.833 \end{array}$ |
| :---: | :---: |
| Businesses reperting profit (Mo.) | 20 |
| Averoge sales 3 | 482,009 |
| Averege expense 3 | 455.922 |
| Aversge net profit \$ | 26.087 |
| Businesses reporting lose (Mo.) | 3 |
| Average stes | 170.988 |
| Average expense S | 175,382 |
| Aversge net loss \$ | -4,394 |

1286

Mumber of observetions in sample Average sales \$
Average expense
Averege net profit (ioss) 5
23
332.860
310.221
22.639

| $-=$ | .- | - |
| :--- | :--- | :--- |
| -- | .- | - |

Businesses reporting profit (Mo.)
Averege stiles
20
306.605
Averege expenses $\quad 280.010$
Average net profits 86,595

Businesses reporting (oss (No.)
Averag sales s
$760.047^{3}$
Average expense $\$$ 768.695
Average net loss $\$$
$-8.648$

1987

Number of observations in sample
Aversoe sales $\$$
34
343.518
337.289
Average expense $\$$
Average net prolit (loss) $\$$
37.289
6.229
--
--
55. 922
--
$\begin{array}{lll}-= & - & - \\ -. & -. & - \\ & & \end{array}$
Average expense 3
26.087
$70.98{ }^{3}$
$\begin{array}{ll} \\ -- & -- \\ --\end{array}$
75,382
--
"-

22
usinesses reportine profit (Mo.)
Average seles
345.929

Averoge expenses 323.907
323.907
22.084

Businesses reporting lose (Mo.)
Average sales 5
. 12
Aversge expenses
345.621
36347
363.471

Averape net loss 5
-17.850

| -- | -- |
| :---: | :---: |
| -. | -- |
| -- |  |
| -- | -. |
| -- | -- |
| -- | -- |
| -- | -- |
| -- | -- |
| -- | -- |

--

|  |
| :--- |
| $-Z$ |
| -- |
|  |
| -- |
| -- |
| -- |

Avorege net profits 22.084
(1) These estimates are based on sengie of businesses reporting sales between $\mathbf{\$ 2 5 . 0 0 0}$ and $\mathbf{5 2 . 0 0 0 . 0 0 0}$.

See Tole i for symbols and motes

TABLE 1. Selected operating ratios, in percent of sales. 1987
New Brunswick. Furniture, Refinishing and Repair Shop (SIC 6213)


## Symol:

```
zero or no observetions
-. to0 3nell to0 be expressed
.. not applicable
* confidenicl
```


## potnotes

(11 These esimetes spe besed on sample of businesses reporting sales between $\$ 25.000$ and $\$ 2.000 .000$.
21 Value Total wighted expendiqure on given item
2) Value in each cell $=\frac{\text { lotal weighted soles of all businesses in the sample }}{}$ poo for each quapile
(3) Value in ench cell Toisl weighted expenditure on given iten

Total weighed soles of businesses reporting this itum of expenditure
This portion of the tobl pertains only to the businesses reporting the specific expense iqem. Therefore these retios ore calculated individually anc the qota! will not necesserily equel $100 \%$
motes
Dera are shown by oubrtiles when at least 13 of the sampled businesses report the specific item
 one qumper of the totel number of businesses. Within each quartile the average patio is presented. For comparison purposes, the high and low values of sidies ar shown.

How to use the tebles

(2) The selected renge will indicete the proper quartile. i. e. the bottom 25\%, the lower midde 25\%. the upper midde $25 \%$ or the top $25 \%$
(3) Data pertbining to the selected sales size pange will be in that quertile

## Stenderd Industriet Elessificetion Definition (SIC 1880):

\$1C B213 - Furniture Refinisting and Repair Shops
Businesses primbrily engsod in the repair ang refinishing of furnipure such os retail antique furniqure repair, retail furmiqure
reupholstering, furniture refinishing and repair shops, furmiture repair, furnipure paint and varnith stripping and polishing of furfiture

TABLE 2. Balance sheet profile for incorporated bustnesses only, 1987
Wew Brunswick. Furniture, Refinishing and Repair Shop (SIC E213)


(11) These estimates are bsed on semple of businesses reporting ssles between $\$ 25.000$ and $\$ 2.000 .000$.
see Table 1 for symbols and notes

TABLE 3. Financial ratios(1) for incorporated butinesses only. 1987
New 害runswlck. Furnlture, Refinlshing and Repelr Shop (SIC 6213)

|  | Total(2) | $\begin{aligned} & \text { Sot tom } \\ & 25 \% \end{aligned}$ | Lower $\text { middle } 25 \%$ | Upoer midde 25\% | $\begin{aligned} & \text { ToD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Bus inesses in samole (No.) Low sales value ( $8000^{\circ}$ s) High sales volue $\left(9000^{\prime}\right.$ s) | $(1)^{2}$ | -- | -- | -- | -- |
|  | Average |  |  |  |  |
| Liquidity retio Curtent ratio (times) | $x$ | -* | -- | -- | - |
| Leversge retios <br> Debt/eauity ratio (times) <br> Interest coverage ratio (times) <br> Dobt ratio (times) | $x$ $\chi$ $\chi$ | -- | $\because$ | -- | -- |

111 The retios represent the everege of retios for esch business in the group and eannot be culcuisted from the figures show in fable 2 .
(2) These estimetes art sesed on semple of businesses reporting seles between 525,000 and 22.000,000.

See table 1 for symble and notes.

Definitione:

1. Liquidity ratio:

Cursent $=$ current osseis / current lisbilities.
2. Leverage ratiot:
a) Debifequity $=$ total liabilities / equiry
ol Debr ratio $=$ total liabilities/ ratal assets
cl Interest coverage = nei profit - interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1887
New Brunswick, Furmiture Refinishing and Repair Shop (S1C 6213)

|  | Total:1: | $\begin{array}{r} B=+10 \mathrm{~m} \\ 25 \% \end{array}$ | $\begin{array}{r} \text { 'cower } \\ \text { midd:e } 25 \% \end{array}$ | $\begin{aligned} & \text { UDDE: } \\ & \text { midele } 25 \% \end{aligned}$ | Tos 25: |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sampie (No.) Low sales value ( $\$ 000 \mathrm{~s}$ ) High sales vaive ( $\$ 000$ 's) | - | -- | -* | -- | -- |
|  | Average ( 8000 s) |  |  |  |  |
| Opereting sctivities Cash from operations Depreciation Other | $\begin{aligned} & \bar{x} \\ & x \\ & x \end{aligned}$ | -- | -- | -- | -- |
| Dividends | X | -- | - | -- | -- |
| Investment setivities <br> Disposal of fixed assets <br> Purchase of fixed assets <br> increase in investment <br> Decrease in investment | $\bar{x}$ $x$ $x$ $x$ $x$ | -- | "- | -- | - |
| Financing ectivities <br> Incresse in long term debt <br> Repayment of tong term debt <br> Loans from shareholders <br> Redaymert of loans from shareholders <br> sovances \& loans from governiment <br> Increase in equity <br> Decrease in equity <br> Othep | $\bar{x}$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ | - - - -- -- -- | - <br> - <br> - <br> - <br> - <br> $\therefore$ <br> - | $\square$ <br> - <br> - <br> - | - |
| Increase (decrease) in cash tequivalenta Cash : squivelents-Beginning of the yeer Cash s equivalents - End of the yeer | $x$ $x$ $x$ $x$ | -- | -- | -- | -- |

111 These estimetes are pased on sample of incorporeted businesses reporting sales between $\$ 25.000$ and $\$ 2,000,000$. Somple count includes only those businesses reporting statement of changes.
see Tuble i for symbols eno notes

TABLE 5. Employment changes by size of business, 1984-1987 based on SIC classification in 1987
New Brunswick, Furnlture, kefinishing end Repeir Shop (SIC E213)

| Business size expressed in average labour units(1) | Number of businesses | $\begin{array}{r} \text { Toral payroll } \\ (\$ 000 \text { s) } \end{array}$ | Average labour units(1) | Chenges in number of busincsses with de id employes |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{array}{r} \text { Newly } \\ \text { reporting }(2) \end{array}$ | No Ionger feporting(3) |
| 1584 |  |  |  |  |  |
| Totel | 35 | 722 | 45 | 9 | 4 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-493 \\ & 500 \text { and over } \end{aligned}$ | $\begin{array}{r}34 \\ - \\ \hline\end{array}$ | $x$ <br> - <br> - | 42 - 3 | 9 | 4 - - |
| 1987 |  |  |  |  |  |
| Tote! | 35 | 822 | 48 | 3 | ... |
| $\begin{aligned} & \text { less then } 20 \\ & 20-99 \\ & 100-199 \\ & 500 \text { ond over } \end{aligned}$ | $\begin{array}{r}35 \\ - \\ \hline\end{array}$ | 822 - - | 48 - - | 9 | $\cdots$ $\cdots$ $\cdots$ |

In Average labour units ore calculateo by dividing iotal payoll by the everage annusi wage and salory rete es reported in the
Surver of Employment. Payroll and Hours. Statistics canade. Cotologue 12-002. An oversge isbour unit coulo be interpreted os a
full-time employe Ncte that the business size groups used ere determined at the canade lavel. Thus if a business has at laas 500 employees in canada as whole but loss than that number in any given province it is shown in the 500 and over group
(2) Refers io businesses reporting no payroll decuctions in the previous year

13: Refers to businesses reporting no pbyroll deductions in the following year
"Newly reporting" and "no longer reporsing" businesses are assumed to have been in activity for six months and the information is acjusiec accoroingly
see iable 1 for symbols and nots

TABLE 6. Selected operating charecteristics of small businesses by sales quartile. 1985-1987 New trunswlek. Furniture, Refinishing and Repair Shop (SIC 6213)


1986


1987


111 inese estimetes ore Desed on sample of businesses reporing sales detween 825,000 and $\mathbf{1 2 , 0 0 0 , 0 0 0 .}$
see rable ? for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brunswick, Appliance, Television, Radio and Stereo Stores (SIC 622)


## Symbols

zero or no observations

- too small io0 be expressed
not applicable
$x$ confidential


## Footnote:

(1) These estimates are based on a sample of Dusinesses reporting sales between $\$ 25,000$ and $\$ 2.000 .000$. Total weighed expenditure on given item
21 Volue in each cefl = $\times 100$ for each quertile
(3) Vatue in each cell $=\frac{\text { Tolal weighted expenditure on a given item }}{\text { Toial weighted soles of pusinesses reporting this iten of expenoliture }}$ for file.

This portion of the table pertains onty to the businesses repoping the specific expense iten. Therefore these retios ere calculated incividualty and she soiel will not necessarily equal $100 \%$.

## Motes

Daid are shown by quartiles when at ieast 13 of the sampled businesses report the specific ilem
Records were ranked in bscending oroe according to soies size. Each guarqile li, e. bot?om 25\%. lower midde 25\%, etc. lepresents one quarier of the total numper of Dusinesses. Within eth quertile, the average ratio is presented. for comparison putposes, the high and low values of sales are shown

How to use the eebles
(i) Locate the approprise seles range that is displayed on the two lines entitled low soles volue and ohigh sal value
(2) The selected renge will indicate the proper quaptile. i. . the bottom 25\%, the lower midole 25z, the upper middle 25\% or the 400 25\%
(3) Dota perteining qo the selected sales size ronge will be in thet quartile

## Stenderd Industriel Clastificetion Definition (SIC 1880):

SIC E220. Applisnce. Television, Redio and Stereo stores
Businesses primarily engaged in rezail dealing in mejor household appliances, small electrical appliances. television, radio and sound equipmen:. Repair shops for such applinnces are included in ihis industry group.

TABLE 2. Balance sheet profile for incorporated businesses only, 1987
New Brunswick, Appliance, Television, Radio and Stereo Stores (SIC 622)

|  | Todal\1) | $\begin{array}{r} \text { Bot } 10 \mathrm{~m} \\ 25 \% \end{array}$ | $\text { midole } 25 \%$ | Uppe: middle 25 * | TOD $25 \%$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No.) Low sales value $\left(\$ 000^{\prime}\right.$ s) High sales value $\left(5000^{\circ}\right.$ 8) | $\begin{aligned} & 20 \\ & (1) \\ & (1) \end{aligned}$ | - | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Ascett |  |  |  |  |  |
| Cesh | - | -- | -- | -- | -- |
| Accounts and notes receivable | 20 | -- | -- | -- | -- |
| Inventory | - | -- | -- | -- | - |
| Other current assets | 90 | -- | - - | - - | -- |
| Total cuirent assets | 111 | -- | -- | -- | -- |
| Fixed ossets | 29 | -* | -- | -- | -- |
| Less: Accum. dep. an fixed essets | - | - | - | = | - - |
| Other ussets | 2 | - | -- | - - | -- |
| Total sesets | 142 | - | - | - | ** |
| Limbilities end eavity |  |  |  |  |  |
| Current loans | 19 | - | -- | -- | -- |
| Dther curtent libbilities | 61 | - | - | -- | -- |
| Total cursent liabilities | 79 | -- | - | -- | - - |
| Mortgages Dayable | - | -- | -- | -- | - |
| Long term debt | 4 | -- | -- | -- | $\cdots$ |
| Other liabiilties | 22 | -- | - | -- | - - |
| Total liabilities | $106$ | - | =- | - | -* |
| Total equity | 36 | - | =- | - | - |

11 These estimeses are based on sample of businesses reporting sales between $\$ 25,000$ and $\$ 2,000.000$
See ioble 1 for symbols and notes.

TABLE 3. Finmeiel ratios (1) for incorporated businesses only. 1887
New Brunswick, Applimet, Television, Redio and Stereo Stores (Sic E22)

|  | Total(2) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lower } \\ & \text { middle } 25 \% \end{aligned}$ | $\begin{aligned} & \text { Upper } \\ & \text { middle } 25 \% \end{aligned}$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No.) Low sales value ( $\$ 000$ 's) High sales value ( $\$ 000$ 's) | $\begin{aligned} & 20 \\ & (1) \\ & (1) \end{aligned}$ |  | -- |  | -- |
|  | Averege |  |  |  |  |
| Liquidity retio Current ratio (times) | 1.4 | -- | - | -- | -- |
| Leverage ratios <br> Debt/equity ratio (times) <br> Interest coverage ratio (times) <br> Debt iatio (times) | $\begin{aligned} & 2.9 \\ & 1.5 \\ & 0.7 \end{aligned}$ | -- | -- | -- | -- |

(1) the ratios represent the everge of ritios for each business in the group ond cennot be celculated from the figures show in fable 2
(2) These estimates are besed on semple of Dusinesses reporting swles Detween $\mathbf{2 5 , 0 0 0}$ and $\mathbf{8 2 , 0 0 0 , 0 0 0}$.

See Table 1 for symbols and notes.

Definitions:

1. Liquidity ratio:

Curfent $=$ current assets / current liabilities.
2. Leverag ritios:
a) Debt/equity = total lisbilities / squity.
b) Detr ratio = rotal liabilities / total assets
el Interest coversge ${ }^{2}$ net profit interest expense / interest expense.

TABLE 4. Statement of changes in financial positton for incorporated businesses oniy, 1987
New Brunswick, Appliance, Television, Radio and Sterec Stores (SIC 622)

|  | Total(1) | $\begin{array}{r} \text { Bot } 40 \% \\ 25^{\circ} \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { miodle } 25 \% \end{array}$ | Uppe: middle $25^{\circ}$ | $\begin{aligned} & \text { Top } \\ & 25: \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ 's) High saies value ( $\$ 000$ 's) | $\begin{aligned} & 10 \\ & (1) \\ & (1) \end{aligned}$ | -- |  | -- | -- |
| Average (\$005's) |  |  |  |  |  |
| Operating activisies <br> Cash from oberations <br> Depreciation <br> Other | 4 9 | -- | -- | -- | -- |
| Dividends | - | -- | -- | - | - |
| Investment activitics <br> Disposel of fixed assets <br> Purchase of fixed assets <br> Increase in investment <br> Decrese in investment | $\begin{array}{r} 1 \\ -11 \\ -1 \\ -1 \end{array}$ | -- | -- | -- | -- |
| Finencing ectivisies <br> ?ncrease in long term debs <br> Repayment of lang term debt <br> Loans from shareholders <br> Repayment of loans fiom shareholders <br> Aovances \& loars from government <br> Increase in equity <br> Decrease in equity <br> Other | $\begin{array}{r}6 \\ -6 \\ 3 \\ -3 \\ \hline\end{array}$ | -- - - - - - | - - - - - - - | - - - - - - - | -- -- -- -- $-=$ |
| Increase(decrease) in cesh \& equivalents Cesh 8 equivelents-8eginning of the year Cash Equivelents - End of the year | $\begin{array}{r} 5 \\ -22 \\ -17 \end{array}$ | -- | -- | - | -- |

 only those businesses roporiing e sitement of changes
set Toble f for symbels and notes.

TABLE 5. Employment ehanges by size of business, 1984-1987 besed on sic ciassification in ig87
Now Brunswlck, Applimnce. Televislon, Redio and Stereo Stores (SIC E22)

| Business size expressed in averege labout units 19 ? | Number of businesses | $\begin{array}{r} \text { Total parrol) } \\ (\$ 000 \text { s) } \end{array}$ | Average labour units(9) | Changes in number of businesses with paid employees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{array}{r} \text { Newly } y \\ \text { reporting(2) } \end{array}$ | No longer reporting(3) |
| 1984 |  |  |  |  |  |
| Totel | 171 | 7.690 | 586 | 43 | 23 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { ond over } \end{aligned}$ | $\begin{array}{r}166 \\ 4 \\ - \\ \hline\end{array}$ | $\begin{array}{r} 5.571 \\ x \\ x \\ x \end{array}$ | $\begin{array}{r} 409 \\ 107 \\ 70 \end{array}$ | 43 | 23 $=$ |
| 1987 |  |  |  |  |  |
| Total | 187 | 10.046 | 640 | 40 | ... |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 180 6 $\vdots$ | $\begin{array}{r} 7.854 \\ x \\ x \end{array}$ | 472 90 78 | 38 2 - - | $\because$ <br>  |

1t) Average labour units are calculated by dividing toisl payroll by the average annul wage and salary rate as reportad in the Survey of Employment. Paypoll and Hours. Sisistics Canada, Eaislogue 72-002. An aver age labour unit could be inierpieied bs a
 500 employees in Canace as a whole but less than that number in any given province it is shown in the 500 and over group
121 Refers to businesses reporting no payroll deducions in the previous yeer
131 Refers to businesses reporting no payroll deductions in the lollowing year

- Newly reporting" and ma longer reporting businesses are assumed to have deen in activity for six months and the information is odusied accordingly

See Table for symtiols and notes

TABLE 6. Selected operating characteristics of smali businesses by saies quartile, 1985-1987
New Brunswick, Applisnce, Television, Radio and Stereo Stores (SIC 622)

- Lowe
midole 25

1985

| Wumber of observations in semple <br> Average sales $\$$ <br> Averege expense $\$$ <br> Average net profit (loss) $\$$ | $\begin{array}{r} 35 \\ 202.565 \\ 197.041 \\ 5.525 \end{array}$ |
| :---: | :---: |
| Businestes reporting profit (Mo.) | 29 |
| Averoge sales \$ | 207,819 |
| Average expense \$ | 194.089 |
| Averoge net profits | 13.730 |
| Businesses reporting lose (No.) | 6 |
| Average sales \$ | 241,584 |
| Averoge expense \$ | 254.915 |
| Average net loss $\$$ | -13.231 |

lumber of observations in semple Average sales 5
Averege expenses
Average net Drofit (loss) g

Businesses reporting profit (Mo.)
Average sales
Average expenses 194.089
Averoge net profits

Averige expenses
Average net loss 5


1885

| Mumber of observetions in semple <br> Aversge sales $\$$ <br> Average expense $\$$ <br> Average net profit (loss) \$ | $\begin{array}{r} 46 \\ 420.283 \\ 411.079 \\ 9.204 \end{array}$ |
| :---: | :---: |
| Businesses reportinge profit (Mo.) <br> Average soles \$ <br> Averoge expenses <br> Average net profit $\$$ | $\begin{array}{r} 35 \\ 434,542 \\ 415.576 \\ 18,866 \end{array}$ |
| Busineses reporting loss (No.) <br> Averseg sales <br> Average expense $\$$ <br> Averege net loss $\$$ | $\begin{array}{r} 11 \\ 386.840 \\ 403.897 \\ -17.057 \end{array}$ |

1987

(11) These estimates are based on sample of businesses reporting seles deiween $\mathbf{5 2 5 . 0 0 0}$ and $\$ 2.000 .000$

Set Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales. 1987
New Brunswick, Appliance, Television, Radio \& Stereo Stores (SIC 6221)

|  | Total! 1 ) |  |  | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | bower midale 25\% |  | Upder middele 25\% |  |  | $\begin{aligned} & 700 \\ & 25 \% \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses ir. samp:e (Nc. Low sales value ( $\$ 0000^{\circ}$ ) Migh sales value ( $\$ 000$ s) |  | $\left.\begin{array}{l} 10 \\ 11 \\ 1 \end{array}\right)$ |  | -- |  | -- |  | -- |  |  |  |
| Selected expense item | Industry average(2) |  |  |  |  | $\begin{aligned} & \text { X busi- } \\ & \text { nesses } \\ & \text { reporting } \end{aligned}$ | Redorting businesses only ( 3) |  |  |  |  |
|  | Tot 1 | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { midde } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Uoper } \\ & \text { middl } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |  | Toyal | Bottom | $\begin{array}{r} \text { Lower } \\ \text { middie } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Upoer } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { TOp } \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Pereent of ssles |  |  |  |  |
| Cost of sales | 69.8 | -- | -- | -- | - | 100.0 | 59.8 | -- | -* | -- | -- |
| Occupancy expenses | 4.9 | -- | -* | -- | -- | 100.0 | 4.9 | =- | = | -- | -- |
| Depreciation | 1.3 | -* | -- | $\cdots$ | - | 81.1 | 1.6 | -- | -- | -- | - |
| Repairs os mantenance | 1.0 | -- | -- | -- | - | 76.5 | 1.3 | -- | -- | -- | - |
| hest. light 6 telephone | 2.1 | -- | -- | -- | - | 100.0 | 2.1 | - | -- | -- | -- |
| Rent | 0.6 | -- | -- | -- | - - | 26.9 | 2.1 | -- | -- | -- | - |
| Personnel expenses | 14.3 | -- | -- | -- | -- | 100.0 | 14.3 | -- | -- | -- | - |
| Finenciel expenses | 1.0 | -- | -- | - | - | 100.0 | 1.0 | -- | -* | -* | - |
| Interest \& bank cherges | 0.7 | - | - | -- | -- | 75.2 | 0.9 | -- | ** | - | -- |
| Professional fees | 0.4 | -- | -- | -- | -- | 95.4 | 0.4 | -- | -- | -- | -- |
| Other expenses | 6.0 | -- | -- | - | -* | 100.0 | 6.0 | -- | -- | -- | -- |
| Profit (lose) | 4.0 | - | =- | -- | -- | 100.0 | 4.0 | -* | -- | -- | -- |
| Total | 100.0 | -- | -- | -- | -- | 100.0 | ...* | -- | =- | - | -- |

## Symbols

- zero or no observisions
= 400 smell too be expressed
not epplicmble
$\times$ confidential
footnotes

11) These estimetes ar besed on semple of businesses raporting sales between $\$ 25,000$ end $\$ 2,000,000$.
12) Value if each cell $=\frac{\text { Total whighted expenditure on given iten }}{\text { lorsl weighted salos of alt businesses in the sample }}$ foo for ench quertile.
(3) Yoiue in esch cell $=\frac{\text { Totel wighted expendiqure on given item }}{\text { Total weighted seles of businesses reporting this item of expenditure }}$ for esch quertile.

This portion of the table pertains only zo the businesses reporqing the specific mpphst itum. therefort these retios ere calculated individully and the cotal will not necessarily equal 1002 .

## Motes

Dete are shown by quartiles when at least 13 of the sampled busimeses report the specific item
Gecords wer renked in escending order scording to seles size. Esch quartile li. t. Dottom 25\%. 1ower midde 25\%, etc.l represents on querter of the total number of busingsses. Within ech quertile. the eversge retio is prespentec. for comparison purposes, the high and low velues of seles are shown.

How to use the tebles

(2) The selected renge will indicete the proper quertile. i. . the botton 25\%. the lower miode 25\%. the upper miode 25I or the top 25\%.
(3) Dete perquining to the selected seles size ronge will be in thet quartile.

## Stander Industrisl Cleseifiestion Deflmition (sit Mse):

SIC 6221 - Applimee. Television, Redio und Stereo Storet
Bus inesses primarily engaged in retail debling in household applitences. radios, television sets and sound equipnent. These businesses include petail por satie househola air conditioners. appliance. radio. television bnd siereo stores. reteil household appliances. retail
 fremers. petail househola hair driers, retail household hiqchen appliances, retail micromeve and convention ovens. retsil houshold ranges lstovesi. rera: household refrigerators, retail household swing machines, retail househoid stoves. retail household vaccuum clegners and reiail household washing mechines

TABLE 2. Balance sheet proflle for incorporsted businesses only, 1987
New Brunswick, Applisnce, Television, Redio Stereo Stores (Sic 6221)

|  | ictal(1) | $\begin{array}{r} \text { Botiom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lowe! } \\ & \text { midd } 25 \% \end{aligned}$ | Uoper midde 25\% | $\begin{aligned} & \text { TOD } \\ & \text { 25\% } \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ 's) High sales value ( $\$ 000^{\prime}$ s) | $\left(\begin{array}{l}\text { (1) } \\ (1)\end{array}\right.$ | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Assets |  |  |  |  |  |
| Cesh Accounss and notes receivoble | 22 | -- | -- | -- | -- |
| Inveniory | 2 | -- | -- | -- | -- |
| Other current assets | 141 | -- | -- | -- | -- |
| Total curcent sssets | 163 | -- | -- | -- | -- |
| Fixed assets | 34 | -- | -- | -- | -- |
| Less: Accum. dep. on $f$ ixed essets | - | =- | -- | -- | -* |
| Other assets | 5 | -- | - | -- | -* |
| Total usseta | 202 | -- | - | - | -- |
| Lisbllities and equity |  |  |  |  |  |
| Current loans | 43 | -- | -- | -- | - |
| Other curient liabilities | 72 | -- | - | -- | $\cdots$ |
| Total current liabilities | 116 | -- | - | -- | -- |
| Mortgages dayable | - | - | - | -- | - |
| Long term debt | 1 | =- | - | -- | - |
| Other lisbilitios | 34 | -- | -- | - | - |
| Totel liebilities | 150 | -- | -* | -- | =- |
| Totel equity | 51 | -- | - | -- | =- |

IV) These estimates are based on sample of businesses peporting seles between 325,000 and $\$ 2,000,000$.
see inol i for symols and notes.

TABLE 3. Finmetal ratios (1) for incorporated businesseal only, 1987
New Orunswick. Applitnce. Television, Radio Stereo Stores (StC E221)


(1) The fation represent the everege of retios for each business in the group and cannot be calculated from the figures shown in lable a.

121 These estimetes are besed on smple of businesses peporting seles between 825,000 and $82,000.000$.
See ieble 1 for symbols and notes.

## Definitions:

1. Hquidity retio:

Current $=$ current assets / current liabilities.
2. Levertege retios:
8) Deti/equity $=$ total liabilities / equity.
b) Debt ctio = total iabilities / total asseis.
c) Interest coverage = net profit interest expense finterest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987 New Brunswick, Appllance, Television, Radio stereo Stores (SIC 6221)

|  | Toal (1) | $\begin{array}{r} 8 c+: 0 m \\ 25 \% \end{array}$ | ower $\text { middie } 25 \%$ | Upper $\operatorname{miode} 25 \%$ | $\begin{aligned} & \text { Tof } \\ & 25: \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samale (No.) Low sales value i $\$ 000$ 's) H igh sales value ( $8000^{\circ} \mathrm{s}$ ) | $\begin{aligned} & 5 \\ & (i) \\ & 1 i \end{aligned}$ | -- | -- |  | -- |
|  | Average (\$000's) |  |  |  |  |
| Operating ectivities Cash from operations Depreciation Other | 9 7 -5 | -- | -- | -- | -- |
| Dividends | - | $=$ | -- | -* | -- |
| Investeent ectivities <br> Disposel of fixed assets <br> Purchase of 1 ixed assets <br> Increse in investment <br> Decresse in investment | $\begin{array}{r}7 \\ -9 \\ -9 \\ \hline\end{array}$ | -- | -- | -- | -- |
| Fimancing activities <br> Incresse in fong tern debt <br> Repayment of long term debt <br> Loens from shareholders <br> Redayment of loans from shareholders <br> Advances \& loans from government <br> Increase in equity <br> Decresse in equity <br> Other | 1 -4 4 -4 - | - - - - - - | - <br> - <br> - <br> - <br> - <br> - | $=-$ <br> - <br> - <br> $\therefore$ <br> - | - |
| Incresese(decroase) in cosh siequivalents Cesh sequivalents-Beginning of the yeer Cast equivalents - End of the year | -2 -23 -25 | -- | -- | -- | -- |

 only those businesses isporting a statenent of changes.
set isble 1 for symbols and notes.

TABLE 5. Employment changes by size of business. 1984-1987 besed on SIC cissetfication in 1987 New Brungwick, Applimnce, Television, 界edio Stereo Steres (SIC 6221)

|  |  |  |  | Changes in numb with pai | of businesses loyee: |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Business ize expressed in overage labour units(1) | Number of businesses | Total psyroli | Average labour units(i) | $\begin{array}{r} \text { Newly } \\ \text { reporting(2) } \end{array}$ | No longer reporting(3) |
| 1984 |  |  |  |  |  |
| Total | 42 | 2,598 | 193 | 7 | 4 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | $\begin{array}{r}40 \\ 2 \\ \hline\end{array}$ | $x$ $\times$ $\times$ | $\begin{array}{r}135 \\ 58 \\ \hline\end{array}$ | $?$ | 4 |
| 1987 |  |  |  |  |  |
| Total | 50 | 3.049 | 197 | 12 | - . |
| $\begin{aligned} & \text { less then } 20 \\ & 20-99 \\ & 100=499 \\ & 500 \text { end over } \end{aligned}$ | 49 | $x$ $\times$ -8 | $\begin{array}{r}174 \\ 23 \\ - \\ \hline\end{array}$ | 12 | $\cdots$ $\cdots$ $\cdots$ |

III Average labour units ere colculated by dividing potel poyroll by the everoge annusl wage and solary rote as repopted in the Surver of Employment, faytoll and hours. Stafistics Canade. Catalogue 72-002. Mn average labour unit could be interpieted as a full-time employee. Note thot the business size groups used are determined of the consde tevel. Thus if o business hes of leas? 500 mployees if Canade as mhole but less than that number in any given province it is shown in the 500 and over group
(2) Refers to Dusinesses reporting no poyroli deductions in the previous year

131 Refers 10 businesses reporting no payroll deductions in the following year
"Newly pepopting" and "no langer peporting" businesses are assumed to heve been in activity for six months and the information is adjus?ed accordingly.

See loble for symbils and notes

TABLE 6. Selected operating charecteristics of small businesses by sales quertile. $1985-1987$
New Brunswick, Appliance. Television, Radio Stereo Stores (Sic 6221)


1985

| Mumber of observetions in sample <br> Aversge selos 5 <br> Averape expense $\$$ <br> Average net profis (loss) \$ | 11 277.418 279.373 6.045 |
| :---: | :---: |
| Businesses reporting a profit (Mo.) | 8 |
| Average sales 8 | 326.294 |
| Averege expense \$ | 309.195 |
| Average net profits | 17.089 |
| Businestes reporting lose (Mo.) | ${ }^{3}$ |
| Aversog sales ${ }^{\text {S }}$ | 313.929 |
| Average expense \$ | 326. 251 |
| Average net loss \$ | -12.322 |

1986

| Mumber of observetions in stmple Average sales $\$$ <br> Average expense $\$$ <br> Average net orofit (loss) $\$$ | $\begin{array}{r} 20 \\ 433.068 \\ 125.375 \\ 7.692 \end{array}$ |
| :---: | :---: |
| Businesses reporting profit (Wo.) | 15 |
| Average sales ${ }^{\text {S }}$ | 459.959 |
| Average expense 5 | 447.834 |
| Average net Drofit 5 | 22.125 |
| Businmses reporting lose (Mo.l | . 5 |
| Average seles 5 | 450.020 |
| Average exdense 5 | 472.920 |
| Aversge not loss \$ | -22,900 |

1987

| Number of observetions in semple <br> Average sales $\$$ <br> Average expense $\$$ <br> Average net. profit (loss) $\$$ | $\begin{array}{r} 13 \\ 354,997 \\ 345.563 \\ 9.434 \end{array}$ | -- | -- | -- |
| :---: | :---: | :---: | :---: | :---: |
| Businesses reporting a profit (Wo.) | 9 |  |  |  |
| Average sales \$ | 352.785 | -- | -- | - |
| Average expense 8 | 337.354 | -- |  | - |
| Averege net profit \$ | 15.431 | - | -- | - |
| Susinesses reporting less (Wo.) | 4 |  |  |  |
| Average sales | 475.471 | -- | - | - |
| Average expmse 8 | 490.758 |  |  |  |
| Average net los: 5 | -15.287 | -- | - | -- |


See table 9 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brunswick. Television, Radio Stereo Stores (SIC 6222)

|  | Total(1) |  | $\begin{array}{r} \text { Bat tom } \\ 25 \% \end{array}$ |  | $\begin{aligned} & \text { Lowe } \\ & \text { midote } 25 \% \end{aligned}$ |  | Upper midole 25\% |  |  | $\begin{aligned} & \text { ToD } \\ & 25 \% \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales walue ( $\$ 000$ s) High sales value (\$00C's) |  | $\left.\begin{array}{l} 14 \\ (1) \\ 11 \end{array}\right)$ |  | -- |  | -- |  | -- |  |  |  |
| Selected expense item | Industry average(2) |  |  |  |  | $\begin{aligned} & \text { \% busi- } \\ & \text { nesses } \\ & \text { reorting } \end{aligned}$ | Reporting businesses only 3 ) |  |  |  |  |
|  | Tota | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middl } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { UDoeq } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |  | Total | $\begin{aligned} & \text { Bottom } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { Lower } \\ & \text { middle } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { Upper } \\ & \text { middle } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { ToD } \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Percent of sales |  |  |  |  |
| Cost of seles | 69.4 | -- | -- | -- | -- | 100.0 | 69.4 | -- | -- | -- | -- |
| Dceupancy expenses | 7.5 | =- | -- | -- | - | 100.0 | 7.5 | - | -- | -- | -- |
| Deprecistion | 1.9 | -- | -- | -- | - | 78.2 | 2.5 | -- | -- | -- | -- |
| Repairs ${ }^{\text {b maintenance }}$ | 0.6 | -- | -- | -- | -- | 70.6 | 0.8 | - | - | -- | -- |
| Meat. lights telephone | 3.2 | -- | -- | -- | -- | 100.0 | 3.2 | - | - | -- | -- |
| Rent | 1.8 | -- | -- | -- | -- | 52.4 | 3.4 | - | - | -- | -- |
| Personnel expenses | 12.8 | -- | - | -- | - | 100.0 | 12.8 | = | -- | -- | - |
| Financial expenses | 1.6 | - | - | -- | - | 100.0 | 1.6 | -- | - | -- | = |
| Interest 8 bank charges Professionat iees | 1.2 0.4 | -- | -- | -- | - | 67.3 88.3 | 1.7 | -- | -- | -- | -- |
| Other axponses | 12.6 | -- | -- | - | -- | 100.0 | 12.8 | -- | -- | -- | -- |
| Profit (loss) | -4.1 | -- | -- | -- | - | 91.3 | -4.4 | -* | -* | -* | -- |
| Tatal | 100.0 | -- | -- | -- | -- | 100.0 | ... | -- | -- | -- | -- |

## Symool:

- zero of no observations
-- too snell too be expresseo
not applicabl
- confidentiel


## footnotes

(1) These estimates are besed on sample businesses reporting saies between $\mathbf{2 2 5 , 0 0 0}$ and $\mathbf{2 2 , 0 0 0 . 0 0 0}$. lotel weighted expenditure on given item
(2) Volue in esch cell $=\overline{\text { Total weighted sales of all businesser in the semple }} \times 100$ for each autale.
(3) Volue in mach cell Total weighted expenditure on given item

This portion of the table pertains only to the businesses reporiing the specific expense item. Fherefort these ratios are calculated individually and the total will not necesserily equat looz

Motes
Date are shown by guaptilus when ot least 13 of the sampled businesses peport the specific item.
Records wert ranked in ascending order according to seles size. Eech quertile (i. e. Doitom $25 \%$. lower middele 25\%, atc.) represents one quarter of the total number of businesses. Within each quertile. the overage fatio is presented. For comperison purposes, the high and low values of sales arn shown.

Now so use the tables
(1) locete the approprist sales range that is displaydo on the two lines entitled maw sales valuen and migh soles valuem
(2) The gelected ronge will indicate the proper quartile. i.e. the botion 25\%. the lower midel 25\%. the upper midde $25 \%$ or the 10p 25\%
(3) Dete pertaining to the selected sales slze renge will be in thet quertile.

Standerd Industrial Clestificetion Definition 1515 18801:

## SIC 8222 - Television. Radio and Sterec stores

Businesses primarily engaged in retail dealing in lelevision and padio receiving sets and sound equipment. Such stores may be secondarily engaced in selling records. tapes, musical instruments and parts for television and radio seis and stermo equipment as well as some repsiring of such equipment. Included are businesses engeged in retail home compurers: retail qoud speakers; retail housenold radio receiving seis: retail sound equipment, components and perts: relail household stereorecorc players; retail household tape players end fecoroers; relail telephones; television and padio stores: television. redio and steres stores: fetail television sets; retail tuners and amplifiefs and peral video recorders

TABLE 2. Balance sheet profile for incorporated businesses only, 1987
New Brunswick, Television, Redio (Stereo Stores (Sic 6222)

|  | Total(1) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { bower } \\ & \text { middle } 25 \% \end{aligned}$ | UpDer $\text { middle } 25 \%$ | $\begin{aligned} & \text { TOO } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses if sample (No.) Low sales value ( $\$ 000$ 's) High sales value ( $\$ 000$ 's) | $\left(\begin{array}{l}10 \\ (1) \\ (1)\end{array}\right.$ | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
|  |  |  |  |  |  |
| Cash | - | -- | -- | -- | -- |
| Accounts and notes receivable | 23 | -- | -- | -- | -- |
| Inventory |  | -- | -- | -- | -- |
| Other current assets | 70 | -- | -- | -- | -- |
| Total current assets | 93 | -- | -- | -- | -- |
| Fixed assets | 25 | -- | -- | -- | = |
| Less: Accum. dep. on fixed assets |  | - | - | -* | - |
| Dther assets | - | -- | -- | -- | -- |
| Total ussets | 119 | -- | -- | -- | - |
| Lisbillties end equity |  |  |  |  |  |
| Current loses <br> Other current liabilities | 57 | -- | -- | -- | -- |
| Totel current ilsbilities | 64 | -- | -- | -- | -- |
| Mortgages payable | - | -- | -- | -- | -- |
| Long term debt. | 4 | - | -- | -- | -- |
| Other Iiabilities | 17 | -- | $\cdots$ | -- | - |
| Total lisbilities | 85 | -- | -- | -- | -- |
| Total equity | 34 | -- | -- | -- | -- |


See rable 1 for symbols and notes.

TABLE 3. Financial ratios (1) for incorporeted businesses only. 1987
New Brunswick. Televlslon, Redio stereo stores (SIC E222)

|  | Total(2) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | midd Lowe? $25 \%$ | Uoper middle $25 \%$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No.) Low sales vilue ( $\$ 000$ 's) Migh sales velue (\$000's) | $\begin{aligned} & 10 \\ & (1)^{1} \\ & (1) \end{aligned}$ | -- | -- |  | -- |
|  | Average |  |  |  |  |
| Liquiditr retio Current ratio (times) | 1.5 | -- | -- | -- | -- |
| Leversge retios <br> Debt/equity retio (times) <br> Interest coverage retio (times) <br> Debt potio (times) | $\begin{aligned} & 2.5 \\ & 1.7 \\ & 0.7 \end{aligned}$ | -- | -- | -- | -- |

(11) The ratios represent the terge of retios for each business in the group and cennot be calculated from the figures shown in toble 2 .

See tible i for symole and notis.

## Definitions:

1. Lienidity retio:

Current $=$ curpent issets / current liabilities.
2. Leverage ratios:
al Debi/equity $=$ total liabilipies / equity
b) Debi ratio = roial liabilities/toial assets
c) Interesi coverage = net protit - interest expense/interest expense.

TABLE 4. Statement of ehanges in financial position for incorporated businesses only. 1987
New Brunswick, Television, Radio Stereo Stores (SIC 6222)

|  | Total(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{gathered} \text { Lower } \\ \text { middit } 25 \% \end{gathered}$ | Uoder $\text { middle } 25 \%$ | $\begin{aligned} & \text { To } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ 's) Migh sales value ( $\$ 000^{\prime}$ s) | $\left.(1)^{4}\right)$ | -- | -- | -- | -- |
|  | Average (5000's) |  |  |  |  |
| Opereting activities Cash from oper stions Deprecietion Other | $\begin{aligned} & x \\ & x \\ & x \end{aligned}$ | -- | -- | -- | -- |
| Dividends | $x$ | - | = | -- | - |
| Investment ectivities Disposal of fixed essets Purchase of fixed assets Incresese in investment Decrease in investment | $x$ $\times$ $\times$ $x$ | -- | -- | -- -- -- | -- |
| Financing ectivities <br> Increase in long term debt <br> Reperment of long term debt <br> Loans fiom sharenolders <br> Repsyment of loans from shareholders <br> Advances \& loans from govermment <br> Increase in equity <br> Decrease in equity <br> Other | $\begin{aligned} & x \\ & x \\ & x \\ & x \\ & x \\ & x \\ & x \\ & x \end{aligned}$ | - - - - - - - | - - - - - - - | -- <br> - <br> - <br> - <br> - <br> - | - |
| Increase(decfeate) in cesh sequivelent: Cash \& equivalents-Beginning of the yeep Cash \& equivelents - End of the yoer | $x$ $x$ $x$ | -- | -- | -- | -- |

III These estimates ar based on sample of incorporeted businesses peporting sales detween $\mathbf{5 2 5 , 0 0 0}$ and $\mathbf{3 2}$, 000, 000. Somple count includes only those businesses peporiing a statement of chenges.
see iable ifor symbols and notes.
TABLE 5. Employment chunges by size of business. 1984-1987 based on SIC clasziflcation in 1987
New Brunswlek. Television. Redio Sterto Stores (Sic E222)

|  |  |  |  | Chongex in num with pai | of businesses ployees |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Business size expressed in aversege iabour units(1) | Number of businesses | Total payroil $\left(\$ 000^{\prime} s\right)$ | Average iabour units(1) | $\begin{array}{r} \text { Nemiy } \\ \text { reporting(2) } \end{array}$ | No ronger reporting(3) |
| 1984 |  |  |  |  |  |
| Totel | 73 | 3,767 | 299 | 25 | 13 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100 \text { - } 499 \\ & 500 \text { ond over } \end{aligned}$ | 70 2 - 1 | $\begin{array}{r} 2.440 \\ x \\ x \end{array}$ | $\begin{array}{r} 181 \\ 48 \\ 70 \end{array}$ | 25 | 13 |
| 1587 |  |  |  |  |  |
| Totel | 78 | 5.233 | 350 | 11 | $\cdots$ |
| $\begin{aligned} & \text { 1ess than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { end over } \end{aligned}$ | $\begin{array}{r}70 \\ 5 \\ \hline 1\end{array}$ | $\begin{array}{r} 3,209 \\ x \\ x \end{array}$ | 206 66 - 78 | $\begin{array}{r}16 \\ 2 \\ \hline\end{array}$ | $\cdots$ $\cdots$ $\cdots$ |

Ill Averape labour units are calculated by dividing total payrall by the average annul wage and salary fith os reported in the Survey of Employment, Paycoll and Hours, Statistics Canads. Catalogue 72-002. An avarage labour unit could be interpreted as a full-pime employee. Nore that the business $s i z t$ groups used are determined of the Canadig level. Thus if ousiness has at least 500 employees in Cansda as o whole bu? less than that number in any given province it is shown in the 500 and over group.
121 Refers to businesses reporting no payroll deductions in the previous year.
(3) Refers to businesses reporting no payroll deductions in the following year.

- Newly reporing" and "no longer reporting" busingsses ore assumed to hove been in activity for six months ond the informetion is adjustec sccordingly
see isole ; for symols and nores

SOURCE: Sma:l Business and Soecial Supveys Division, statistics Canmat.

TABLE 6. Selected opureting charncteristics of small businesses by sales quartile. 1985-1987
New Srunswick, Television, Radio $\frac{1}{\text { I Sterso Stores (SIC 5222) }}$

|  | Total(1) | $\begin{array}{r} 80+10 \mathrm{~m} \\ 25 \% \end{array}$ | $\text { midd } 25 \%$ | Upoer midole $25 \%$ | Top $25 \%$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | 1985 |  |  |
| Mumber of observations in sample |  |  |  |  |  |
|  | 255.420 | -- | -- | - | - |
| Aversge expense \$ | 250.489 | -- | -- | -- | -- |
| Average net profit (loss) \$ | 4.931 | -- | -- | -- | -- |
| Buslnesses reporting profit (Wo.) | 258.714 |  |  |  |  |
| Average sales | 258.710 | -* | - | - | -- |
| Avorage expense $\$$ | 247.051 | - | - | -- | -- |
| Average not profit \$ | 11.659 | -- | - | -- | -- |
| Businesses reporting loss (Mo.) | 158.500 |  |  |  |  |
| Average ssles 5 年 | 168.500 | -- | -- | - | -- |
| Average expense $\$$ | 185,000 | -- | -- |  | -- |
| Average net loss \$ | -16.500 | -- | -- | -- | -- |



| Mumber of observetions in semple <br> Average sales $\$$ <br> Averege expenses <br> Aversge net Drofic (loss) \$ | $\begin{array}{r} 17 \\ 314.640 \\ 315.492 \\ -852 \end{array}$ |
| :---: | :---: |
| Busineses reporting a profit (Mo.) | 5 |
| Average stules | 398.453 |
| Average expense 5 | 392.837 |
| Average net profits | 5.618 |
| Businesses reporting loze (Mo.) | 8 |
| Averoge seles ${ }^{\text {S }}$ | 275.662 |
| Average expense \% | 281.143 |
| Average net loss 5 | -5.481 |

(1) These estimates are based on sample of businesses raporting sales between $\$ 25,000$ and $\$ 2,000,000$.
see Table 1 for symools and notes

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brunswick. Applience, Television, Redio stereo Repeir Shops (Sic 6223)


## Syubols

- zero or no observerions
-- 100 smell 100 be expressed
. not eplicable
x confidenitil


## Footnotes

(1) These ustimetes are besed on semple of businesses reporting sales between 525,000 sind $\$ 2.000,000$


This portion of the table pertains only io the businesses reporting the specific expense item. Pherefore these petios ere celculated individualiy and the totel will mot necessarily equat $100 \%$.

## Motes

Date are shown by quartiles when st last 13 of the sampleo businesses feport the specific item.
 on quarter of the total number of businesses. Within each quertile, the average petio is presented. for comperison purposes. the high and low vilues of silus er shown.

How to ute the teblet

(2) The selected range will indicate the proper quertile. i. the bottom 25\%. the lower middu 25z. the upper middte 25z or the $10025 x$
(3I Deta perteining to the selected seles size range will be in thet quartile.

## Stenderd Industrisl CIbsaificetion Definition (SIC 18e0):

SIE 5223 - Applisnce, Television. Radio and Stereo Repeip Shope
Businesses primarily engaged in the reptir and maintenance of padios, television sets. stermo equipment, tape pecorders and household electrical appliences. Such shops may be secondarily engaged in selling such equipment and parts. Businesses primerily engaged in retait dealing in such equipment and appliances ar classified in one of the preceding classes of this industry group. Businesses engaged in the repair of household appliances. repaip of radios, repair of stereo equipment and phe repair of television sets or included in this industry.

TABLE 2. Balance sheet profile for incorporated businesses only. 1987
New Brunswlek, Appliance, Television, Radic Stereo Repelr Shops (SIC 6223)

|  | Total(1) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { bower } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Upder } \\ & \text { midole } 25 \% \end{aligned}$ | $\begin{aligned} & \text { Top } \\ & 25: \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000^{\circ} \mathrm{s}$ ) High soles value ( $\$ 000^{\prime}$ s) | $(1)^{3}$ | -- | -- | -- | -- |
|  | Average ( 5000 's |  |  |  |  |
| Asset: |  |  |  |  |  |
| Accounts and notes receivable | x | -- | -- | -- | -. |
| Inventory | $\times$ | -- | -- | -- | -- |
| Other current assets | X | -- | - | -- | - |
| Total current assets | x | -- | -- | -- | -- |
| fixed essets | $x$ | - | - | -- | - - |
| Less: Accum. dep. on fixed assets | $\frac{x}{x}$ | -- | - | -- | -- |
| Other assets | $\times$ | -- | -- | -- | -- |
| Total ersete | x | -- | -- | -- | - |
| Lisbilitios and equity |  |  |  |  |  |
| Cuher cuprent lisbilities | $\times$ | -- | -- | -- | -- |
| Total curpent liabilities | $x$ | -- | -- | - | -- |
| Mortgapes payable | $x$ | -- | -- | -- | -- |
| Long term debt | $x$ | *- | -- | - | - |
| Other lisbilities | $x$ | -- | -- | *- | =- |
| Total liabilities | $x$ | -- | -- | -- | - |
| Total equity | $x$ | -- | . $=$ | -- | -- |

(1) These estimetes er based on semple of businesses repopting sules between $\$ 25,000$ and $\$ 2,000,000$.

See iable i for symbois and notes.

TABLE 3. Financial ratios (1) for incorporated businesses only. 1987
New Brunswlck. Applience. Teievislon, Redio seereo Repeir Shops (Sic s228)

|  | Tot $1(2)$ | $\begin{array}{r} \text { Bot tom } \\ 25 x \end{array}$ | $\begin{aligned} & \text { Lower } \\ & \text { middi } 25 \% \end{aligned}$ | Upper $\text { middle } 25 \%$ | 700 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ 's) High sales value ( 5000 's) | $\begin{aligned} & (1)^{3} \\ & (1)^{2} \end{aligned}$ |  | -- | -- | -- |
|  | Aversoge |  |  |  |  |
| Liquidity retio Current ratio (times) | 1.5 | -- | -- | -- | -- |
| Leversege patios <br> Debt/equity retio (times) <br> Interest coverage retio (times) <br> Debt petio (times) | $\begin{aligned} & 2.5 \\ & 2.1 \\ & 0.7 \end{aligned}$ | -- | -- | -- | -- |

(1) The retios represent the averge of ratios for ech business in the proup ond cennot be celculsted from the figures shown in ieble 2 .
(2) These ettimetes oresed on emple of businesses reporting seles between 825.000 end 82.000.000.

See iove i for symbols and notes.

Definitions:

1. Liquidity petio:

Current $=$ curpent assets / currant biabilitias.
2. Leversge retios:
al Deti/equity $=$ tctal Habilities $/$ equity
b) Debr ratio $=$ total hafilities / cotal assets.
c) Interest coverage $=$ net profit interest expense/interest expense

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987 New Brunswick, Appllance, Television, Redio stereo Repeir Shops (SIC 6223)

|  | Total(1) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | towe $\text { midole } 25 \%$ | Upde <br> middle 25\% | $\begin{aligned} & \text { To: } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low seles value ( $\$ 000 \mathrm{~s}$ ) High sales value ( 8000 's) | $\begin{aligned} & 1 \\ & (1) \\ & (1) \end{aligned}$ |  | -- | -- |  |
|  | Average (\$000's! |  |  |  |  |
| Operting activities <br> Cash from operations <br> Deprecietion <br> Dther | $\begin{aligned} & x \\ & x \\ & x \end{aligned}$ | -- | -- | -- | -- |
| Dividends | x | -- | - | -- | -- |
| Investment ectivilies <br> Disposal of fixed assets <br> Purchase of fixed assets <br> Increse in investment <br> Decresse in investment | $x$ $\times$ $\times$ $x$ | -- | -- | -- | -- $=-$ $=-$ |
| Financing ectivities <br> Incresse in long tarm debt <br> Repayment of long term debt <br> Loons from shereholders <br> Redayment of loans from shareholders <br> Advances 8 loans from government <br> Incresse in eouity <br> Decresse in ecuity <br> Other | $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ | $\begin{array}{r}\text { - } \\ \hline- \\ \hline- \\ \hline- \\ \hline- \\ \hline-\end{array}$ | - - $-\infty$ -- - | - -- -- -- -- | $-=$ $-=$ - - - - |
| Increses(decreses) in cesh suivalents Cash equivelents-Beginning of the yeer Cash equivelents - End of the yeer | $x$ $\times$ $\times$ | -- | -- | -- | -- |

(1) These estimates are desed on sample of incopporeted businesses reporting sales betwen $\$ 25.000$ anc $\$ 2.000,000$. Smple count inciudes only those businesses reporting stelement of chenges
see ioble i for symools and notes.

TABLE 5. Employment changes by size of business. 1984-1987 bused on SIC cisesficetion in igs7
Hew Brunewlck, Appilance, Television, Redio stereo Repeir Shops (SIC e2z3)

| Business size expressed in average laboup units(1) | Number of businesses | $\begin{array}{r} \text { Total peypoll } \\ (\$ 000 \text { : }) \end{array}$ | Averseg labour unite(i) | Chenges in number of busincses with psid mplorees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{array}{r} \text { Nowiy } \\ \text { reporting }(2) \end{array}$ | No longer reporting(3) |
| 1984 |  |  |  |  |  |
| Tote 1 | 54 | 1.288 | 87 | 11 | 6 |
| $\begin{aligned} & \text { 1ess than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { ond over } \end{aligned}$ | 54 $=$ $=$ | $1.268$ | 87 - - | 11 - | 6 - - - |
| 1987 |  |  |  |  |  |
| Totel | 59 | 1.752 | 50 | 1 | - |
| $\begin{aligned} & \text { les: then } 20 \\ & 20-99 \\ & 100-49 \\ & 500 \text { end over } \end{aligned}$ | 59 | $\begin{array}{r} 1.752 \\ = \\ = \end{array}$ | $\begin{array}{r}90 \\ = \\ \hline\end{array}$ | g - - | . |

 Survey of Employmen. Parroll and Hours. Statisfics Canada. Catalogue 72-002. an overoge laboup unit could de interpreted es o full-time employee. Mope that the business size gioups used are determined it the concode ievel. Thus if business hes et lest 500 employees in Canade as a whole but less then thet number in any given province it is show in the soo and over group.
(2) Refers to businesses repolting no paypoll deductions in the orevious yeap
(3) Refers to businesses peporting no payroll deductions in the following year
"Newly reporting" and "no longer poporting" businesses are assumed to hove been in activity for six months and the information is adjusteo accordingly
see table 1 for symbols and noies

TABLE 6. Selected operating characteristics of small businesses by seles quertile, $1985-1987$
New Orunswick. Appliance. Television, Radio Stereo 贯epair Shops (Sic E223)


1985


1985

| Number of observations in sample Average seles \$ <br> Average expenses <br> Average net profit (loss) \$ | 8 114.848 108.951 5.697 |
| :---: | :---: |
| Businesces reporting profit (Mo.) | 7 |
| Averege sains | 110.072 |
| Average expenses | 96.798 |
| Averege net profit 5 | 13.274 |
| Bueinesses reporting lose (Mo.l | 1 |
| Average sales | 128.373 |
| Averoge expense $\$$ | 145.409 |
| Averege net loss 5 | -17.036 |

1987

(1) These estimetes are based on sample of businesses reporting s8les beiween $\mathbf{2 5 , 0 0 0}$ and \$2,000.000.

Soe roble 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brunswick, Automobile (New) Deslers (SIC 6311)



| Selected expense item | Industiy average(2) |  |  |  |  | \% businesses reporting | Feporing businesses only (3) |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Bot tom 25\% | $\begin{array}{r} \text { Lower } \\ \text { midde } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Upper } \\ & \text { midd } 1 \text { e } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |  | Total | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { midd } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Upper } \\ \text { middl } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
|  | Percent of soles |  |  |  |  |  | Purcent of soles |  |  |  |  |
| Cost of seles | 61.2 | - | - | -- | -- | 100.0 | 61.2 | -- | -- | -- | -- |
| Dccupancy expenses | 7.9 | - | - | -- | - | 100.0 | 7.3 | -- | -- | - | -- |
| Depreciation | 1.8 | - | - |  | -- | 100.0 | 1.8 | -- | -- | -- | -- |
| Reptirs one intenance | 1.7 | -- | -- | -- | -- | 89.4 | 1.9 | - | - | -- | -- |
| Mat. Ifght telephone | 1.8 | -- | -- | -- | " | 100.0 | 1.8 | - | -- | -- | - |
| Rent ${ }^{\text {d }}$ ( | 2.5 | -- | -- | -- | - | 71.9 | 3.5 | -- | -- | - | -* |
| Personmel expenses | 11.0 | -- | *- | -* | -- | 100.0 | 11.0 | -- | -- | -- | -- |
| Financial expenses | 2.8 | - | =- | -- | -- | 100.0 | 2. ${ }^{\text {c }}$ | - | -- | - | "- |
| Interest t bank charges | 1.9 | - | -- | -- | -- | 84.1 | 2.2 | -- | - | - | -- |
| Protessionsl fees | 0.9 | - | -- | -- | - | 100.0 | 0.9 | -- | - | - | -- |
| Other expenses | 17.8 | = | - | -- | - | 100.0 | 17.8 | -- | - | -- | -- |
| Prefit (lozs) | -0.6 | -- | -- | -- | -- | 100.0 | -0.8 | -- | - | -- | -- |
| Totel | 100.0 | -- | - | -- | -- | 100.0 |  | -- | -* | - | - |

## Syubols

zero or no observitions
=- too smell too be oxpressed
not eppliceble

- confidentiol


## Peotnotes

(1) These etimetes ere oesed on semple of businesses reporting seles between 525,000 and $52,000,000$

21 value in ench cell z gotsl weighted expenditure on given isem

This portion of the toble pertoins only to the businesses reporting the specific expense iten. Therefore these petios rerelculeted individuelly and the tot will not necesserily equel looz.

## Motes

Datiore shom by ouertiles when et least 13 of the sampled businesses pieport the specific itan
Aecords wert panked in msending order eccording to seles size. Esch querlile fi. bottom 25z. lower midde 25z, etc.l represents on cuspter of the cotel number of businessts. Mithin tech quertile, the overige retio is presthted. For congerison purposes. the high and low vilues of soles ere shomm.

## Now to use the tetide


2) The silected renge will indicete the proper quertils. i. © the bottom 25\%. the lower midde 25\%, the upper midde 25\% or the $10025 \%$.
(3) Doto pertaining to the sulectad seler size renge will be in that quaptile

## Stender Industrici CIassificetion Definftion (SIC 1880):

## sIC 5311 - mutomotile (Newl Deeiers

businesses primarily ergaged in retait debling in new outomobiles. These businesges ore usumlly opersed under a factory franchise and hove opprements engaged in the sale of used cars. paris and accessopies, motor vehicle repai s and often include servict station facililies

TABLE 2. Balance sheet profile for incorporated businesses oniy. 1987
New Brunswick, Automobile (New) Deelers (S|C 6311)

|  | Total! 1 ) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\text { midd fower } 25 \%$ | Upper middle $25 \%$ | 700 |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samol (No.) Low sales value (\$000's) High sales value (\$000's) | 11 $(1)$ | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Asets |  |  |  |  |  |
| Cash <br> Accounts and notes receiyable | $\frac{x}{x}$ | - | - | -- | -- |
| Accounts and notes receivable Inventory | $x$ $\times$ | -- | -- | -- | -- |
| Other curient assets | $\times$ | -- | -- | -- | -- |
| Total curient assets | $x$ | -- | -- | -- | -- |
| Fixed assets | $x$ | -- | -- | - | -- |
|  | $x$ | -- | -- | -- | -- |
| Other assets | $x$ | - | -- | -- | - |
| Totel sests | $\times$ | - | -- | -- | - |
| Liebillties end equity ${ }^{\text {enty }}$ |  |  |  |  |  |
| Curront loans | $x$ | -- | -- | -- | - |
| Other current liabilities | x | -- | -- | -- | - |
| Mortgages parable | $x$ | -- | -- | - | -- |
| Long term debt | $x$ | -- | -- | = | -- |
| Other liabilities | $x$ | - | -- | - | -- |
| Total llabilities | $x$ | -- | -- | - | -- |
| Totel equity | $x$ | -- | - | - | -- |

(1) These estinates art based on senple of businesses reporting sales between $\$ 25,000$ and $\$ 2.000,000$.

See Table ifor symbols and notes.

TABLE 3. Financial ratios (1) for incorporated businesses oniy, 1987
New Bruncwick, Automobile (New) Dediers (SIC 5511)


I1) The ratios represent the everege of retios for each businass in the group end cennot be colculated from the figures thown in fable 2 .
(2) These estimetes ore besed on semple of businesses reporting geles betmeen 525,000 and $82.000,000$.

See Toble if for symols and notes.

## Definitions:

1. Liquidiry ratio:

Current = current assets / cuprent Iisbilities.
2. Leverage retios:
al Debtlequity $=$ qotal liabilities / equity.
of Debt ratio = total liabilities / total essets.
c) Interes: coverege $=$ net profit interest expense $/$ interest expense

TABLE 4. Statement of changes in financial position for incorporated businesses only, iget
New Brungmick, Autonobile (New) Denlers (S|C E311)

|  | Total(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | Cower <br> midde $25 \%$ | Upper $\text { midole } 25 \%$ | $\begin{aligned} & \text { To } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (Mo.) Low sales value ( $\$ 000$ s) Migh sales value (\$000's) | $\left(\begin{array}{l} 3 \\ (1)^{3} \end{array}\right.$ | -- | -- | -- | -- |
|  | Average (5000's) |  |  |  |  |
| Dperting ectivities Cash from operations Depreciation Other | $\begin{aligned} & x \\ & x \\ & x \end{aligned}$ | -- | -- | -- | -- |
| Dividends | x | -- | - | - | - |
| Investent ectivities Dispossl of fixed assets Purchase of fixed assets lncresse in investment Decrese in Investment | $\begin{aligned} & x \\ & x \\ & x \\ & x \\ & x \end{aligned}$ | -- | -- | -- | - <br> - <br> $=$ |
| Financing ectivities <br> Incrase in long term debt <br> Repayment of long term debt <br> Loens from shareholders <br> Redayment of loans from shareholders <br> Advances of loans from government <br> Incietse in Quity <br> Decrease in equisy <br> Other | $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ | - <br> - <br> - <br> - <br> - <br> - | - <br> - <br> - <br> - <br> - | - $=$ - - - - | - - - - - - |
| Increses(decrease) in cesh equivelents Cesh tequivalente-Beginning of the yesr Cash t cauivalents - End of the rear | $x$ $\chi$ $x$ | -- | - | - | - |

 only those businesses roporting statement of chenges.
See Teole 1 for symols end notes

TABLE 5. Employment changes by eize of business, 1984-19it based on SIC ciateifictifion in ist
New Brungwlek, Ausomoblle Deslers

|  |  |  |  | Changes in num lith pe | of businesses ployees |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Business ize expressed in svernge lebour units(1) | Number of businesses | $\begin{array}{r} \text { Total payroll } \\ \left(\$ 000^{\prime}:\right. \end{array}$ | Average Inbour unita(1) | $\begin{array}{r} \text { Mewly } \\ \text { reporting }(2) \end{array}$ | No longer reportingl3) |
| 1984 |  |  |  |  |  |
| Totel | 137 | 57.439 | 3.163 | 11 | 19 |
| 1 ess than 20 $20^{-} 99$ $100-499$ 500 and over | $\begin{array}{r} 90 \\ 40 \\ 6 \\ 1 \end{array}$ | $\begin{array}{r} 9,172 \\ 24,747 \\ x \\ x \end{array}$ | $\begin{array}{r} 509 \\ 1.381 \\ 665 \\ 628 \end{array}$ | $!$ | $\begin{array}{r} 17 \\ 2 \\ = \\ = \end{array}$ |
| 1587 |  |  |  |  |  |
| Total | 165 | 73.933 | 3.596 | 25 | - |
| ```less than 20 20-99 100-499 500 ond over``` | 106 50 8 1 | $\begin{array}{r} 11.238 \\ 36.020 \\ x \\ x \end{array}$ | $\begin{array}{r} 547 \\ 1.753 \\ 865 \\ 811 \end{array}$ | $\begin{array}{r}20 \\ 5 \\ 4 \\ \hline\end{array}$ | $\because$ $\cdots$ $\cdots$ |

[^18]TABLE 6. Selected opereting characteristics of simil businesses by sales quertile. $1985-1987$
New Brunswick, Automobile (New) Deslers (SIC 6311)



1985

| Wumber of observations in sample <br> Average sules $\$$ <br> Average expense $\$$ <br> Average net profit (loss) \$ | $\begin{array}{r} 15 \\ 957.623 \\ 978.346 \\ -20.723 \end{array}$ | -- | -- | -- |
| :---: | :---: | :---: | :---: | :---: |
| Busintses reporting profit (Mo.) <br> Averege seles 5 <br> Averege expense 3 <br> Averege net profit $\$$ | $\begin{array}{r} 165 \\ 1.165 .301 \\ 1.143 .658 \\ 21.643 \end{array}$ |  | -- | -- |
| Businesees reporting lose (Mo.) <br> Average sales $\$$ <br> Average expenses <br> Average net loss $\$$ | $\begin{array}{r} 7 \\ 1.037 .021 \\ 1.087 .227 \\ -50.206 \end{array}$ | -- | -- | -- |


| Mumber of observetions in semple Aversoe sales s <br> Averoge expense 5 <br> Aver ge nei profit (loss) $\$$ | $\begin{array}{r} 21 \\ 877.128 \\ 885.498 \\ -8.390 \end{array}$ | -- | --- | -- |
| :---: | :---: | :---: | :---: | :---: |
| Businesses reporting epolit (Mo.) | 10 |  |  |  |
| Average sales ${ }^{\text {S }}$ | 749.886 | -- | -- |  |
| Average expense ${ }^{\text {S }}$ | 702.473 |  | -- |  |
| Averege net drofits | 47.413 | -- | - |  |
| Businesses reporting (lees (Wo.) | 11 |  |  |  |
| Average ssoles 5 | 989.978 | -- | -- |  |
| Averse expense ${ }^{\text {s }}$ | 1.016.725 | -- | -- |  |
| Averege net loss 8 | -26,747 | -- | -- | -- |

[^19]See tsble i for symeols and notes

TABLE 1. Selected operating ratios, in percent of saies. 1987
New Brunswick. Autamobile (Used) Denlers (SIC B312)

|  | Total 11 |  | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ |  | Lome? midde 25\% |  | Upder$\text { middle } 25 \%$ |  |  | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No.) <br> Low sales value ( $\$ 000$ 's) <br> High sales volue ( $\$ 000$ 's) |  | 19 $(1)$ |  | -- |  |  |  |  |  |  |  |
| Selected expense item | Industry average(2) |  |  |  |  | $\begin{aligned} & \text { X busi- } \\ & \text { nesses } \\ & \text { redorting } \end{aligned}$ | Reporting businesses only (3) |  |  |  |  |
|  | Total | $\begin{array}{r} \text { Bot }+0 \mathrm{~m} \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lomer } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Upper } \\ & \text { middie } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |  | Total | Bottom | Lower $25 \%$ | Uppe? middle 25\% | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
|  | Purcont of sales |  |  |  |  |  | Percent of sales |  |  |  |  |
| Cost of zelos | 77.5 | - | -- | -- | -- | 100.0 | 77.9 | -- | - | - | -- |
| Desupency expenses | 5.0 | -- | -- | -- | -- | 100.0 | 5.0 | - | -* | - | -- |
| Depreciation | 2.1 | -- | -- | -- | -- | 33.6 | 6.2 | -- |  |  |  |
| Repairs \& mainterance | 1.3 | -- | -- | -- | -- | 47.4 | 2.8 | -- |  |  |  |
| Hest. light \& telephone | 0.7 | -- | -- | -- | - | 64.9 | 1.1 | -- |  |  | - |
| Rent | 0.8 | -- | - | -- | -- | 45.3 | 1.8 | -- | -- | - | -* |
| Personnel expenses | 6.6 | - | -- | -- | - | 83.1 | 7.9 | - | -- | -- | -- |
| Finenclsl expenses | 2.0 | -- | -- | -- | - | 100.0 | 2.0 | -- | - | - | -- |
| Interest \& bank charges | 1.5 | -- | -- | -- | -- | 73.2 | 2.1 |  |  |  | = |
| Professional fees | 0.4 | -- | -- | -- | -- | 77.8 | 0.5 | - | - | -- | - |
| Other expenses | 6.3 | -* | -- | -* | -- | 100.0 | 6.3 | - | -- | - | -- |
| Profit (loss) | 2.3 | -- | -- | -- | -- | 100.0 | 2.3 | - | -* | -- | - |
| Totel | 100.0 | -- | -- | -- | -- | 100.0 | . . | -- | -- | -- | -- |

## Symbols

zero of no observetions
.- 800 entl too be expressed
... not applicably
$x$ confióntis
footnoter

(2) Vslue in each cell $=\frac{\text { Total whighted mpenditurt on given isen }}{\text { Totsl whighted sales of all businesses in the semple }} \times$ loo for esch quertile

This portion of the table pertains only to the businesses peporting the spetific expense litem. Therefore these retios are celculeqed individualiy and the total will not necesserity squal $100 \%$.

## motes

Deta ere shown by quertiles when ot least 13 of the sampled businesses report the specific it tem.
Records were renked in escunding order mecording to sales size. Each quarsite li.e. botton 25\%. fower middle 25\%. etc. represtents one quertur of the cotml number of businesses. Within each quertile, the overape ratio is prisented. For comparison purposes. the high and lom vilues of seles ere hown.

How to ust the teblet

21 The selected range will hadicate the proper quertile. i. e. the botton 25y. the lower widde 25\%, the upper micde 25\% or the sop 25\%.
(3) Datt perteining to the selected sbleg fige range will be in thet quertile.

Stenderd Industrisf Clise ificetion Definition (SIC 1980):
sIC 5312 - mutomile (Used) Dealers
Businesses prinarily engeged in retail dealing in used cers. Such businesses may be seconderily engegec in selling new cars and equipment.

TABLE 2. Balance sheet profile for incorporated businesses only, 1987
New Brunswick, Automobile (Used) Deelers (SIC 6312)

|  | Total(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | bower miode 25\% | Upper <br> middie 25\% | $\begin{aligned} & \text { ToD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses ir sample (No. Low sales value $\{\$ 000$ 's) High sales value $1 \$ 000^{\prime}$ ) | $\begin{array}{r}10 \\ (1) \\ (1) \\ \hline\end{array}$ | -- | -- | -- |  |
|  | Average (\$000's) |  |  |  |  |
| Assets |  |  |  |  |  |
| Cash Accounts and nates recoivable | 2 | -- | -- | -- | -- |
| Inventory | 2 | -- | -- | -- | -- |
| Other current assets | 87 | -- | -- | -- | -- |
| Total cuprent assets | 89 | -- | -- | -- | -- |
| Fixed assets | 15 | - | -- | -- | -- |
| Less: Accum. dep. on fixed essets | - | -- | -- | - | - |
| Other essets | 5 | -- | -- | -- | -- |
| Total asmets | 109 | - | -- | - | -- |
| Liebilities and equity |  |  |  |  |  |
| Cuprent losns l (iabilities | 20 32 | -- | $\therefore$ | -- | -- |
| Total current liabilities | 52 | -- | -- | -- | -- |
| Mortgages payable | - | -- | -- | -- | -- |
| Long term deot | 10 | -- | -- | -- | -- |
| Other lisbilitios | 37 | -- | -- | -- | -- |
| Total liabilities | 89 | -- | - | - | - |
| Total equity | 10 | -- | - | - | - |

(11 These estimetes ere besed on sample of businesses reporting sales between $\$ 25.000$ and $\mathbf{\$ 2 , 0 0 0 . 0 0 0}$.
See Table if for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1987
Now Brunewick, Automoblle (Used) Deslers (SIC 8312)

| Total(2) Bottom | Lower | Upper | Top |  |
| :---: | :---: | :---: | :---: | :---: |
|  | $25 \%$ | midde $25 \%$ | middle $25 \%$ | $25 \%$ |


| Businesses in samole (No.) Low sales volue ( $\$ 000$ s) High sales value ( $\$ 000$ 's) | 10 $(1)$ (1) | -- | -- | -- | -- |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Average |  |  |  |  |
| Liquidity ratio Current ratio (timas) | 1.7 | -- | -- | -- | -- |
| Leverage retios Debilequity ratio (times) Interest coverage retio (times) Debt ratio (times) | 9.8 3.3 0.9 | -- | -- | -- | -- |

(11) The ratios represent the merage of rotios for esch business in the group end cannot be calculated from the figures thown in toble 2 .
(2) These estimates or based on sanple of businesses raporting seles between $\$ 25,000$ and $\$ 2.000,000$.

See Toble ifor symbols and notes.

## Definitione:

1. Liquidity retio:

Current = current assets / current Liabilities.
2. Leverser retios:
a) Debi/equity $=$ eotal 1 iabiliqies $/$ equity
b) Debi ratio $=$ total liabitiqies / roral assets
c) Interest coverage $=$ net profit - interest expense finterest expense

TABLE 4. Statement of changes in financial position for incorporated businesses only. 1987 Now Brunswick. Automobile (Used) Dealers (SiC 8312)

 only those Dusinesses reporting stasement of changes.
set itsle I for symbols and notes.

TABLE S. Employment changes by size of business, 1984-1987 based on SIC cisesification in ise7
Now Brunswlck, Automoblle Deslers

|  |  |  |  | Chenges in mumb with poid | of businesses ployee* |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Business size expressed in average labour units(1) | Number af businesses | $\begin{array}{r} \text { Tatal payroll } \\ (\$ 000 ' s) \end{array}$ | Average labour units(1) | $\begin{array}{r} \text { Newly } \\ \text { recorting(2) } \end{array}$ | No longer remerting(3) |
| 1984 |  |  |  |  |  |
| Totel | 137 | 57.439 | 3.163 | 11 | 19 |
| $\begin{aligned} & \text { less than } 20 \\ & 20^{-} 99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 90 40 6 1 | $\begin{array}{r} 5.172 \\ 24.747 \\ x \\ x \end{array}$ | $\begin{array}{r} 509 \\ 1.361 \\ 665 \\ 628 \end{array}$ | 9 1 - | $\begin{array}{r}17 \\ 2 \\ \hline\end{array}$ |
| 1887 |  |  |  |  |  |
| Totel | 185 | 73.933 | 3.598 | 29 | -. |
| $\begin{aligned} & \text { less then } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { end over } \end{aligned}$ | 106 50 0 1 | $\begin{array}{r} 11.238 \\ 36.020 \\ x \\ x \end{array}$ | $\begin{array}{r} 547 \\ 1.753 \\ 685 \\ 811 \end{array}$ | 20 5 4 - | - |

(1) Average inbour uni is te celculated by dividing total poypoll by the overage onnuri wege and selury rete as reported in the Survey of Employment. Poypoll sho Mours, Staistics Canads. Catalogue 92-002. An averge lobour unit could be interpited as a full-tine mployee. Nose the the business size groups used ere ofermined st the Canede level. Thus if a business has et leas? 500 employes in Canade as ahol but less than thes number in any given province it is show in the 300 ond over group.
(2) Refers to butinesses reporting no payroll deductions in the provious year.
(3) Refers to businesses reporting no payroll deductions in the following yen
"mewty reporting" and "no longer redorting" businesses are assumed to hove been in activity for six months and the informetion is adjusted secordingly.

See taole ifor symbols and notes

TABLE G. Selected operating cheracteristics of tulli businestes by sales quartile, $1985-1987$ New Brunswick, Automobile (Used) Dealers (SIC 6312)


| Number of observitions in sample <br> Average sales $\$$ <br> Average expense $\$$ <br> Averege net profit (loss) \$ | $\begin{array}{r} 21 \\ 367.707 \\ 355.135 \\ 8.572 \end{array}$ |
| :---: | :---: |
| Businesses reporting aprofit (Mo.) | 6 |
| Average sales ${ }^{\text {S }}$ | 352.890 |
| Average expense | 337.328 |
| Average net prolit \$ | 15,562 |
| gusinesses reporting lass (Mo.) | 5 |
| Average sales \$ | 602.435 |
| Average expense \$ | 612,066 |
| Average net loss \$ | -9.631 |

TABLE 1. Selected operating ratios, in percent of sales, 1987
Now Brunswick, Gesoline Survice Siations (SiC 6331)


## Symbels

## - zero or no observetions <br> - 100 small too be axprised <br> . . not applicoble

$x$ confidentlal

## Footnotes



1) Totsl weighted expenditure on given item

Total weighted sales of sil businesses in the sample for for ach guertio.
(3) Velus in each cell $\frac{\text { Toisl weighted mpenditure on given item }}{\text { Total weighted sates of businusses foporting this item of expenditure }}$ 100 for emeh guertile.
This portion of the toble perteins only to the ousinesses reporting the specific expense item. Thersfore these retios ere esiculatiod individually and the total will not necessarily guel $100 \%$.

Hotes
Detere shomm oy guertiles when at itest 13 of the semplad businesese roport the specific item.
Records were renkd in meending order mecording to sales size. Eseh quertila li. b. botion 25\%, low
 high and low vilues of selse se thown.

## Mow to use the tetole


 $10025 \%$.
13) Dete perteining to the selected selus size rengivill be in thit querilit.

## standerd Induetrisl Ciestificmeion Deflnition (SIC 1980):

StC 631 - Gesoline Service Stetions
 engaged in lubricating motor vehicles. This inoustry group includes firms deseribed os: reteil diestel fuel. filling stetions, get bars, gesoline service stetions. retail gesoline. motor vehicles lubricesion services shd self-gerve gesoline stetions

TABLE 2. Balance sheet prof 11 for forporated businesses only. 1987
Now Prunswick, Gasoline Service Stetions (SIC 6331)

|  | Total(1) | Botiom 25\% | kowe? $\text { middie } 25 \%$ | UpDE! midde 25\% | $\begin{aligned} & \text { TOD } \\ & 25: \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales valu ( $\$ 000$ High sales value ( $8000^{\prime}$ s) | $\begin{array}{r} 56 \\ (1) \\ (1) \end{array}$ | $\begin{aligned} & 111 \\ & 356 \end{aligned}$ | $\begin{array}{r} 356 \\ 651 \end{array}$ | $\begin{array}{r} 651 \\ 1.009 \end{array}$ | $\begin{array}{r} 1.009 \\ (1) \end{array}$ |
|  | Average ( $\$ 000$ 's) |  |  |  |  |
| Assets |  |  |  |  |  |
| Cash | - | - | 11 | 10 | $\bar{\square}$ |
| Accounts and notes receiveble Inventory | 8 | 2 | 11 | 10 | 9 |
| Inventory | 45 | 16 | 30 | 54 | 78 |
| Total current sssets | 53 | 18 | 41 | 63 | 87 |
| Fixed assets | 50 | 54 | 59 | 66 | 21 |
| Less: Accum. dep. on fixed essets | - | - | - | - | - |
| Other assets | 1 | 1 | 3 | 1 | - |
| Total ssets | 104 | 73 | 103 | 130 | 108 |
|  |  |  |  |  |  |
| Current loans | 9 | 9 | 11 | 4 | 12 |
| Other current liabilities | 32 | 18 | 22 | 43 | 52 |
| Total current liabilities | 41 | 20 | 33 | 46 | 63 |
| Mortgages peyable | - | - | - | - | - |
| Long term debt | 6 | 15 | 3 | 3 48 | $4{ }^{4}$ |
| Other liabilities | 42 | 37 | 52 | 48 | 30 |
| Total llabilities | 19 | 71 | 85 | 98 | 97 |
| Total equity | 15 | 2 | 15 | 31 | 11 |

(11 These estimates are besed on sample of businesses reporting soles between 325.000 and $\$ 2,000,000$.
See Iable for symbols and notes

TABLE 3. Financial ratios(1) for incorporated businesses only, 1987
New Brunswlck, Gesoline Service Stetions (SIC 6331)

|  | Total(2) | $\begin{array}{r} 80+t 0 m \\ 25 \% \end{array}$ | Lower midde 25\% | Upper middle 25x | Top 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ 's) High sales value ( $\$ 000$ 's) | $\begin{array}{r} 55 \\ (1) \\ (1) \end{array}$ | $\begin{aligned} & (1) \\ & 356 \end{aligned}$ | 356 851 | $\begin{array}{r} 651 \\ 1.008 \end{array}$ | $\begin{array}{r} 1.009 \\ 11) \end{array}$ |
|  | Average |  |  |  |  |
| Liquidity ratio Current rotio (times) | 1.3 | 0.9 | 1.2 | 1.4 | 1.4 |
| Leverage ratios <br> Qebt/oquity ratio (times) <br> Interest coverage ratio (times) <br> Dobt ratio (times) | 5.9 2.0 0.9 | 40.5 1.0 | 6.1 2.5 0.9 | 3.1 2.7 0.8 | 8.8 2.6 0.9 |

(1) The retios represent the eversge of ratios for etach business in the group end connot de calculated from the figures shown in fable 2 .
(2) Thuse estimetes er besed on semple of businesses peporting siles between $\$ 25,000$ and $\$ 2,000,000$.
see table 1 for symools and notes.

## Definltion:

1. Liquidity retio:

Current = current assets / current liabiliqies
2. Leverege retios:
al Debt/equity = popal lizoilities / equipy
b) Debt ratio = total |iabilities / total assets.
c) Interest coverage $=$ net profit * interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987
New Brunswick. Gasoline Service stations (SIC s331)

|  | Tots1(1) | $\begin{array}{r} \text { Sottom } \\ 25 \% \end{array}$ | bowe ? <br> middle 25\% | Upper $m i d d \in 25 x$ | $\begin{aligned} & \text { To0 } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (to.) Low sales valus ( $\$ 000 \mathrm{~s}$ ) High sales vaiue $\left(\$ 000^{\circ}\right.$ ) | $\begin{array}{r} 16 \\ (1) \\ (1) \\ \hline \end{array}$ | -- | -- | -- | -- |
|  |  |  | erage $1 \$ 00$ |  |  |
| Operating activities Cash fiom operstions Deprecistion Other | 14 15 - | -- | -- | - | -- |
| Dividends | -5 | $\sim$ | -- | ** | $\cdots$ |
| Inventent activities <br> Disposal of fixed assets <br> Purchase of fixed assets <br> Incresse in investment <br> Decpoese in investment | 5 -22 - - | =- | -- | -* | -- |
| Finemcine ectivities Increase in long term debt Repayment of long term debt Loans from shareholders <br> hedsyment of loans from shareholders Advances 8 loans from government Increase in equity Decrease in equity Other | 5 -9 - -2 - - - | -+ -- $-\infty$ -- -- -- | -- | $=-$ -- -0 $=-$ $=-$ | -0 |
| Incroase(decrease) in cash o equivelents Cash equivalents-Beginning of the yeer Cash tequivalents - End of the year | 2 2 | -- | - $=$ | -- | -- |

 only those businesses reporting stetement of chenges
See Table 1 for symbols and notes

TABLE 5. Employment changes by size of butiness. 1984-1987 based on sic cisesification in iest
New Brunswick. Cesoline Service Stetions (SIC E331)

| Business size expressed in everoge lobour units\{1) | Number of businesses | $\begin{array}{r} \text { Total } \left.\begin{array}{r} \text { paypoll } \\ \left(\$ 000^{\prime}\right. \\ \hline \end{array}\right) \end{array}$ | Average laboup units(1) | Chenges in number of businestes with puid mployess |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\text { reporting }(2)$ | No longer PeDofting(3) |
| 1984 |  |  |  |  |  |
| Total | 501 | 18.855 | 1.983 | 56 | 53 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { ond over } \end{aligned}$ | 492 7 1 | $\begin{array}{r} 17.480 \\ 1.265 \\ x \\ x \end{array}$ | $\begin{array}{r} 1.817 \\ 136 \\ 1 \\ 9 \end{array}$ | 94 1 1 | $\begin{array}{r}52 \\ 1 \\ \hline\end{array}$ |
| 1887 |  |  |  |  |  |
| Totel | 504 | 24.287 | 2.171 | 18 | -•• |
| $\begin{aligned} & \text { lese than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and ove? } \end{aligned}$ | 493 9 1 1 | $\begin{array}{r} 21.455 \\ 2.734 \\ x \\ x \end{array}$ | $\begin{array}{r} 1.907 \\ 258 \\ 6 \\ 2 \end{array}$ | 87 1 $=$ | . $\ldots$ $\ldots$ |

 Surver of Employment. Poyroll and Hours. Stetistics Cende. Catslogue 72-002. An overage labour unit could be interpreted es e full-tine employed. Mote that the business size groups used ape deternined at the conede level. Thus if a business has at leest 500 employees in Candor as athole but less than that number in any given province it is show 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" dusinesses are assumed po have been in activity for six months ond the information is adjusted accordingly.

See tate ifor symols anc notes

TABLE 6. Selected operating charmeteristics of emall businezses by sales quartile. $1885-1987$
New Brunswick, Gasoline Service Stations (SIC 5331)
Total(1) Bottom
miodfe $25 \%$
midalep
ToD

1985

Mumber of obzervetions in zemplo
Aver sege sales $\$$
Aversge expense $s$

| $\begin{array}{r} 282 \\ 584.029 \\ 577.182 \\ 5.847 \end{array}$ | $\begin{array}{r} 190.838 \\ 186.457 \\ 4.381 \end{array}$ | $\begin{array}{r} 393.925 \\ 391.993 \\ 1.932 \end{array}$ | $\begin{array}{r} 613.321 \\ 603.309 \\ 10.012 \end{array}$ | $\begin{array}{r} 1.138 .030 \\ 1.126 .967 \\ 11.063 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: |
| 223 |  |  |  |  |
| 573.856 | 179.007 | 395.762 | 609.381 | 1.111 .312 |
| 560.952 | 168.701 | 387,632 | 595.255 | 1.092.221 |
| 12.914 | 10.308 | 8.130 | 14.126 | 19.091 |
| 53 |  |  |  |  |
| 618.894 | 223.579 | 390.390 | 627.823 | 1.233 .785 |
| 630.107 | 235.594 | 400.390 | 632.950 | 1.251 .492 |
| -11.213 | -12.015 | -10.000 | -5,127 | -17.707 |

usinesses reporting profit (Mo.)
Average sales
Average expense S
Aversge net profit $\}$
$-12.01$
$-10.000$
632.950
.251 .492
Busineszes reporting loss (Mo.)
Averege sales $\$$
Average oxpenses
Average net loss \$
$-11.213$
$-12.015$

1986

| Wumber of observations in semple <br> Average sales $\$$ <br> Averge expense \$ <br> Average net profit (loss) \$ | $\begin{array}{r} 281 \\ 560.222 \\ 556.238 \\ 3.986 \end{array}$ | 143.727 148.453 -4.726 | $\begin{array}{r} 352.363 \\ 353.921 \\ -1.558 \end{array}$ | $\begin{array}{r} 600.764 \\ 589.825 \\ 11.139 \end{array}$ | $\begin{array}{r} 1.144 .034 \\ 1.132 .544 \\ 11.050 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesene reporting eprofit (Wo.) | 214 |  |  |  |  |
| Average sales $\$$ | 541.624 | 148.018 | 352.852 | 593.101 | 1.072.525 |
| Average expense \$ | 526.854 | 134.608 | 342.853 | 577.984 | 1.051.971 |
| Average net profit \$ | 14.770 | 13.410 | 9.999 | 15.117 | 20.554 |
| Busimesses reporting eloss (Mo.) |  |  |  |  |  |
| Average sales | 614.554 | 138.652 | 351.549 | 643.548 | 1.324.487 |
| Averse expense \$ | 632,259 | 164.823 | 372.343 | 854.614 | 1.337.256 |
| Average net loss \$ | -17.705 | -26.171 | -20.794 | -11.088 | -12.789 |

1887


| $\begin{array}{r} 165 \\ 500.857 \\ 492.508 \\ 8.349 \end{array}$ | 80.030 78.925 1.105 | 293.154 288.568 4.586 | $\begin{aligned} & 533,804 \\ & 517.220 \\ & 16,584 \end{aligned}$ | $\begin{array}{r} 1.096,141 \\ 1.085,317 \\ 11.124 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: |
| 117 |  |  |  |  |
| 496.933 | 82.321 | 288.237 | 524.969 | 1.092.206 |
| 482.542 | 74.564 | 278.063 | 505.761 | 1.071 .780 |
| 14.391 | 7.757 | 10.174 | 19.208 | 20.426 |
| 41 |  |  |  |  |
| 523.711 | 78.056 | 308.242 | 601.183 | 1.109.362 |
| 532.512 | 82.681 | 316.532 | 604.615 | 1.126 .618 |
| -8.901 | -4.625 | -10.290 | -3.432 | -17.256 |

(1) These estimetes are basec on asmple of businesses reporting sales betwen $\$ 25,000$ and $\$ 2,000,000$.

See Table ifor symbols and notes

TABLE 1. Selected operating ratios, in percent of sales. 1987
New Brungwick. Tire. Bettery. Perts and Accessories Stores (Sic 5342)


## Symbole

- zero or no observitions
- too smoll too be expressed
... not applicable
$\times$ confidentiel


## Footnotes

(1) Thuse estimestere bused on semple of businesses reporting seles between 825.000 mad $\$ 2.000,000$.
(2) Velve in each $\operatorname{sel}=\frac{\text { Totel whighted expenditury on given iten }}{\text { Totel weighted seles of oll businesses in the semple }} \times$ for for uach quertile.
(3) Volue in uech cell $=\frac{\text { lotel weighted expenditure on given item }}{\text { Total wighted sales of businesses reporting this item of expenditure }}$ for fortile.

This portion of the table pertains only to the businesses peporting the spocific expense itth. Therafore thest ratios are celculated individusly and the tofel will not necessarily equel $100 \%$.

## Notes

Dett er shown by quertiles when ot leest 13 of the sumpled businesses report the specific item
 one quarter of the cotel number of businesses. Within ecch quartile. the everage retio is presented. for comparison purposes. the high and 10 m values of sties le shown.

Now to use the tebles
(1) Locste the aporoprite seles renge thet is displayed on the two lines entitled low sales velue and "high sales welue .

121 The selected renge will indicete the proper quertile. i. e: the botton 25z. the lower niddit 2sz. the upper miodle 25s of the top $25 \%$.
(3) Dete pertsining to the selected seles sizt renge will be in thet quertile.

## Stenderd Industrial Clestiflestion Befinition (SIC 18sof :

SIC 6342-Tirt, Battery, Darts and mcetssorits Stores
 op in combination. These businesses moy be secondarity engaged in tire installation and repar as welt as in autonopile rapar. fmis industry ineluos the following types of retail aperations: retail aupomotive betteries, retail autamotive perts and accessories, retait
 motor vehicle tape decxs ano petail ifes and tubes.

TABLE 2. Bulance sheet proflle for incorporated businesses only. 1989
New Brunswick. Tire, Batcery, Parts and Accessories Stores (SIC 6342)

|  |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |

11 These estimates re based on sample businesses reporting seles between 225.000 and 22.000.000.
see iabie 1 for symools and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only. 1987
New frunswick. Tire, Eatery, Parte and Accessories Stores (Sic ss42)

|  | Tot1(2) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | Lower middle 25x | $\begin{aligned} & \text { Upper } \\ & \text { midde } 25 \% \end{aligned}$ | Top $25 \%$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ s) Migh soles value ( $\$ 000^{\prime}$ s) | $\begin{aligned} & 12 \\ & (1) \\ & (1) \end{aligned}$ | -- | -- | -- | -- |
|  | Averege |  |  |  |  |
| Liquidity eatio Current ratio (times) | 1.3 | -- | -- | -- | -- |
| Leversege ratios <br> Debt/equity rotio (times) <br> Interest coversge ratio (times) <br> Debt ratio (times) | $\begin{aligned} & 3.4 \\ & 4.9 \\ & 0.8 \end{aligned}$ | -- | -- | -- | -- |

(11) The resios represent the overage of retios for esh business in the group ond cannot be calculated from the figures shown in ible 2 .

121 These estimetes are tenes on sexpie of businesses reporting seles between $\$ 25,000$ end $\$ 2,000,000$.
sen imble 1 for syools and motes.

Definitions:

1. biquidity ratio:

Current $=$ current assets / currene liabilities
2. Leverage retios:
a) Decr/equiry $=10281 \mathrm{lisbilities} /$ equity
b) Debr rasio = rotal libilities / total assers
ci Interest coveroge $=$ net profiq . interest expense $/$ interes? expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987
New Brumswick. Tire, Bettery. Perts and Accessories Stores (Sic 6342)

|  | Total(1) | $\begin{array}{r} 80+10 m \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middle } 25 \% \end{array}$ | $\begin{array}{r} \text { Uoder } \\ \text { middle } 25 \% \end{array}$ | $\begin{aligned} & \text { Top } \\ & 25: \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No.) Low sales value ( $\$ 000$ 's) High sales value ( $5000^{\prime}$ s) | $\begin{aligned} & 10 \\ & (1) \\ & (1) \end{aligned}$ | -- |  |  |  |
|  | Average ( 5000 \% |  |  |  |  |
| Dperating ectivities Cash from operations Deprecietion Other | 35 13 -65 | -- | -- | -- | -- |
| Dividends | -1 | -* | -- | -- | -- |
| Investment activities <br> Disposel of fixed ussets <br> Purchase of fixed assets <br> Increse in investment <br> Decrese in investment | 41 -120 - | -- | =- | -- | $-=$ -- - |
| FInencing ectlvities <br> lincrese in long term debt <br> Redayment of long term debt <br> Laans from shareholders <br> Repayment of loens from shar holders <br> Advances \& loans from government <br> Incresse in eouity <br> Decrese in equity <br> Dther | $\begin{array}{r}55 \\ -11 \\ 3 \\ -7 \\ \hline\end{array}$ | $-=$ -- -- - - | $=$ <br>  <br>  <br> $=$ <br> - | -- -- -- -- -- | -- -- -- - - $=$ |
| Increase(decresse) in cash equivalents Cesh $t$ equivelents-Beginning of the year Cesh 8 equivalents - End of the rear | -56 -17 -73 | -- | - | -- | -- |

(1) These estimates are besed on sample of incorported businesses reporting sales betwen $\$ 25,000$ and $\$ 2,000,000$. Sample count includes only those businesses reporting etement of changes.
see iade 1 for sympols and notes.

TABLE 5. Employment changes by size of business. 1984-1987 based on SIC clasiflicetion in ise7
New spuntwick, Tire. Eettery, Perte and Accessories Stores (SIC 6342)

| Business size expressed in everage labour units(1) | Number of Businesses | $\begin{array}{r} \text { Total payrall } \\ \{9000 \text { s }) \end{array}$ | Average laboup units (1) | Changes in number of businesses with paid employees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{array}{r} \text { Newly } \\ \text { redorting(2) } \end{array}$ | No longer redorting(3) |
| 1588 |  |  |  |  |  |
| Total | 51 | 3.137 | 234 | 5 | 6 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | $\begin{array}{r} 50 \\ 1 \\ - \\ - \end{array}$ | $x$ <br> $\times$ <br> - | $\begin{array}{r}210 \\ 24 \\ \hline\end{array}$ | 5 | 5 $\vdots$ $!$ |
| 1987 |  |  |  |  |  |
| Totel | 58 | 5.444 | 380 | 5 | -. |
| $\begin{aligned} & \text { less then } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and ovep } \end{aligned}$ | $\begin{array}{r}53 \\ 5 \\ - \\ \hline\end{array}$ | $\begin{array}{r} 2.882 \\ 2.552 \\ = \end{array}$ | $\begin{array}{r}208 \\ 172 \\ = \\ \hline\end{array}$ | ${ }_{5}$ | $\cdots$ $\cdots$ $\cdots$ |

 Supver of Employment, Payroll and Hours. Statistics Canada. Catologu 72-002. An average labour unit could be interpreted as a full-time emoloyec. Mote thet the business size groups used ere determined ot the cenede level. Thus if business hes st lesst 500 employees in Conade as whole but less then that number in any given province it is show in the 500 ond over group.
12i Refers 10 Dusinesses reporting no peyroll deductions in the previous yeer.
(3) Refer to businesses reporting no peyroll deductions in the following year
"Newly reporting" and "no longer reporting" businesses are assumb to hove been in activity for six mon ths and the information is mjusied accordingly.

See Tuble 1 for symbels and notes.

TABLE 6. Selected opurating chamecteristics of sumil businesses by sales quartile, $1985-1987$ New Brunswick, Tire, Bettery, Parts mnd Mceessorite Stores (SIC 6342)




1987

| Number of observetions in sample <br> Averseg soles $\$$ <br> Average expense $\$$ <br> Aversege net profit (loss) \$ | $\begin{array}{r} 22 \\ 407.809 \\ 389.352 \\ 98.457 \end{array}$ |
| :---: | :---: |
| Businestes reporting prefit (Mo.) | 18 |
| Aversge seles | 419.736 |
| Aversge expense 5 | 397.770 |
| Averege net profit | 21.966 |
| Businesses reporting lose (Mo.) | ${ }^{4}$ |
| Aversee sales ${ }^{\text {a }}$ | 322.056 |
| Average expense \$ | 330.617 |
| Aversee net loss | -8.561 |

11 These estimates re besed on senple of businesses reporting sel between $\$ 25,000$ and $\$ 2,000.000$
Set roble 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brunswick, Gerages (General Repairs) (SIC 6351)

|  | Total(1) |  | $\begin{array}{r} \text { Bot } 20 \mathrm{~m} \\ 25 \% \end{array}$ |  | $\text { middte } 25 \%$ |  | UpDer$\text { middle } 25 \%$ |  |  | $\begin{aligned} & 700 \\ & 25 \% \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samol (mo.) Low sales value ( $\$ 500^{\circ} \mathrm{s}$ ) Migh sales value ( $\$ 000^{\circ} \mathrm{s}$ ) | $\begin{aligned} & 40 \\ & (1) \\ & 11 \end{aligned}$ |  | - |  |  | -- | -- |  |  | -- |  |
| Selected expense item | Industiy everoge (2) |  |  |  |  | $\begin{aligned} & \text { Z busi- } \\ & \text { nessesing } \\ & \text { reporting } \end{aligned}$ | Reporting businesses only (3) |  |  |  |  |
|  | Total | Bot tom 25\% | $\begin{array}{r} \text { Lower } \\ \text { midd I } \\ 25 \% \end{array}$ | Upper middl 25\% | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |  | Total | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lowwr } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Upoer } \\ & \text { middl } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & 100 \\ & 25 \% \end{aligned}$ |
|  | Percent of setes |  |  |  |  |  | Percent of sales |  |  |  |  |
| Cost of seles | 45.8 | -- | -- | -- | -- | 93.5 | 45.0 | -- | -- | -* | -* |
| Oceupaney expenses | 5.3 | - | -- | - | $\cdots$ | 100.0 | 5.3 | -- | -- | - | $\cdots$ |
| Deprecietion | 4.4 | -- | -- | -- | -- | 93.8 | 4.7 | -- | -- | -- | -- |
| Repairs \& maintenance | 1.4 | - | - | -- | - | 75.3 | 1.9 | -- | -- | -- | -- |
| Heat. light 8 telephone | 2.6 | -- | - | - | -- | 86.5 | 3.0 | -- | -- | -- | -- |
| Rent | 0.8 | -- | -- | -- | -- | 41.7 | 1.9 | - | -- | -* | -- |
| Persomel expenses | 18.4 | - | -- | -* | -* | 81.0 | 20.2 | -* | -- | -- | - |
| Finenciel expenses | 3.1 | - | -- | $\cdots$ | -- | 49.1 | 3.5 | - | =- | -- | -- |
| intorest \& bank charges Professional fees | 2.4 | -- | -- | -- | -- | 79.6 62.3 | 3.0 1.1 | -- | -- | -- | -- |
| Other expenses | 14.0 | -- | - | - | - | 100.0 | 14.0 | -- | -- | -- | -- |
| Profit (loss) | 11.5 | -- | - | - | - | 100.0 | 11.5 | -- | -- | -- | - |
| Totel | 100.0 | -- | -- | -- | -- | 100.0 | . $\cdot$ | -- | -- | -- | -- |

## 5 ymbols

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zero or no observetions
-= to0 smell too be txplessec
    not sppliceble
* confiounticl
```


## Pootneter

(1) These estinates bre besed on semple of businesses peporting siles between 325,000 end $\mathbf{1 2 . 0 0 0 . 0 0 0 .}$
(2) Velue in each cell $=\frac{\text { Total weighted expendirur on given item }}{\text { Total wighted seles of sil businesses in the semple }} \times$ foo for each quertile.
(3) Volue in eact cell
fotel weighted expenditure on given ilen

Ithis portion of the toble pertins only to the businesses peporting the specific ppente item. Thepefore these retios er celcultisd individuslly and the totel will not necesseriiy equal 1002 .

## Motes

Dats er shown by quartiles when bt least 13 of the sampled businesses peport the specific item.
Records were renked in escending opder eccording to seles tizt. Eech quartile (i. e. bottom 25y. Iower widole 25\%. etc.) pepresents one quarter of the total number of businesses. Within esth quartila, the werger retio is prosented. for comparison purposes, the high and low vilues of setes gre shown.

Mow to use the tebies

121 ine selected pange wili indtcete the proper quertile. i.e. the botton 25\%, the iower miode 25\%. the upper midde 25\% or the $10025 \%$
(3) Dete perteining to the selected sales size ponge will be in thet quertile.

Senderd Industrisl Clessifletion Definition (SIC 11 AO):
SIC 5351 - Goreges (General Repairs)
Businesses primarily engaged in general mechanical andelectical pepairs to motor vohicles. Ger ages may be seconderily engeged in selling gesoline and lubricating motor vanicles. These businesses include motor vehicle gener rep reirs

TABLE 2. Balance sheet profile for incorporated businesses only, 1987
New Brunswick, Garages (Genernl Repeirs) (Sic 6351)

|  | Toral(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\text { middre } 25 \%$ | UpDer middle 25: | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (Mo.) Low sales value ( $80000^{\prime}$ ! ) High salea value ( $\$ 000^{\prime}$ ) | (18) | -- | -- | -- | -- |
|  | Average ( $5000{ }^{\prime}$ s) |  |  |  |  |
| Assets |  |  |  |  |  |
| Cash Accounte and notes receiveble | 9 | - | -- | -- | -- |
| inventory | 5 | - | -- | -- | -- |
| Othef current assets | 33 | -- | - | -- | -- |
| Total current assets | 42 | - | - | -- | -- |
| fiked assets | 35 | - | - | -- | -- |
| Less: Accum. dep. on fixed essets | - | - | - | -- | - |
| Other assets | - | -- | -* | -- | -* |
| Totel mesets | 78 | -- | -- | -- | =- |
| Liebilitles and equitr |  |  |  |  |  |
| Current loans Other current imbilities | 5 | -- | - | -- | -- |
| Other current liabilities | 20 | -- | -- | -- | -- |
| Total current liabilities | 24 | - | -* | -- | -- |
| Mortgages dayable | - | - | - | -- | - |
| Long term debt | 5 | " | - | -- | - |
| Other liabilities | 34 | - | -* | -- | - |
| Total liabilities | 63 | =- | -- | -- | -- |
| Totel equity | 15 | -- | -- | -- | - |

(1) These estimates are based on ample of businesses reporting seles between $\$ 25,000$ and $\$ 2,000,000$

See iabl i for symbols and noies

TABLE 3. Financial ratios (1) for incorporated businesses oniy. 1987
New sunmick, Germges (Generti Repelrs) (SIC 5351)

|  | Tot 1 (2) | Bottom 25\% | $\text { middle } 25 \%$ | Upper middle 25\% | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No. Low sales value ( $\$ 000$ 's) High salas value ( $5000^{\prime}$ s) | $\begin{aligned} & 18 \\ & (1) \\ & 11) \end{aligned}$ | -- | -- | -- | -- |
|  | Average |  |  |  |  |
| Liquiditr retio Current ratio (times) | 1.7 | -- | -- | -- | -* |
| Leverage ratios <br> Debtleanity retio (times) <br> Interest coverage ratio (times) <br> Debt retio (times) | $\begin{aligned} & 6.3 \\ & 0.3 \\ & 0.8 \end{aligned}$ | -- | -- | -- | -- |

[^20]Sot lable 1 for symbol and notes

## Definitions:

1. biquidisy petio:

Current = cupent asseis / current liabilifies
2. Leverege retias:
at Debt/equity $=$ total lisbilipes / equisy
Dedt ratio = iotal lisbilities / cotal asseis
c) Interes: coversge set prolit interest expense / interest expense

TABLE 4. Statement of changea in financial position for incorporated businesses only. 1987
New Brunswick. Garages (General Repairs) (SIC 6351)

|  | Total(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { bower } \\ & \text { middre } 25 \% \end{aligned}$ | Upper middle 25\% | $\begin{aligned} & 70 \% \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) <br> Low sales value ( 8000 's) <br> High sales value ( $\$ 000^{\circ}$ s) | $(1)^{5}$ | -- | -- |  | -- |
|  | Average (5000's) |  |  |  |  |
| Operating ectivities <br> Cesh from opertions <br> Deprecistion <br> Dther | - -6 | -- | -- | -- | -- |
| Dividends | -2 | - | -- | -- | -- |
| Inventment setivities <br> Disposal of fixed assets <br> Purchase of fixed ossets <br> Incresese in investment <br> Decresse in investment | -10 | -- | -- | -- | -- |
| Finencing ectivities <br> Incresse in iong turm debt <br> Repayment of long term debt <br> Loses from shereholders <br> Redayment of loans from shareholders <br> Advances \& loens from government <br> Increse in equity <br> Decresse in equity <br> Dther | 2 -2 9 -1 - 2 - | - <br> - <br> - <br> - | $\square$ <br> - <br> - <br> - <br> - | - - - - - - | -- -- -- -- -- |
| Increase(decrease) in cash tequivelents Cosh s equivelents-Beginning of the year Cesh equivalents End of the year | -3 4 - | -- | -- | -- | -- |

 sen Teble Ifor symbols and notes.

TABLE 5. Employment changes by ize of business. 1984-1987 based on SIC classification in 1987
New Brunswlek. Garages (General Repelrs) (Sic E351)

| Business size expressed in average labour units(1) | Number of busineses | $\begin{array}{r} \text { Total payroll } \\ (\$ 000 \end{array}$ | Average labour units(1) | Changes in number of businesses with peid employees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{array}{r} \text { Newly } \\ \text { ioporting }\langle 2\rangle \end{array}$ | No longer reporting(3) |
| 1984 |  |  |  |  |  |
| Total | 245 | 5.253 | 670 | . 46 | 26 |
| $\begin{aligned} & \text { les: than } 20 \\ & 20-99 \\ & 900-499 \\ & 500 \text { and over } \end{aligned}$ | 242 3 - - | $\begin{array}{r} 8.072 \\ 1.181 \\ \hline \end{array}$ | $\begin{array}{r}585 \\ 85 \\ - \\ \hline\end{array}$ | $\begin{array}{r}46 \\ - \\ \hline\end{array}$ | 26 |
| 1987 |  |  |  |  |  |
| Totel | 233 | 9. 100 | 611 | 23 | - . |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 232 1 $=$ $=$ | $x$ $x$ - | $\begin{array}{r}590 \\ 21 \\ \hline\end{array}$ | 23 | $\cdots$ |

[^21]TABLE 6. Selected operating characteristics of swill butinesses by sales quartile, 1985-1987
New Brunswick, Garages (Genersl Repairs) (Sic E351)

| Total(1) Bottom |  |  |
| ---: | ---: | ---: | ---: |
| $25 \%$ | middremer $25 \%$ Upoer | Top |

1985


| Mumber of observetions in smmple Average sales $\$$ <br> Average expense \$ <br>  | $\begin{array}{r} 55 \\ 223.177 \\ 215.213 \\ 7.964 \end{array}$ | $\begin{array}{r} 31.262 \\ 23.043 \\ 8.219 \end{array}$ | $\begin{aligned} & 60.793 \\ & 50.181 \\ & 10.612 \end{aligned}$ | $\begin{array}{r} 178.375 \\ 171.091 \\ 7.284 \end{array}$ | $\begin{array}{r} 822.278 \\ 616.538 \\ 5.740 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Busimesses reporting eprofit (Mo.) <br> Averoge sules s <br> Average expens $\$$ <br> Average net profit $\$$ | $\begin{array}{r} 45 \\ 223.917 \\ 210.450 \\ 13.467 \end{array}$ | $\begin{array}{r} 30.751 \\ 21.474 \\ 9.277 \end{array}$ | $\begin{aligned} & 59.405 \\ & 47.461 \\ & 11.964 \end{aligned}$ | $\begin{array}{r} 186.453 \\ 153.160 \\ 13.293 \end{array}$ | $\begin{array}{r} 639.058 \\ 619,726 \\ 19.332 \end{array}$ |
| Businesses peporting lose (Mo.) <br> Aversge seles 5 <br> Aver age expense <br> Averoge net loss \$ | $\begin{array}{r} 10 \\ 223,834 \\ 235,202 \\ -11,388 \end{array}$ | $\begin{array}{r} 39.173 \\ 47.333 \\ -8.160 \end{array}$ | $\begin{array}{r} 72.207 \\ 72.715 \\ -508 \end{array}$ | $\begin{array}{r} 205.998 \\ 212.637 \\ -6.639 \end{array}$ | $\begin{aligned} & 577.959 \\ & 808.121 \\ & -30.162 \end{aligned}$ |
|  |  |  | 1887 |  |  |
| Mumber of observetions in somple <br> Aversige seles $\$$ <br> Average expense $\$$ <br> Average net profit (loss) \$ | $\begin{array}{r} 42 \\ 114.470 \\ 107.799 \\ 6.671 \end{array}$ | -- | -- | -- | -- |
| Dusinesees reporting profit (Mo.) <br> Averege seles <br> Aversge expenses <br> Aversee net profits | $\begin{array}{r} 35 \\ 113.592 \\ 102.979 \\ 10.613 \end{array}$ | -- | -- | -- | -- |
| Busimesees reportinge lese (Mo.) <br> Average sales 5 <br> Average expense $\$$ <br> Averoge net loss $\$$ | $\begin{array}{r} 7 \\ 119.017 \\ 135.157 \\ -16.440 \end{array}$ | -- | -- | -- | -- |

(1) These estimates are Dased on semple of businesses reporting sales beiween $\mathbf{\$ 2 5 , 0 0 0}$ end $\$ 2,000,000$

See intole 1 for symbols and notes

TABLE 4. Selected operating rattos. in percent of sales, 1987
New Brunswick. Paint e Body Repair Shops (SIC 6352)

|  | Total(1) |  | $501+0 \mathrm{~m}$ |  | Lowe:$\text { middle } 25 \%$ |  | Upper midde 25\% |  |  | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (mo.) <br> Low sales velue (5000's) <br> High sales value ( $\$ 000^{\prime}$ 's) |  | $\left(\begin{array}{l} 23 \\ (1) \\ 1 \end{array}\right)$ |  | -- |  | -- |  |  |  |  |  |
| Selected expense item | Industry average(2) |  |  |  |  | $\left\|\begin{array}{c} \text { \% busi- } \\ \text { nessen } \\ \text { reporting } \end{array}\right\|$ | Reporting businesses only (3) |  |  |  |  |
|  | Total | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lower } \\ & \text { middt } \\ & 25 \% \end{aligned}$ | Upper midd le $25 \%$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |  | Totel | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middI } \\ 25 \% \end{array}$ | Upder midde $25 \%$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Percent of sales |  |  |  |  |
| Cost of salme | 41.1 | - | -- | -- | -- | 10.9 | 50.8 | -- | -- | - | -- |
| Decupaney expenses | 6.4 | -- | -- | -- | -- | 100.0 | 6.4 | -- | - | -- | - |
| Depreciation | 2.1 | -- | -- | -- | -- | 73.4 | 2.9 | - | -- | -- | -- |
| Repairs 8 msintenence | 0.6 | -- | -- | -- | -- | 61.0 | 1.0 | -- | -- | - | -- |
| Hest. light \& telephone | 3.1 | -- | -- | -- | -- | 100.0 | 3.1 | - | - | -- | -- |
| Rent | 0.6 | -- | -- | -- | -- | 32.9 | 1.9 | -- | -- | -- | -- |
| Perionnel expenses | 20.9 | -- | -- | -- | - | 79.7 | 26.2 | -* | -- | - | - |
| Financial expenses | 2.0 | -- | -- | $\cdots$ | - | 100.0 | 2.0 | -- | - | - | -- |
| Interest \& bank charges | 1.6 | - | -- | -- | -- | 83.0 | 2.0 | -- | - | - | - |
| Other expenses | 24.0 | -- | - | -* | -- | 100.0 | 24.0 | -- | - | -- | - |
| Profit (less) | 5.5 | -- | -- | -- | -- | 100.0 | 5.5 | - | -- | -- | - |
| Total | 100.0 | -- | - | -- | - | 100.0 |  | -- | - | - | -- |

Syebols
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## foernoter

(1) These estimetes er based on semple of businesses poporting stes betwein 525.000 anc $52,000,000$.
12) Value in rach $\mathrm{cell}=\frac{\text { lotat weighted expenditure on given ivem }}{} \times$ loo for otch quartile.

This portion of the toble pertoins only to the businesese reporting the specific oxpense item. Therafore thest patios mre calculated individusily and the cotal will not necessarily equel $100 z$

## Motes

Deqe bre shown by quertiles when be least 13 of the sampled busintses report the specific item.
 one quarter of the totel number of businesses. Hithin esh quertile, the averege retio is prisented. For comporison purposer. the high and low values of sales ere shown.

How so uee the teoles

(2) The selectad range will indicate the proper quitite, i. ©. Ite bottom 25\%, the lower midde 25\%, the upper midde 25\% or the top 25\%.
(3) Dete pertaining to the selected salet gize pange will be in thet quertile.

Stenderd Industrisl CInsificetion Definision (SIC 1980):
sic 835z = Peint and Body Roptirt
Businesses primerily engaged in reparing and/or repsinting motor vehicle bodies, fenders med doors. Businesses in this industry mey be secondarily engaged in mechanical repairs. Motor vehicle body repeirs. motor vehicl cellision repairs. moior vehicleframe streightening and the painting of motor vehicles ar businesses also included in this industry

TABLE 2. Balance sheet profile for incorporated businesses only, 1987
New Brunswick, Paint \& Body Repair Shops (Sic 6352)


| Businesses in sample (Mo.) <br> Low sales value ( $\$ 000$ 's) <br> High sales value ( 5000 's) | $\begin{aligned} & 11 \\ & (1) \\ & (1) \end{aligned}$ | -- | -- | -- |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Average ( 8000 s) |  |  |  |  |
| Asgets |  |  |  |  |  |
| Cesh | - | -- | -- | -- | -- |
| Accounts end notes receivable | 19 | -- | - | -- | -- |
| Inventory | - | -- | - | -- |  |
| Other current essets | 32 | -- | -- | -- | -- |
| Total current assets | 51 | - | -- | -- | - |
| Fixed assets | 56 | - | - | - | -- |
| Less: Accum. dep, on fixed essets | - | - |  | -- | - |
| Other essets | - | -- | -- | - | - |
| Totsl essets | 117 | -- | -* | -- | -- |
| Liebilitles end equity |  |  |  |  |  |
| Current losns | 19 | -- | -- | -- | -- |
| Other current liabilities | 40 | -- | - | -- | -- |
| Total current liabilities | 50 | - | - | -- | -- |
| Mortgages paysble | - | -- | - |  |  |
| Long term debt | 20 | -- | - | -- |  |
| Other liabilities | 36 | -- | - | -- | -- |
| Total lisbillices | 115 | =- | - | =- | -- |
| Total equity |  | -- |  | - |  |

(1) These estimetes are besed on semple of businesses reporting seles between $\$ 25,000$ and $\$ 2,000,000$
see isble 1 for symols and notes.

TABLE 3. Financial retios(1) for incorporated businesses only, 1987 Mew erunawick. Paint Eody Repalr shops (sic 5s52)

|  | Total(2) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middle } 25 \% \end{array}$ | Upper $\text { widdle } 25 \%$ | Top $25 \%$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low seles value ( $\$ 000$ 's) High sales value $\left(\$ 000^{\prime}\right.$ s) | 11 $(1)$ $(1)$ | -- | -- | -- | - -- |
|  | Average |  |  |  |  |
| Liquidity ratio Current ratio (times) | 0.9 | - | -* | -- | -- |
| Leverage ratios <br> Debtleauity ratio (timea) <br> Interest coverage iatio (times) <br> Debt retio (times) | 73.4 0.6 1.0 | -- | -- | -- | -- |

(1) The ratios represent the gevege of ratios for each business in the group end connot be celculeted fron the figures show in iable 2.

Set ieble ifor symbols and notes.

## Oefinitions:

1. Liquidity retio:

Curfen: z current essets / curren: liabilitiss.
2. Levernge ritios:
al Debtrequity $=$ sotal lisollities / equity.
b) DeDt patio $=$ total liobilities / total assets
c) Interest coverape $=$ not profit - interest expense / interest expense

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987
New Brunswlck, Paint Body Repsir Shops (SIC 6352)

(1). Inese estimates are besed on smple of incorporatec businesses reporting sales between \$25.000 and 22.000, 000. Sample count includes only thase businesses reporting statement of changes.
see Teble 1 for sybols ano notes

TABLE 5. Employment changes by size of business, i984-1987 based on SIC claesificetion in ise7
Now Eruncwick. Pelnt Eody Repalr Shope (S|C s352)

|  |  |  |  | Changes in numb with pei | of businessas loyees |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Business size expresed in everoge labour units(i) | Number of businesses | $\begin{array}{r} \text { Totel payroll } \\ \left(\$ 000^{\prime}\right. \text { : } \end{array}$ | Averep* labour units(1) | $\begin{array}{r} \text { Newly } y \\ \text { redorting(2) } \end{array}$ | No Ionger reporting(3) |
| 1984 |  |  |  |  |  |
| Total | 184 | 4.627 | 333 | 41 | 17 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-95 \\ & 100-499 \\ & 500 \text { end over } \end{aligned}$ | 183 1 - - | $x$ $\times$ - | 311 22 - - | 41 | 17 |
| 1987 |  |  |  |  |  |
| Total | 173 | 5.462 | 366 | 38 | -. |
| $\begin{aligned} & \text { les: then } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 172 1 - | $x$ $\times$ - | $\begin{array}{r}328 \\ 38 \\ \hline\end{array}$ | 38 | $\cdots$ |

 Survey of Employment. Peypoll ond Hours. Stitisties canade. Cetalogue 72-002. An overage labour unit could be interpreted as a
 500 emplovees in Cenade mole but less than thet number in any given province it is show in the 500 ond 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 yer
"Wmy reporting" and mo longer reporting" businesses are essumed to have bean in sctivity for six months and the information is adjusted accordingly.

See table 1 for symbols and notes.

TABLE 6. Selected opernting characteristics of small businesses by sales quartile, $1985-1987$
Now Brunswick. Paint Body Repair Shops (SIC 6352)


1985

| Mumber of Averse Average Average | obeervations in sample soles \$ expense s net profit (loss) \$ | $\begin{array}{r} 27 \\ 111.863 \\ 104.394 \\ 7.469 \end{array}$ |
| :---: | :---: | :---: |
| Businesses | coporting profit (Mo.) | 24 |
| Average | sales \$ | 124.213 |
| Average | expense 5 | 112.448 |
| Average $n$ | net profit | 11.765 |
| Businessex | reporting a loss (Mo.) | 3 |
| Average | seles 5 | 88.152 |
| Aversge | expense | 96.893 |
| Average | net loss | -8.741 |

1885


1987

| Mumber of observetions in sample <br> Average sules 5 <br> Average expense \$ <br> Averoge net profit (loss) \$ | $\begin{array}{r} 25 \\ 165.546 \\ 159.248 \\ 5.298 \end{array}$ |
| :---: | :---: |
| Businesses reporting orofit (Mo.) | 18 |
| Average soles \$ | 180.389 |
| Average expense \% | 150.553 |
| Average net profits | 19.836 |
| Businesses reporting less (Mo.) | - |
| Average sales ${ }^{\text {s }}$ | 156.246 |
| Average expenses | 167.891 |
| Average net losss | $-11.645$ |

(1) These estimates are besed on sample of businesses reporting seles between $\$ 25,000$ and $82.000,000$
sec late i for symbols and notes

TABLE 1. Selected operating rattos, in percent of sales, 1987
New Brunswlek, Generel Stores (Sic 6412)


## Sybols

```
    zero or mo observations
* too snell 200 be moxiessed
    not appliceble
* confidential
```

Feetnetet
(1) These mstimetes are besed on semple of businesses peporting ieles between $\mathbf{2 5}, 000$ end $\mathbf{2 2 . 0 0 0 , 0 0 0}$
(2) Yelue in esh cell $=\frac{\text { Totel weighted expenditure on given isem }}{\text { Totel weighted seles of all businesses in the sempla }} \times$ foo for oech quertile

 individuslly and the cotal will not necesserily equel 100 z .

## Metes

Deto be thown by quartiles when eq least 13 of the sempled businesses peport the specific iten
 one querter of the toisl number of businesses. Within ech quertile. the werme retio is presented. For comperison purposes, the high and lom velues of seles sere thom.

Mow ta use the tablet
t1) Locat the epproprite ates range that is displeyod on the two lines entitiod liow sabs value and eMigh sales velue
(2) The selected renge will indicate the proper quiptile, i.t. the bottom 25z. the lower widde 25\%. the upper midde 25s or the top 252.
(3) Bete pertaining to the elecsed gelos size pange will bo in thet quertile.

Stenderd Industrlel Clessificesion Deflimition (516 1880):
SIC 6412-Generel Stores
 is food. Other merchancise sold usually includes ready-to-wear apoarel, toileties, cosmetics. hardwere. farm supplies end houstwares. Businesses mey be described es; country general stores and generol stores.

TABLE 2. Balance sheet profile for incorporated businesses only. 1987
New Brunswick, General Stores (Sic E412)

|  | Toial(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\text { middre } 25 \%$ | Upper midde $25 \%$ | TOD 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses ir sample (Mo.) Low sales value $18000^{\prime}$ s) High sales value ( $3000^{\prime}$ ) | 25 $(1)$ $(1)$ | -- | -- | -- | -- |
|  | Average ( 3000 's) |  |  |  |  |
| Asseta |  |  |  |  |  |
| Cash Accounts and nores receivable | 12 | -- | - | -- |  |
| accounts and notes receivable Inventory | 12 | -. | -- | -- | -- |
| Dther current essets | 108 | -- | -- | -- | -- |
| Total current essets | 120 | -- | -- | -- | -- |
| Fixed assets | 62 | -- | -- | -- | -- |
|  | - | -0 | -- | -- | - |
| Other aszets | 13 | -- | -* | -- | -- |
| Total osesta | 195 | - | -- | -- | -- |
| Lisbilitles and equity - - - - 12 - |  |  |  |  |  |
| Cuprent loans liabilities | 12 37 | -- | -- | -- | -- |
| Total current liabilities | 49 | -- | -- | -- | -- |
| Mortgages payable | - | -- | -- | -- | -- |
| Long term debp | 2 | -- | -- | - | -- |
| Other liabilities | 64 | - | -- | - | -- |
| Totel liabilities | 115 | -- | - | - | - |
| Total maity | 81 | - | -- | - | - |

(1) These stimares re based on sample of businesses reporqing seles between $\$ 25,000$ and $82.000,000$.

See isble for symols and notes.

TABLE 3. Financial ratios(i) for incorporatad businesses only, 1989
Mew Brunewick, General Stores (Sic sil2)

|  | Total(2) | $\begin{aligned} & \text { Bottom } \\ & \quad 25 \% \end{aligned}$ | Lower $\text { midde } 25 \%$ | Upper $\text { midd } 25 \%$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Qusinesses in sample (No.) Low siles velue ( $\$ 000$ s) Migh sales value (\$000's) | $\left(\begin{array}{l}25 \\ (1) \\ (1)\end{array}\right.$ |  |  | -- | -- |
|  | Averege |  |  |  |  |
| Liquiditr ratio Current patio (times) | 2.5 | -- | -- | -- | -- |
| Leverege ratios <br> Dobtlequity ratio (times) <br> Interest coverseg ratio (times) <br> Debt ratio (times) | $\begin{aligned} & 1.1 \\ & 1.7 \\ & 0.6 \end{aligned}$ | -- | -- | -- | -- |

(11) The petios reppestht the surnge of ration for esch business In the group and cennot be celculated from the figures shown in fable 2 .
(2) These estimates are buset on ample of butinosses reporting ales between $\mathbf{8 2 5 , 0 0 0}$ and $82,000,000$.

See Toble 1 for symbol and notes.

Definitions:

1. bicuidity retic:

Curtent $=$ euprent assets / curpent linbilities.
2. leverage ritios:
B) Dedifequity $=$ rotol 1 labiliries / equity.
bl DeD:ratio = rotal lisolities/rotal essets


TABLE 4. Statement of changes in financial position for incorporated businesses oniy. igat
New Brunswick, General Siores (Sic 6412)

| .- | Total ${ }_{\text {l }}$ ( | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | bower <br> midole 25\% | $\begin{aligned} & \text { Upper } \\ & \text { midde } 25 \% \end{aligned}$ | $\begin{aligned} & \text { To } \\ & 25: \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sampl (Mo.) Low sales value ( 5000 s) High saies value ( 3000 s) | $\begin{aligned} & 10 \\ & 11 \\ & (1) \end{aligned}$ | -- | -- | -- | -- |
|  | Average ( $8000{ }^{\circ}$ s) |  |  |  |  |
| Opereting ectivities <br> Cush from operations <br> Deprecietion <br> Other | 9 6 -6 | -- | -- | -- | $\cdots$ |
| Dividends | - | - | -- | =- | -- |
| Investent ectivisies <br> Disposel of fixed assets <br> Pupchase of fixed assets <br> Increase in investment <br> Decreses in investment | 3 -8 - | -- | - | -- | -- |
| Finencing ectivities <br> Incresse in lang term debt <br> Redayment of long term debt <br> Loans from sharaholders <br> Repayment of losns from shareholders <br> Advances \& loans from government <br> Increase in equity <br> Decresse in equity <br> Other | -4 8 -6 | -- -- -- -- -- | -- -- - - - - | -- -- -- -- -- | -- -- -- - - - |
| Increaseldecrease) in cash s equivalents Cash equivalents-Beginning of the year Cash squivalents - End of the year | 10 | -- | -- | -- | -- |

 only those businesses raporiting statenent of changes.
Sen Tible 1 for symbols and notes

TABLE 5. Employment changen by size of businezs, 1984-i987 based on sic ciatsificetion in 1987
Mow Brunawick, General Morchandise Stores (SIC s41)

| Business size expressed in overoge labour units(1) | Number of businesses | $\begin{array}{r} \text { Total psyroll } \\ (\$ 000 \text { 's) } \end{array}$ | Average labour units(1) | Changes in number of businesses with paid employess |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Newly reporting(2) | No longer reporting(3) |
| 1984 |  |  |  |  |  |
| Total | 351 | 58.603 | 6.851 | 31 | 19 |
| $\begin{aligned} & 108 \text { then } 20 \\ & 20^{-} 99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | $\begin{array}{r} 220 \\ 20 \\ 1 \\ 10 \end{array}$ | $\begin{array}{r} 7.317 \\ 7.287 \\ k \\ k \end{array}$ | $\begin{array}{r} 845 \\ 854 \\ 3 \\ 5,149 \end{array}$ | 31 - - | $\begin{aligned} & 17 \\ & 1 \\ & 1 \end{aligned}$ |
| 1987 |  |  |  |  |  |
| Total | 256 | 63.817 | 6.540 | 35 | - |
| $\begin{aligned} & \text { less then } 20 \\ & 20^{-} 99 \\ & 100^{-499} \\ & 500 \text { and over } \end{aligned}$ | 225 19 1 11 | $\begin{array}{r} 8,943 \\ 7,691 \\ x \\ x \end{array}$ | $\begin{array}{r} 905 \\ 790 \\ 4.845 \end{array}$ | 33 $!$ $!$ | $\cdots$ $\cdots$ $\cdots$ |

(1) Average labour units are calculated by dividing total paypoll by the overage annual wage and salary fate as reportud in the Survey of Employment, Payroll and mours. Statistics Canada. Catalogue 72-002. An averege labour unit could be inierppoted as a
 500 mployees in Canada as of wole but less than that number in any given province it is shom in the 500 and over group.
121 Refers to businesses reporting no payrall deductions in the previous year.
(3) Refers to businesses reporting no payroll deductions in the following year
"Newly reporting* and mo longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingiy.

See Tabie 1 for symbols and notes

TABLE 6. Selected opersting charactertatica of small businesses by asies quartile, 1985-1987
New Brunswlek, General Stores (SIE 6412)

|  | Total(1) | $\begin{array}{r} \text { Bot } 40 \mathrm{~m} \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { midd } 25 \% \end{array}$ | Upper $\text { midde } 25 \%$ | Top $25 \%$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | 1985 |  |  |
| Mumber of observations in sample | 47 |  |  |  |  |
| Average sales s | 383.047 | - | -- | -- | - |
| Average expense 5 (10a) | 367.118 | -- | -- | - | -- |
| Averese net grofit (lose) \$ | 15.929 | -- | -- | -- | - |
| Businesses reporting a profit (Mo.) | 45 |  |  |  |  |
| Average sales ${ }^{\text {s }}$ ( | 383.365 | -- | -- | -- | - |
| Averape expenses | 366.719 | -- | - | -- | -- |
| Averoge net profit | 16.646 | -- | - | -- | -- |
| Dusinesses reporting - loss (Mo.) | 2 |  |  |  |  |
| Averse seles \$ | 149.797 | - | -- | -- | -- |
| Average expense $\$$ | 152.101 | -- | -- | -- |  |
| Average net loss s | -2.304 | -- | -- | -- | -- |



1987

| Number of observations in smole <br> Average sales $\$$ <br> Average expense \$ <br> Average net piofit (loss)s | $\begin{array}{r} 54 \\ 438.824 \\ 436.541 \\ 1.683 \end{array}$ | 98.890 105.947 -7.057 | 249.548 262.810 -13.262 | $\begin{array}{r} 429.451 \\ 422.128 \\ 7.323 \end{array}$ | $\begin{array}{r} 976,608 \\ 956,880 \\ 19,728 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses reporting arofit (Mo.) | 31 |  |  |  |  |
| Average seles \$ | 447.494 | 129.765 | 288.490 | 428.882 | 942.838 |
| Average expense \$ | 431.628 | 126.058 | 274.667 | 417.564 | 908.223 |
| Averege net profit | 15.866 | 3.707 | 13.823 | 11.318 | 34.815 |
| Busineses reporting last (Mo.) | 18 |  |  |  |  |
| Average sales | 467.132 | 85.127 | 231.493 | 432.079 | 1.119.827 |
| Average expenses | 490.188 | 96.984 | 257.313 | 443.221 | 1.163.233 |
| Averaga net loss | -23.056 | -11.857 | -25.820 | -11.142 | -43.408 |

(11) inese estimetes besed on sample of Dusinesses reporting soles beiween $\mathbf{\$ 2 5 , 0 0 0}$ and $\mathbf{\$ 2 . 0 0 0 , 0 0 0}$.

See iable ifor symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brunswick. Other General Merchandlse Stores (51C 5413)

|  | Total(1) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middle } 25 \% \end{array}$ | Upper middle 25\% | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ s) High sales value ( $\$ 000^{\prime}$ s) | $\begin{aligned} & 27 \\ & \langle 1 \\ & 11 \end{aligned}$ |  | -- |  | -- |


| Selected expense item | industry overage(2) |  |  |  |  | $\begin{aligned} & \text { \%busi- } \\ & \text { resses } \\ & \text { reporting } \end{aligned}$ | Reporting businesses onty (3) |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lowbr } \\ \text { midd } \\ 25 \% \end{array}$ | Upoer midde $25 \%$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |  | Total | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lower } \\ & \text { midd } \\ & 25 \% \end{aligned}$ | Upper midde 25\% | $\begin{aligned} & \text { Top } \\ & 25 \dot{2} \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Percent of salos |  |  |  |  |
| Cost of teles | 85.6 | -- | -- | -- | -- | 100.0 | 65.6 | -- | -- | -- | -- |
| Occupancy expenses | 5.8 | -- | - | - | =- | 100.0 | 5.9 | -- | - | - | -- |
| Dedreciation | 1.3 | -- | -- | -- | -- | 80.0 | 1.6 | -. | - | -- | -- |
| Repaips \% maintenance | 0.3 | -- | -- | -- | -- | 77.2 | 0.4 | -- | -- | -- | *- |
| Heat, light \& telephons | 1.9 | -- | -- | -- | -- | 100.0 | 1.9 | -- | -- | -- | -- |
| Rent | 2.3 | -- | -- | -- | -- | 80.7 | 2.9 | -- | -- | -- | -- |
| Personnel expenses | 8.3 | -- | - | -- | -- | 100.0 | 6. 3 | -- | -- | =- | -- |
| Financisl expenses | 1.5 | -- | -- | - | - | 95.0 | 1.5 | -- | -- | -* | -- |
| Interest \& bank charges | 1.1 | -- | -- | -- | -- | 79.4 | 1.4 | -- | -- | - | - |
| Professional fees | 0.3 | -- | =- | -- | -- | 90.3 | 0.4 | -* | -- | -- | - |
| Other expenses | 15.9 | -- | -- | -- | - | 100.0 | 15.9 | -- | -- | - | - - |
| Profit (loss) | 2.9 | -- | - | -- | -- | 100.0 | 2.9 | -- | -- | -- | - |
| Total | 100.0 | -- | -- | -- | -* | 100.0 | $\cdots$ | -* | -- | -- | -- |

## Symbole

- zero or no observations
-- too smell 100 be expressed
not applicable
- confidential


## footnetes

111 These stimetes are besed on semple of businesses peporting stits berween $\$ 25,000$ and $82,000,000$
Total weighted expenditur on given isem
${ }^{121}$ Volue in eth cell $=\frac{\text { Toqul weighted sales of all businesses in the sanple }}{x} 100$ for exch ouspile.
(3) Yalum in each cell Total weighted expenditur on given item Totel weighted sales of businesses raporting this iten of openditure $x$.

This poption of the table pertains only to the businesses reporting the specific expense item. Therefory these ratios are calculated individusly and the taial will not necessarily saus 100\%.

## Note

Dets ore shown by quartiles when at teast i3 of the sempled Dusinesses report the specific item.
 on querter of the totel number of busintsses. Hithin each quartile, the average retio is presented. For comparison purdoses, the high ond low values of sales are shown.

How to use the teblet
(1) Locate the mproprite sales range the is disolayod on the two lines entitied "Low salus value" and "high sales velue"
(2) The selected range will indicate the proper quarile. i. . the bottom 25\%, the lown nidde 25\%. the upper middel $25 \%$ or the top $25 \%$.
(3) Date pertaining to the selected sales size range will be in that quartile.

## Standerd Industrist Clateificetion Definition (SIC 1880):

[^22]TABLE 2. Baiance sheet profile for incorporated businesses only. 1987
New Brunswick, Other Genersl Merchandise Stores (SIC 6413)

|  | Total (1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { bower } \\ & \text { midde } 25 \% \end{aligned}$ | Upper $\text { middle } 25 \%$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in smmole ( Mo.) Low sales value ( $\$ 000{ }^{\prime}$ ) High sales value ( $\$ 000^{\prime}$ ) | (1) | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Assets |  |  |  |  |  |
| Accounts and notes receivable | 3 | -- | =- | -- | -- |
| Inventory | - | -- | -. | -- | -- |
| Other current assets | 106 | -- | -- | -- | -- |
| Total current assets | 108 | -- | -- | -- | -- |
| Fixed assets | 38 | - | - | - | -- |
| Less: Accum. dep. on fixed assets | - | -- | -- | - | -- |
| Other sssets | 15 | -- | -- | -- | -* |
| Totel eseets | 182 | - | -- | -- | -* |
| Liabilities and equity . . . . . . |  |  |  |  |  |
|  | 17 56 | -- | -- | -- | -- |
| Total current liabilities | 73 | -- | -- | -- | -- |
| Mo:tgages payabl | - | -- | -- | -- | -- |
| Long term debt | 2 | -- | -- | -- | -- |
| Other liabilities | 41 | - | -- | -- | -- |
| Total limbillties | 117 | - | -- | - | - |
| Total eauity | 45 | -- | * | =- | -- |

(1) These estimates are based on sample of businesses reporting saies between $\$ 25.000$ and $\mathbf{\$ 2 . 0 0 0 . 0 0 0}$.

Sen Table ! for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1987
New Erunswick, Dther General Merchandise Stores (SIC 6419)

|  | Total(2) | $\begin{array}{r} \text { Bortom } \\ 25 \% \end{array}$ | $\text { middle } 25 x$ | $\begin{aligned} & \text { Upper } \\ & \text { middie } 25 \% \end{aligned}$ | Top 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000^{\prime} \mathrm{s}$ ) High sales value ( $\$ 000^{\prime}$ s) | $\begin{aligned} & 13 \\ & (1) \\ & (1) \end{aligned}$ | -- |  | -- | =- |
|  |  |  | Avorage |  |  |
| Liquidity ratio Current rotio (times) | 1.5 | -- | -- | -- | - |
| ```Leverage ratios Oebtlequity retio (times) Interest coverege ratio (times) Debt retio (times)``` | 2.6 1.0 0.7 | -- | -- | -- | -- |

(II The ratios represent the everage of ratios for each business in the group and cannot be celculated from the figur st show in fable 2 .
12) These estimeter bry betes on semple of businesses paporsing seles beiween $\mathbf{5 2 5 , 0 0 0}$ ond $\mathbf{5 2 , 0 0 0 , 0 0 0}$.

See toble i for symbols and noies.

Definitions:

1. Limidisy ratio:

Current a current assets / current liabilisies.
2. Leverage retios:
8) Deot/equity $=$ potal liobilisies / equity
b) Deot ratio = total liabilities / total assets
c) Interest coverage $=$ net profit - interest expense / inierest expense

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987 New Brunswick, Other Generel Merchendise stores (SiC E413)

|  | Total(1) | $\begin{array}{r} \text { Bot } 10 \mathrm{~m} \\ 25 \% \end{array}$ | $\begin{gathered} \text { bower } \\ \text { midd } 25 \end{gathered}$ | $\begin{aligned} & \text { Uoper } \\ & \text { midde } 25 \text { : } \end{aligned}$ | $\begin{aligned} & \text { To0 } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (Mo.) Lom sales value (\$000's) High sales value $\left(\frac{\$ 000}{} 0^{\prime}\right.$ ) | $\begin{array}{r} 4 \\ (1) \\ (1) \end{array}$ | -- | -- | -- | -- |
| Average (\$000's) |  |  |  |  |  |
| Operating ectivities <br> Cash from operations <br> Deprecietion <br> Other | $x$ $x$ $x$ | - | -- | -- | -- |
| Dividends | $x$ | - | -- | - | -- |
| Investent ectivities Disposel of fixed assets Purchase of fixed assets increse in investment Decrease in investment | $x$ $x$ $x$ $x$ | -- | -- | -- | -- |
| Finaneing ectivitles <br> Increse in long term debt <br> Repayment of long term debt <br> Loans fiom sharcholders <br> Redayment of loans from shareholders <br> Advances 8 loans from government <br> lncresse in equity <br> Decrease in equity <br> Other | $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ | - - - - - - | -- -- -- -- -- | - - - - - - | $\square$ <br> $=$ <br> $\therefore$ <br> - |
| Increses(decresse) in cosh equivalents Cash s equivalents-Buginning of the year Cash s equivelente - End of the year | $x$ $\times$ $\times$ | -- | -- | -- | -- |

 only those bus incsses peporting sterement of chenges.
See Teble 1 for symools for motes.
TABLE 5. Employment changes by size of business, 1984-1987 based on SIC classification in 1987
New Erunswick, General Merchandlse Stores (SIC 641)


(1) Averse labour units cereculated by dividing totel payroll by the average annul wage and salery fete ms reported in the Survey of Employment, Payroll and Mours, Siatistics Canada, Catelopue 92-002. An avere labout unit could be interpreted as a full-fime employer. Mote that the business size proups used are detmined at the canadolovel. Thus if ousiness has of loest 500 employees in Canade as a whol but less than that number in my given province it is shown in the 500 end ovep group
(2) Refers 10 businesses reporing no paypoll deductions in the previous year.
(3) Refers 10 businesses reporting no payroll deductions in the following year
"Nowly repopting" and "no longer reporting" businesses are assumed to hove been in activity for six months and the information is adusted accordirgiy.

See tabte 1 for symbels and moies

TABLE 6. Selected operating characteristice of smail businesses by sales quartile. 1985-1987
New Brunswick, Osher General Merchandise Stores (Sic 6413)
Total(1) Boitom $\quad$ Lower $25 \%$ Toper


1988


1987

| Mumber of observetions in samole <br> Average sales $\$$ <br> Average expense 5 <br> Average not profit (loss) \$ | 39 341.446 332.966 8.480 |
| :---: | :---: |
| Businesses reporting a proflt (Mo.) | 27 |
| Average sales \$ | 329,913 |
| Average expense 5 | 312,563 |
| Average net Drofit | 17,350 |
| Businesses reporting less (Mo.) | 12 |
| Average sales ${ }^{\text {s }}$ | 472.538 |
| Averege exdense 5 | 4B6,746 |
| Averege net loss 5 | -14.208 |

(1) These estimetes or besed on e semple of businesses feporsing seles between $\$ 25,000$ and $\mathbf{\$ 2 . 0 0 0 , 0 0 0}$.

See table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of saies, 1987
New Brunswlck. Fiorlst Shops (SIC 6521)

|  | Total(1) |  | $\begin{array}{r} 80+10 m \\ 25 \% \end{array}$ |  | $\begin{gathered} \text { Cower } \\ \text { micole } 25 \% \end{gathered}$ |  | $\begin{array}{r} \text { UpDer } \\ \text { midole } 25 \% \end{array}$ |  |  | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales vaiue ( $\$ 000$ s) High sales value ( $\$ 0000^{\prime}$ ) |  | $\left.\begin{array}{r} 15 \\ (1) \\ 11 \end{array}\right)$ |  |  |  |  |  |  |  |  |  |
| Selected expense item | Industiy average (2) |  |  |  |  | $\left\|\begin{array}{c} \text { \% busi- } \\ \text { nesies } \\ \text { reporting } \end{array}\right\|$ | Repoting businesses only(3) |  |  |  |  |
|  | Total | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middie } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Upper } \\ & \text { middle } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |  | Total | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { midd } \\ 25 \% \end{array}$ | Upoer midde 25\% | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Percent of sales |  |  |  |  |
| Cost of seles | 53.8 | - | - | -- | -- | 96.0 | 56.0 | - | -- | -- | - |
| Occupency expenses | 9.9 | - | - | - | -- | 100.0 | 9.9 | -- | -- | - | -- |
| Deprecistion | 1.2 | - | -- | -- | - | 100.0 | 1.2 | -- | - | -* | -- |
| Repairs \& maintenance | 0.7 | - | -- | -- | - | 32.2 | 0.8 | - | =- | - | -- |
| Heat. light 8 telephone | 3.3 | -* | - | -- | -- | 100.0 | 3.3 | - | -- | - | -- |
| Rent | 4.9 | -- | -- | -- | -* | 90.8 | 5.2 | - | - | - | -- |
| Personnel expenses | 20.2 | -- | -- | - | -- | 100.0 | 20.2 | -- | -- | -- | -- |
| Finencial expenses | 2.2 | -- | =- | =- | -- |  | 2.4 | -- | -- | -- | -- |
| Interest s bank chorges Prefessiongl fees | 1.5 0.7 | -- | -- | =- | -- | 69.5 77.6 | 2.2 0.9 | -- | -- | -- | -- |
| Other expenses | 9.4 | -- | -- | - | - | 100.0 | 9.4 | - | - | - | -- |
| Profit (loss) | 4.5 | - | - | - | - | 91.6 | 4.9 | = | - | *- | - |
| Total | 100.0 | - | = | -* | - | 100.0 |  | -- | -- | -- | -- |

## symols

zero of no observetions

- too snall too be expressed
. not applicable
confidential


## Footnoter

111 These estimetes ar based on a semple of businesses reporting sios betwenn \$25,000 mind \$2,000,000.
lotel weighted expenditupe on given item

(3) Volue in bech ceil
$\frac{\text { lotel weighted expenditupe on given item }}{\text { lota! weighted seles of businesses reporting this item of expenditure }} \times 100$ for eech quertile

This portion of the toble pertains only to the businesses poporting the specific expense item. Therefore these retios ere culated individubly and the total will not necesserily wal $100 \%$

## Notet

Deta are shown by quartiies when et least 13 of the sampled businesses report the spocific iten
Records were ranked in sscending order according to soles siz. Each quartile (i. - botton 25\%, lowt midde 25\%. Ett.) represents one quarter of the total number of businesses. Within ech quaptile, the overage retio is presented. For conperison purposes. the high and low viluts of sies are shown.

Mow to unt the tebles
(1) bocete the sppropriete seles pange that is displayed on the two lines entitled whom sales veluep and ehigh seles vilute.
(2) The selected penge will indicate the proper quertile, i. the botton 25\%. the lower niddle 25\%, the upper midde 25x of the 20p 25\%.
(3) Dete perteining so the selocted soles size renge will be in thet quertile.

## Standerd Industrisl CIsssificetion Definitien ISIC 1ssol:

SIC E52i - Floriet Shops

 reval fresh flowers and wresths ere also included in this industry

TABLE 2. Baimnce shest profile for incorporated businesses only. 1987
Now Brunswick, Fiorist Shops (Sic 6521)

|  | Total(1) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lower } \\ & \text { midde } 25 \% \end{aligned}$ | Uope? middle 25\% | Top 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (Mo.) Low sales value ( $\$ 000$ 's! High sales vilue ( $\$ 000^{\circ}$ ) | $\begin{aligned} & 10 \\ & (1) \\ & 11) \end{aligned}$ | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
|  |  |  |  |  |  |
| Cosh <br> Accounts and notes receiveble | 10 | -- | -- | -- | -- |
| Accounts and notes receiveble inventory | 10 | -- | -. | -- | -- |
| Other cuprent assets | 38 | -- | -- | $\cdots$ | -- |
| Total current assets | 48 | -- | -- | $\cdots$ | -- |
| Fixed esset. | 33 | -- | -- | - | -- |
| Less: Accum. dep. on fixed sesets | - | -- | -- | - | -- |
| Other assets | 14 | - | -- | -- | -- |
| Total ensets | 98 | - | -- | -- | -- |
| Liebllities and equisy |  |  |  |  |  |
| Current loans liobilities | 7 | -- | -- |  | -- |
| Other current lisbilities | 34 | -- | -- | -- | -- |
| Total current liabilities Mortgages payable | 42 | -- | -- | -- | -- |
| Long term debt | - | -- | -- | -. | -- |
| Deher liabilities | 15 | -- | -- | - | -- |
| Total liabilitims | 57 | - | - | - | -- |
| Totol equity | 39 | - | - - | - | -- |

111 These estimates are baseo on sample of businesses reporting soles between 825.000 and $82,000.000$.
fee table 1 for symbols and notes.

TABLE 3. Finmeiti retios(1) for incorporated businesses only, 1987
New Brunawick. Fiorlst Shops (\$1c 5521)

|  | Totel (2) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | middel $25 \%$ | Upper middle 25\% | 7op 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ 's) High sales value ( $\$ 000^{\circ}$ s) | $\begin{aligned} & 10 \\ & (1) \\ & (1) \end{aligned}$ |  |  | -- | -- |
|  | Average |  |  |  |  |
| Liquidity ratio Curient ratio (times) | 1.1 | -- | -- | -- | -- |
| ```Leverege patios Oebt/equity ratio (times) Interest coverage retio (times) Debt retio (limes)``` | $\begin{aligned} & 1.5 \\ & 3.7 \\ & 0.6 \end{aligned}$ | -- | -- | -- | -- |

(1) The relios represent the everege of retios for each business in the group ond connot be celculated from the figures shown in teble 2.

12 These estimeter besed on sample of businsses reporting seles between $\mathbf{8 2 5 , 0 0 0}$ snd 82.000.000.
See isble ifor symols and notes

## Otinitions:

1. Liquidity ratio:

Current surrent assets / current liotilities
2. Leverage ratios:
a) Dedt/equity $=10281$ liabilities / equity
D) Debt ratio $=$ total liabilities $/$ total assets
cl Interest coverage $=$ net profit interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporeted busimesses only, 1987
New Brunswlek. Florist Shops (SIC 6521)

|  | Total(1) | $\begin{aligned} & \text { Bot tom } \\ & 25 \% \end{aligned}$ | $\text { middie } 25 \%$ | Uoper $\text { miodle } 25 \%$ | Io: 25: |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samcle (Mo.) Low sa'es value ( $\$ 000$ s) High sales value ( $\$ 0000^{\prime} \mathrm{s}$ ) | $\begin{aligned} & 6 \\ & (1) \\ & 11)^{6} \end{aligned}$ | -- | -- | -- | -- |
|  |  |  | verage $1 \$ 000$ |  |  |
| Operming ectivities Cash from operations Deprecistion Other | $\begin{aligned} & 1 \\ & 4 \\ & 9 \end{aligned}$ | -- | -- | -- | -- |
| Dividends | - | -- | -- | -- | -- |
| Investment activities <br> Disposal of fixed assets <br> Purchase of fixed assets <br> Incresse in investment <br> Decrease in investment | $\begin{array}{r} 1 \\ -15 \end{array}$ | -- | -- | -- | -- -- -- |
| Financing ectivities <br> Incresse in long term debt <br> Repayment of long term debt <br> Loans from sharenolders <br> Repayment of loans from shareholders <br> Advances \& loans from government <br> lncrease in equity <br> Decrease in equity <br> Other | 2 -1 - -3 - | -- -- -- -- -- | - - - - - - | -- -- -- -- -- | -- -- - - - - |
| Increase(decrease) in cash equivalents Cash equivalents-Beginning of the yeer Cash a equivalents - End of the year | -2 7 5 | =- | =- | -- | -- |

(11) These estimates ore dased on a sample of incorporated businesses reporting solus between $\$ 25.000$ and $\$ 2.000,000$. Somple count includes only those businesses reporting e siatement of changes.
5ee Table for symbols and notes.

TABLE 5. Employment changes by size of business. 1984-i987 based on SIC ciassification in ise7
New Brunswlek. Florlet Shops (SIC 6521)


[^23]TABLE 6. Selected opersting characteristics of simil businesses by sales quartile. 1985-1987 New erungwick. Fiorist Shops (SIC s521)

|  | Total(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { midd } 25 \% \end{array}$ | Upper $\text { midde } 25 \%$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | 1985 |  |  |
| Mumber of observations in sample <br> Average salas \$ <br> Aversge expense s <br> Average not Drofit (lose) \$ | $\begin{array}{r} 20 \\ 151.890 \\ 148.016 \\ 3.874 \end{array}$ | -- | -- | -- | -- |
| Businesses reporting a profit (Mo.) <br> Average sales <br> Averoge expense \$ <br> Average net profit \$ | $\begin{array}{r} 16 \\ 186.125 \\ 175.339 \\ 10.786 \end{array}$ | -- | -- | -- | -- |
| Businesses reporting - loss (Mo.) <br> Averoge soles $\$$ <br> Averuge expenses <br> Average net loss \$ | $\begin{array}{r} 63.324 \\ 78.190 \\ -14.865 \end{array}$ | -- | -- | -- | -- |


| Wumber of observations in sample <br> Average soles <br> Average expense $\$$ <br> Average net piofit (loss) \$ | $\begin{array}{r} 18 \\ 210.822 \\ 203.196 \\ 7.626 \end{array}$ |
| :---: | :---: |
| Businesses reporting profit (No.) Averseg soles \$ <br> Average expenses <br> Average net profits | $\begin{array}{r} 12 \\ 230.456 \\ 212.371 \\ 18.085 \end{array}$ |
| Businesses reporting loss (Mo.) <br> Average sales <br> Average expenses <br> Average net loss | 186. 197.167 $-10.987$ |

1987

| Number of observetions in semple <br> Average sales $\$$ <br> Average expense \$ <br> Average net piofit (loss) \$ | $\begin{array}{r} 29 \\ 160.940 \\ 154.574 \\ 6.266 \end{array}$ |
| :---: | :---: |
| Businesses reporting aprofit (No.) | 24 |
| Average sales | 160.644 |
| Average expense S | 153.287 |
| Average net profit f | 7,357 |
| Businesses reporting lose (Mo.) | 5 |
| Average sales | 56.117 |
| Average expense s | 66.834 |
| Average net loses | -10.717 |

11) These estimetes besed on sample of businesser reporting siles between $\$ 25,000$ and $\$ 2,000,000$.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brunswick. Hordwere Stores (SIC 6531)


## Symbol:

zero or no observalions

- too smel! ioo be expressed
... not applicable
- confidentis


## Footnoter

(1) Thest

Total weighted expenditure on a given ivan
(2) Value in each cell s for fach quertile.

31 Value in each cell $=$ Total wighted expenditure on given isem 100 for each quartile

This portion of the table pertsins only to the businasses reporting the specific expense item. Therefore these ratios ore celculated individually and the total will not neeassarily equal 100 I

Notes
Dota are shown by guariites when at least 13 of the sempled businesses roport the specific item.
Records were ranked in sscending order according to sales size. Each quertile (i.e. bottom 25\%, lower middle 25\%, etc. represents one querter of the totel number of businesses. Within bach quertile, the averige petio is preserted. For comperison purposes, the high and low velues of sales er shown.

## How to ut the tablet


(2) The selected renge will indicate the proper quertile. i. the the botom 25x, the lower midde 25\%, the upper middlit 25z or the top 25\%.
(3) Deta pertaining to the selected seles size range will be in that quertile.

## Standerd Industriel Clese iffcetion Definition ISIC 1980)

## SIC 6531 - Herdwere 5 torea

Businesses primer ily engaged in reqail dealing in eny combination of the bas ic lines of har owart. such as hand and power tools, builders" hardware. fastenes. electpical and plumbing supplies. These businesses may be secondarily engaged in retailing housewbres. electrical sppliances. point. sporting goods. etc. This industry includes retail builders' hardware, retail carpenters' qools, retail electrical supplies. reqail fasteners lexcept cloqhing, reisil furniture and cabinet fiqtings. fetail hand edge tools. hardmare stores. retail mechanics' measuring tools, retail mechanics" sools. retail nails. peteil plunting supplies ano peteil power driven hand fools.

TABLE 2. Balance sheet profile for incorporated businesses only, 1987
New srunswick, Hardwere Stores (Sic 6531)

(1) These estimeses are based on sample of businesses reporting sales between $\mathbf{8 2 5 , 0 0 0}$ and $\mathbf{8 2 , 0 0 0 , 0 0 0}$.

Sen iabie 1 for symbols and notes

TABLE 3. Financial ratios (1) for incorporated businessen oniy. 1987
Mew Brunswick, Mardware Stores (SIC 6531)

|  | Total(2) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | Lower $\text { widde } 25 \%$ | Upper middle 25\% | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in semple (No.) Low sales value ( $\$ 000^{\prime}$ s) High seles velue (\$000's) | $\begin{aligned} & 33 \\ & (1) \\ & (1) \end{aligned}$ |  | -- | -- |  |
|  |  | Average |  |  |  |
| Liquidity retio Current ratio (times) | 1.8 | -- | -- | -- | -- |
| Leverage ratios <br> Debt/equity ratia (times) <br> Interest coverage ratio (limes) <br> Debt retio (times) | 2.2 2.9 0.7 | -- | -- | -- | -- |

(1) The ratios represent the average of retios for each business in the group and cannot pe calculeted from the figures shown in fable 2 .
(2) Thmse estimetes are besed on semple of businesses reporting sales between $\$ 25,000$ end $\$ 2,000,000$.

See Teble 1 for symbols and notes.

## Definitions:

1. Liquidity ratio:

Curpent = current assets / current biabiliqies
2. Leverage rotios:
a) DeD:/equity $=$ rotal $\mid$ iabilities $/$ equity
b) Uebr ratia = total liabilities / total assets
c) Interest coverage $=$ net profit . interest expense $/$ interest expenste.

TABLE 4. Statement of changes in financial position for incorporated businesses only, igat
New Brunswick. Hardware Stores (SIC E531)


(1) These estimates are based on sample of incarporated businesses reporting sales between $\$ 25.000$ and $\$ 2.000 .000$. Sample count includes only those businesses reporting a statement of changes.
see Toble 1 for symbols ond notes.

TABLE 5. Employment changes by size of businese, 1984-1987 besed on SIC citsifification in ige7
New Brunswick. Hardware, Palnt, Glase and Wallpaper Stores (SIC 559)


 Surver of Employment. Payroll and Hours. Sististics Canada. Calalogue 92-002. An average labour unit coulo be interpreted as a full-time employee. Nore that the busiress size groups used ere determined at the canade iovel. Thus if a busingss has at least 500 employes in canads as o whole but less than thet number in any given province il is shown in the 500 and over group.
12) Reters to businesses reporting no payroll deductions in the previous year.
(13) Refers io businesses reporting no payroll deductions in the following year.
"Newly reporting" and "no longer reporting" Dusinesses are assumed 10 have been in activity for six months and the information is adjusted accordingly.
see Tabie 1 for symbols anc notes

TABLE 6. Selected operating charecteristics of swall businesses by sales quartile. 1985-1987
New Brunswick, Hertware Stores (S15 6531)




1987


Businesses reporting proflt (Mo.)
Averse sales
Aversge expense 5
Average net profits

Businesses reporting lezs (No.)
Aversge eslat
Aversge eslat
Averige expense $\$$
Average net loss

111 These estimeter based on semple of businesses peporting sales between $\mathbf{2 2 5}, 000$ and 32.000 .000
5ee Table for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales. 1987
New Brunswick, Sporting Goods Stores (SIC 6541)


| Businesses in samole (No.) | 27 |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Low sales value ( $8000{ }^{\text {c }}$ ) | (1) | - | -- |  |  |
| High sales vatue (\$000's) | (1) | -- | -- |  |  |


| Selected expense item | Industiy average(2) |  |  |  |  | $\begin{aligned} & \text { \% busi- } \\ & \text { nesses } \\ & \text { reporting } \end{aligned}$ | Reporting businesses only (3) |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lower } \\ & \text { midl } \\ & 25 \% \end{aligned}$ | UDDer midole 25\% | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |  | Total | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Upoer } \\ \text { midd I } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { ToD } \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Parcent of sales |  |  |  |  |
| Cost of seles | 68.3 | -- | -- | -- | -- | 100.0 | 68.3 | ** | -- | -- | -- |
| Decupancy expmenses | 7.2 | -- | -- | - | -- | 100.0 | 7.2 | -- | -- | -- | -- |
| Deprecietion | 2.8 | -- | -- | -- | -- | 95.6 | 2.9 | ** | -- | -- | -- |
| Repairs maintenence | 0.7 | -- | - | -- | -* | 62.4 | 1.1 | -- | -- | -- | -- |
| Hest. light s telephone | 2.1 | -- | -- | -- | -- | 100.0 | 2.1 | -- | -- | -- | - |
| Rent | 1.7 | -- | -- | -- | - | 60.6 |  | -- | -- | -- | - |
| Personnel expenses | 9.3 | - | -- | - | - | 88.5 | 10.5 | -- | -- | -- | - |
| Financial expenses | 2.8 | -- | -- | -* | - | 92.9 | 3.0 | -- | -- | -- | -- |
| Interest \& bank charges | 2.2 | -- | -- | -- | - | 74.9 86.4 | 3.0 0.7 | -- | -- | -- | -- |
| Protessional iees | 0.6 | -- | -- | -- | - | 86.4 | 0.7 | -- | -- | - |  |
| Other expenses | 9.3 | -- | -- | -- | -- | 100.0 | 5.3 | -- | -- | - | -- |
| Profit (loss) | 3.1 | -- | -- | - | -- | 100.0 | 3.1 | -- | -- | -- | - |
| Tots | 100.0 | -- | -- | -- | -- | 100.0 | $\ldots$ | - | -- | -* | - |

## Symbol:

- 2 toro or no observations
$--\quad$ too small too be expressed
... not epplicabl
- con 4 io


## Footnotes

(1) These etimbes ar besed on sempl of businesses reporting sates between $\mathbf{3 2 5 . 0 0 0}$ end $\mathbf{2 2}, 000.000$.

12 Value in each celi $=\frac{\text { Totsl wighted expenditur on biven item }}{\text { Total wighted seles of all businesses in the sanple }}$ loo for each queptile.
13) Value in each cell

$$
\frac{\text { Totel wighted expenditure on e given item }}{\text { lotsl weighted seles of businesses reporting this item of expenditurt }} \times 100 \text { for esch quertile. }
$$

This portion of the table pertbims only to the businesses peporting the specific expense itum. Therefore these ratios ere celculeted incividually aro the cotal will nop necessarily equel $100 \%$.

## Motes

Dets are shown Dy quergiles when at lest 13 of the sampled businesses report the specific item.
Records were renked in ascending opder eccording to stits size. Eech quertile (i. ©. Dottom 25\%. lower midde 25x, etc.) represents
 high and low vilues of seles er shown

How to use the tebles

(2) The selected range will indicte the proper quaptile. i.e. the oottom 25\%. the lower midde 25z. she upper midde 25\% or the 100 $25 x$
(3) Dati pertining so the selected sales size renge will be in thet guertile.

## Stenderd Induetrisl Clessiflcetion Definition (SIC 1980):

## SIC 6541 - Soorting Goode Stores

Businesses primarily ungeged in retait dealing in spopting goods. playgroung and oymnesium equipment. Businesses may be described by
 equigment. retail bowling equipment. retail camping equipment lexcept tent trailersi, retsil sports end fishing seckle, petait football



TABLE 2. Balance sheet prof 11 e for incorporated businesses only, 1987

|  | Total(1) | Bottom 25\% | $\begin{array}{r} \text { mwer } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Upoer } \\ & \text { middie } 25 \% \end{aligned}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses ir sample (Mo.) Low sales value ( $\$ 000^{\prime}$ s) High sales value ( $\$ 000^{\circ}$ s) | 19 $(1)$ $(1)$ | -- | -- | -- | -- |
|  | Average ( $\$ 000$ 's) |  |  |  |  |
|  |  |  |  |  |  |
| Cash | - | - | -- | -- | -- |
| Accounts and notes receivable | 14 | -- | -- | - | -- |
| Inventory | - | -- | -- | -- | -- |
| Dther current assets | 189 | -- | -- | -- | -- |
| Total current assets | 203 | -- | -- | -- | -- |
| Fixed assets | 33 | - | -- | -- | =- |
|  | 5 | -- | - | -- | - |
| Diher asgets | 6 | -- | -- | - | -- |
| Total assets | 243 | -- | -- | -- | -- |
| Liabilities amd equity |  |  |  |  |  |
| Other current liabilities | 88 | -- | -- | -- | -- |
| Total current.liabilities | 133 | -- | -- | -- | -- |
| Mortgages payable | - | -- | -- | -- | - |
| Long term debt | 5 | - | -- | -- | - |
| other lisbilities | 58 | -- | -- | -- | -- |
| Total liabilities | 195 | - | - | -- | -- |
| Total equitr | 46 | - | -- | -- | -- |

(1) Thuse estimetes ar besed on sample of businesses reporting sal es between \$25,000 and $\$ 2,000,000$.

See Table ifor symbols and notes

TABLE 3. Financisi ratios(1) for incorporated businasses only, 1987
New Brunswick. Sporting Goode Stores (S1C E541)

|  | Total ${ }^{\text {a }}$ ) | Bottom 25\% | $\text { midd } 25 \%$ | Upper $\text { middle } 25 \%$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000^{\prime} \mathrm{s}$ ) High sales value ( $\$ 000$ 's) | 19 $(1)$ |  | -- |  |  |
|  | Average |  |  |  |  |
| Liquidity fatio Current ratio \{times \} | 1.5 | -- | -- | -- | -- |
| Leverage ratios <br> Debtlequity ratio \{times\} <br> Interest coversge ratio (times) <br> Debt ratio (times) | 4.2 1.6 0.8 | -- | -- | -- | -- |

11) The ratios represent the everage of ratios for esch business in the group and cannot be colculated from the figures shown in iable 2 .
(2) These estimetes ere beted on sample of businesses peporting sples between 825,000 and $82,000,000$.

See rable 1 for symbois and nates.

## Dofinitions:

1. Liquidity ratio:

Current = current assets / current liabilities
2. Levtrege retios:
a) Debt/equity $=$ toral liabilities / equity
b) Deb: ratio $=$ total lisbilisies / total assets
c) Interest coverage $=$ ne: profit + interest expense $/$ interest expense.

TABLE 4. Statement of changes in finencisl position for incorporated businesses oniy, 1987
New Brunswick. Sporting Goods Stores (SIC 6541)

|  | Toral(1) | $\begin{array}{r} \text { Botrom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { mowet } \\ & 25 \% \end{aligned}$ | Upper $\text { midde } 25 \%$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in same (No.) Low sales value ( 9000 s) High sa!es vaiue ( $9000^{\prime}$ s) | $\begin{aligned} & 13 \\ & 11 \\ & (1) \end{aligned}$ |  |  | -- |  |
|  | Average (5000's) |  |  |  |  |
| Operating activities Canh from operations Dedreciation Other | $\begin{array}{r} 8 \\ -22 \end{array}$ | -- | -- | -- | -- |
| Dividends | -10 | -- | -- | - | -- |
| Investment ectivities <br> Disposel of fixed assets <br> Purchase of fixed assets <br> Increse in investment <br> Decreese in investment | -4 | -- | -- | $=-$ -- | -- -- -- |
| Financimg ectivities <br> Incrase in long term debt <br> Repayment of long term debt <br> Loans from shareholders <br> Redayment of loans from shareholders <br> Advances \& loans from government <br> Increase in equity <br> Decrese in equity <br> Othe? | 1 -6 15 -5 | $=-$ -- -- $=-$ -- | - <br> $=$ <br> - <br> - <br> - | -- <br> - <br> - <br> - <br> - <br> - | -- -- $-=$ $-=$ $-=$ |
| Increase(decrease) in cash equivelents Cash equivalents-Beginning of the year Cash equivelents - End of the yeer | $\begin{aligned} & -18 \\ & -33 \\ & -51 \end{aligned}$ | -- | -- |  | -- |

 only those businesses peporiing sterement of cnanges.
see Toble i for symbols and notes.

TABLE 5. Employment changes by size of busimess, 1984-1987 besed on SIC ciessification in t987
New Brunswlck. Sporting Goods Stores (SIC 5541)

|  |  |  |  | Changes in num with poid | of businesses ployees |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Business size expressed in overage labour units(1) | Number of businestes | $\begin{array}{r} \text { Total peyrol! } \\ (\$ 000 \text { 's) } \end{array}$ | Average labour units(1) | $\begin{array}{r} \text { New } 1 y \\ \text { peporting }(2) \end{array}$ | No longer <br> reporting(3) |
| 1984 |  |  |  |  |  |
| Total | 61 | 3.013 | 308 | 14 | 15 |
| $\begin{aligned} & \text { 1es: than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | $\begin{array}{r} 5 ? \\ 3 \\ - \\ 1 \end{array}$ | $\begin{array}{r} 1.779 \\ x \\ x \end{array}$ | 182 104 22 | 12 1 - 1 | $15$ |


| 1987 |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Total | 80 | 5.326 | 419 | 21 | $\ldots$ |
| 1ess than 20 | 75 | $2.637$ |  | 19 | - $\cdot$ |
| $20-99$ $100-499$ | 3 | 1.122 | $\begin{array}{r} 88 \\ 123 \end{array}$ | 1 | $\ldots$ |
| 500 and over | 1 | K | - | 1 | * |

III Average lobour units are colculared by dividing total payroll by the overage annus wage and salary rate as feported in the
Supvey of Employment. Poyroll and Hours. Statistics Canada. Catalogue 72-002. An overoge labour unit could be interprated as a full-pime employet. Not thet the businass size groups used are determined at the Canoce level. thus if a business has ar last 500 emplovees in canade as owhole bu: less then the? number in ony given province it is shown in the 500 ond over group.
(2) Refers io businesses reporting no payroll deductions in the previous yeer
(3) Refers io businesses reporting no payroll deductions in the following year
"Nowly reporting" and "no longer reporing" businesses ar assumed to have been in activity for six months and the information is odjusied accordingly

See Tatle i for symbols and motes

TABLE 6. Selected operting charecteristics of smill businesses by sales quartile, 1985-1987
New Brunswick. Sporiing Goods Stores (SIC 6541)

| Total(1) Bottom | Lower Uoper | Top |  |  |
| ---: | ---: | ---: | ---: | ---: |
|  | $25 \%$ | middre $25 \%$ | midde $25 \%$ | $25 \%$ |

1985

| Mumber of observations in smmple <br> Average sales \$ <br> Averege expense $\$$ <br> Average net profit (loss) \$ | $\begin{array}{r} 17 \\ 177.74 \\ 179.446 \\ -1.702 \end{array}$ |
| :---: | :---: |
| Businesses reporting profit (Mo.) | 11 |
| Average sales | 184.148 |
| Average expenst | 170.357 |
| Average net profits | 13.791 |
| Businesses reportinge lose (Mo.) | 6 |
| Average asles ${ }^{\text {s }}$ | 257, 115 |
| Averoge expense 5 | 268.554 |
| Aversge net loss $\$$ | -11.439 |

1988

| Number of observations in semple | 36 |
| :---: | :---: |
| Average sales \$ | 138.269 |
| Average expense \$ | 135,713 |
| Averege net profit \{loss\} \$ | 2.556 |
| Businesses reporting profit (Mo.) | 28 |
| Averege seles ${ }^{\text {S }}$ | 124,676 |
| Aversge expense | 118.881 |
| Average net profit \$ | 5,795 |
| Businesses repopting loge (Mo.) | 10 |
| Average sales \$ | 279.768 |
| Average expense $\$$ | 287.482 |
| Average net loss | -7.714 |

1987
Mumber of observetiens in sampl
Average sales $\$$
Average expense $\$$
Average net profit (loss) $\$$


Businesses reporting prefit (Mo.)
Aversge salisa
21
254.133
242.934
11.199
Averepe net prolit s

Businesses reporting lese (Mo.)
Averege sales
288.912

Average expense s
299.009

Average net loss
$-10.097$

| - | -- | -- |
| :---: | :---: | :---: |
| -- | -- | - |
| - | -- | -* |
| - | -- | -- |
| - | - | -- |
| - | -- | -- |
|  | -- | -- |
| - | - | - |
| -* | - | - |

$$
\begin{aligned}
& \text { =- } \\
& - \\
& --
\end{aligned}
$$

(1) These estimates are based on sample of businesses reporting saies between $\$ 25,000$ and $\$ 2,000,000$.

See fable for symols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brunswick. Musical Instrument and Record Stores (SIC 655)

|  | To:al:1\} |  | Bot 10 m 25\% |  | Kower$\text { midale } 25^{\circ}$ |  | Upper$\text { middle } 25 \%$ |  |  | Tor 25\% |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses if sample (No.) Low sales value (\$000's) High sales value ( $\$ 000$ 's) |  | $\begin{array}{r} 6 \\ (1) \\ (1) \end{array}$ |  | -- |  | -- |  |  |  |  |  |
| Selected expense item | Industry average(2) |  |  |  |  | $\begin{gathered} \text { \% busi- } \\ \text { nesses } \\ \text { reporting } \end{gathered}$ | Redorting businesses only ( 3) |  |  |  |  |
|  | Total | Bottom 25\% | $\begin{array}{r} \text { Lower } \\ \text { miodie } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Upper } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |  | Total | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lower } \\ & \text { middIe } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { UoDer } \\ & \text { middle } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Percant of salas |  |  |  |  |
| Cost of seles | 31.8 | -- | - | -- | -- | 100.0 | 31.8 | -* | -- | - | - |
| Occupancy expentes | 13.5 | -- | -- | -- | -- | 100.0 | 13.5 | -- | - | -- | -- |
| Depreciation | 1.5 | -- | -- |  | - | 63.4 | 2.4 | -- | - | -- |  |
| Repaips 8 maintenance | 2.4 | - | -- | -- | -- | 95.8 | 2.6 | -- | "- | -- | -- |
| Heat, light s telephone | 4.7 | -- | -- | -- | -- | 100.0 | $4 . ?$ | -- | -- | -- | -- |
| Rent | 4.8 | -- | -- | -- | -- | 54.5 | 8.9 | -- | - | -- | -- |
| Personnel expenses | 7.7 | =- | -- | -- | -* | 47.0 | 16.3 | -- | - | -- | -- |
| Financiel expensas | 1.1 | - | -- | - | -- | 69.7 | 1.6 | -- | -- | -- | -- |
| - Jnterest b bank charges | 0.4 | -- | -- | -- | -- | 31.8 | 1.3 | -- | -- | - |  |
| Professional fees | 0.7 | -- | -- | -- | -- | 69.7 | 1.0 | -- | -- | - |  |
| Other expenses | 25.2 | -- | -- | -- | =- | 100.0 | 25.2 | -- | -- | -- | -- |
| Profit (loses) | 20.7 | -- | -- | -- | -- | 100.0 | 20.7 | - | -- | -- | -- |
| Total | 100.0 | =- | - | -- | -- | 100.0 |  | =- | -- | -- | = |

## Symbol:

zero or no observations
-- 800 small soo be expressed
. not applicable
$\times$ confidential

## footnotes

111 These estimates are besed on B sample of businesses reporting sales between $\$ 25,000$ and $\$ 2,000,000$.
(2) value in each cell = Total weighed expenditure on aiven item
(3) Value in each cell $=\frac{\text { Total weighted sales of businesses reporting this item of expendipure }}{\text { lotel }} \times$ for each quartile.

This portion of the table pertains only to the businesses reporting the specilic expense ipem. Therefor these falios ore colcula individually and the sotal will not necessapily quai 100 x .

Notes
Data are shown by quartiles when at teast 13 of the sampled businesses report the specific item
Pecords wape ranked in esceneing order according to sales size. Each gutaile (i, e, botyom 25\%, fower midde 25\%, etc.l represthes one quarter of the total number of businesses. Within each quartile. the overage ratio is presented. For comptison purposes, the high and low vilues of seles shown

How to use the tebles
(1) Locate the appropiciet sales range that is displayed on the two lines entitled "tow sales valuep and "high salits value".
(2) The splected range will indicete the proper quartile. i.e. the bottom $25 \%$. the lower midde $25 \%$, the uppur midole $25 \%$ or the top $25 \%$.
(3) Data pertaining so the sulecteo sales size range will be in thet quartile

## 5tenderd Induztrist Clestificetion Definition (SIL 1980):

SIC 6550 - Musicel Instrument end Recopd 5tores
Businesses primarily engaged in retail dealing in musical instruments. sheet music, pecords and tapes

TABLE 2. Balance sheet profile for incorporated businesses only, 1987
New Brunswick, musical Instrument end Record Stores (SIC 655)

|  | Total(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | Lower midde $25 \%$ | Upper middle 25\% | $\begin{aligned} & \text { Too } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( 8000 's) High sales value ( $\$ 000^{\circ}$ s) | $(1)^{3}$ | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
|  |  |  |  |  |  |
| Cash Accounts and notes receivable | $x$ $\times$ | -- | -- | -- |  |
| Inventory | $\times$ | -- | -- | -- | -- |
| Other eurpent assets | $x$ | -- | -- | -- | -- |
| Total cuprent sasets | $\times$ | -- | -- | -- | -- |
| Fixed assets | $x$ | -- | -- | -- | -- |
| Less: Accum. dep. on fixed sessets | x | -- | -- | -- | -- |
| Other assets | K | -- | -- | - | -- |
| Totel asets | $x$ | -- | -- | - | -- |
| Liebilities and equity $x$. $x$. |  |  |  |  |  |
| Current loans | $x$ $\times$ x | -- | -- | -- | -- |
| Total current liabilities | X | -- | -- | -- | - |
| Mortgages payable | $x$ | -- | -- | -- | -- |
| Long term debt | $x$ | -- | -- | - | -- |
| Other liabilities | x | -- | -* | -- | -- |
| Total liabilities | $x$ | - | -- | -- | $\cdots$ |
| Toial equity | $x$ | -- | -- | -- | - |

(1) These estimates are based on sample of businesses reporting sales butwien $\$ 25,000$ shd $\$ 2.000,000$

See ioble 1 for symbols and noiks

TABLE 3. Financial retios(1) for incorporeted businesses oniy. 1987
New Brunswick, Musical instrument and Record Siores (Sic EsE)

| . | Total(2) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lower } \\ & \text { middle } 25 \% \end{aligned}$ | $\begin{array}{r} \text { Upper } \\ \text { midd } 25 \% \end{array}$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ 's) High sales value (\$000's) | $(1)^{3}$ | -- | -- | -- | -- |
|  |  |  | Average |  |  |
| Liquidity retio Current ratio (times) | 1.9 | -- | -- | - | -- |
| Leverage ratios <br> Debt/equity ratio (times) <br> Interest coverage ratio (times) <br> Debt ratio (times) | $\begin{aligned} & 1.5 \\ & 1.1 \\ & 0.6 \end{aligned}$ | -- | -- | -- | -- |

(1) The ratios represent the severat of retios for ench business in the group ond cannot de celculated from the figures shown in fabie 2.
(2) Thest estimetere bested on sample of businesses reporting soles detween 835,000 and $\mathbf{8 2 , 0 0 0 , 0 0 0}$.

See Table 1 for symols and notes.

Definitions:

1. Liquidity retio:

Current $=$ current assets / current libbilities.
2. leversge polios:
a) Dedifequity = lotal liabilities $/$ equity
b) Debi ratio $=1028$ l labilities/ 10181 assets
ci Interest coverage $=$ net profit interest expense / interest expense

TABLE 4. Statement of changes in fimancial position for incorporated businesses only, ig87
New Brunswick. Musical Instrument and Record Stores (SIC 655)

|  |  |
| :--- | :--- | :--- |


See Table 1 for symbols anc noies.
 New Brunswick, Musical Instrument and Rocord Stores (S|C 555)

| Business size expressed in Buerage labou: units(1) | Number of businesses | $\begin{array}{r} \text { Total payrall } \\ (\$ 000 ' \$) \end{array}$ | Averape labour units(i) | Changes in number of businesses with paid moloyees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{array}{r} \text { Newly } \\ \text { reporting(2) } \end{array}$ | No longer roporting(3) |
| 1984 |  |  |  |  |  |
| Totel | 30 | 1.006 | 101 | 7 | 4 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-490 \\ & 500 \text { ond over } \end{aligned}$ | 25 <br> 1 <br> - | $x$ -8 - | 57 - 4 | $?$ | 3 <br>  <br> - |
| 1987 |  |  |  |  |  |
| Totel | 26 | 1,166 | 91 | 3 | - $\cdot$ |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { ond over } \end{aligned}$ | $\begin{array}{r}24 \\ 2 \\ \hline\end{array}$ | $x$ | $\begin{array}{r}84 \\ \hline\end{array}$ | 3 | $\cdots$ $\cdots$ $\cdots$ |

[1] Averbge labour units ore calculated by dividing total paycoll by the overage annusl wage mid salary rate bs reported in the Survey of Employmeni. Poyroli and Mours. Stetistics Canada. Catalogue 72-002. An buerage labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined at the Canade level. Thus if business hes bt least 500 employees in canade es a whole but fess than that number in any given province it is shown in the 500 and over group.
$(21$ Refers to businesses reportimg mo payroli deductions in the previous year.
(3) Refers to businesses reporting no payroll deductions in the following year
"Newly reporfinc" anc "no tonger reporting" businesses are essumeo to have been in activity for six months and the information is adjustec acco: dingly

See ioble 1 for symbols ang noies

TABLE 6. Selected operating charactertstics of small bustnesses by sales quartile, 1985-1987 New Brunswick, musicel instrument and Record Stores (SIC 555)




| Number of observetions in sample <br> Average sales $\$$ <br> Average expense $\$$ <br> Average net profit (loss) \$ | $\begin{array}{r} 10 \\ 213.373 \\ 197.391 \\ 15.982 \end{array}$ |
| :---: | :---: |
| Businesses reporting prefit (Mo.) | 7 |
| Average sales \$ | 205.260 |
| Average expense \$ | 181.490 |
| Average net profit $\$$ | 23.770 |
| Businesses reporting lest (Mo.) | 3 |
| Average sales $\$$ | 581.864 |
| Averaga expense \$ | 596.921 |
| Average net loss $\$$ | -15.057 |


(11) These estimates are based on semple of businesses reporting sales between $\$ 25,000$ and \$2.000,000.

See table i for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1987
Now Brunswick. Jewellery Stores (SIC E561)


## Symools

```
zero or mo observelions
- to0 smalr t00 be expressed
. not applicsble
* confidentisl
```


## Footnotel



(3) Velue in tech celt $=\frac{\text { totsl weighted mxpenditure on biven itmm }}{\text { total weighted seles of businesses reporting this itam of expenditure }}$, for esch quartile.

This portion of the table pertains only to the businesses reporting the specific expente item. tharefore these ratios af calculaied individually and the totat will not mecesserily equai $100 \%$.

## Mote

Dete bre shown oy quertiles when of least 13 of the stmpled businesses report the specific item
 one querter of the total mumber of businesses. Mithin usch quartila. the guersge ratio is presented. for comoerison purposes, the high and lom velues of sieles ere shown.

Now to use the teblev
III Locse the eppropriste geles renpe thet is displaydod the two hines untitled low eles value" and migh sales vilues.
(21 The selected renge will indicete the proper quertile, i. the bottom 25\%, the lower midde $25 \%$. the upotr middle $25 \%$ or the Rop 25E.
(3) Date pertmining to the selocted seles size renge will be in that quertile.

## Stenderd Industrivl Clessificetion Definition ISIC 1980):

SIC 6561 . Jewellery stores
Businesses primer ily engaged in retail dealing in new joweliery. Many such businesses hove o oepartment eng.ged in wach. clock and jewellery repair. Businesses engaged in retail cospume jewellery. custom jewellery, retail precious metal flatware and hollow ware. retail jowellery. retail precious meis jewellery, retail precious stone jewellery and reteil watches and clocks are also included in this industry.

TABLE 2. Balance sheet profile for incorporeted businesses only, 1987
New Bruntwick. Jewellery Stores (SIC 6561)

| $\sim \cdots$ |  | $\begin{array}{r} 80 t \text { tom } \\ 25 \% \end{array}$ | $\text { midole } 25 \%$ | Upper $\text { midole } 25 \%$ | T00 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (Mo.) Low sales value ( $8000^{\prime}$ s) High sales value ( $\$ 000^{\prime}$ ) | 11 (1) | -- |  | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Assets |  |  |  |  |  |
| Cash Accounts and notes receivable | 7 | -- | -- | -- | -- |
| Inventory | - | -- | -- | =- | -- |
| Other current assets | 137 | * | -- | -- | -- |
| Total current ussets | 144 | - | -- | - | -- |
| Fixed assets | 19 | - | -- | - | -- |
|  | , | -- | -- | -- | -- |
| Other assets | 1 | -- | -- | -- | - |
| Total mseets | 133 | -- | -- | - | -- |
| Lisbilities and equity |  |  |  |  |  |
| Current lomes Other current liabilities | 31 64 | -- | -- | -- | -- |
| Total cuprent liabilities | 95 | -- | -- | -- | -- |
| Mortgages payabl |  | -- | -- | - | -- |
| Long term debt | - | -- | -- | - | -- |
| Other liabilities | 48 | -- | -- | - | -- |
| Total limbilities | 144 | =- | -- | - | - |
| Totel equlity | 49 | - | -- | -- | - |

ilf These estimetes ape besed on semple of businesses reporqing sales berween $\$ 25,000$ and $\$ 2.000,000$.
See Taple 1 for symbols and notes.

TABLE 3. Financiti ratios (1) for incorporated businesses only, 1987
Now Brunswlck, Jewellery Stores (SIC 6561)

|  | Total(2) | 8ot tom 25\% | Lower midde 25\% | Uoper midde 25\% | Too 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000^{\prime}$ ) Migh sales value ( $\$ 000^{\circ}$ s) | $(11)$ | -- | -- | -- | =- |
|  |  | Average |  |  |  |
| Liquidity retio Current retio (times) | 1.5 | -- | -- | -* | -- |
| Leverage ratios <br> Debt/equity ratio (times) <br> Interest coverage patio (times) <br> Debt retio (times) | $\begin{aligned} & 3.0 \\ & 1.2 \\ & 0.7 \end{aligned}$ | -- | -- | -- | -- |

(1) The reslos represent the everege of retios for each business in the group and comnot be colculted from the figures show in toble 2 .
(2) Thest estimetes are besed on semple of businesses reporting seles between 825,000 and $82,000,000$.

Ste feble 1 for symbols and notes.

Definisions:

1. biquidity retio:

Current $z$ current essets / current liabilities.
2. Leverage patios:
a) Debi/equity = 20ial liabilisies / equity
a) Depr ratio = total lisbilities/ total assets
ol interest coverage $x$ net profit - interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses omly, ig87
Mew Brunswick, dewellery Stores (SIC 6561)


[^24]
New Brunswick. Jewellery stores (SIC 6561)


 Surver of Employment. Payroll and Nours. Statistics Canada. Catalogue 72-002. An average iaboup unip could be inierpreted as a full-qime employee. Note thet the business size groups used are determined at the Canado level. Thus it a business has ot least 500 employees if Cansode a whol but less than that number in any given province it is shown in the 500 and over group.
121 Refers to Dusinesses reporting no payroll deductions in the previous year.
(3) Refers to businesses reporting no payroll onductions in the following year
mowly peportinge and mo longer peportinge businesses are assumed to have beef th activily for six months and the information is edjusted accordipgly

See labt i for symools and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, $1985-1987$ New Brunswick, Jewellery Stores (SIC E561)


1985

| Number of observetions in sample <br> Average sales $\$$ <br> Average expense s <br> Average net profi\{ (loss) \$ | 194.441 190.225 |
| :---: | :---: |
| Ousinesses reporting proflt (Mo.) | 6 |
| Averape sales | 162.805 |
| Average expense \$ | 154.430 |
| Average net profit \$ | 8.475 |
| Businesses reporting lose (Mo.) |  |
| Average sales \$ | 1.531.000 |
| Average expense $\$$ | 1.665.000 |
| Average net loss \$ | -134.000 |

1988


1987

Number of observetions in semple
Average sales $\$$
Average expense 5
Average net profit (loss) \$
30
149.378
144.840
4.538

20
137.822
125.892
11.840

10
275.840
295.346
-20.008

(1) These estimates are based on a sample of businesses reporting sales betweun $\$ 25,000$ and $\$ 2,000,000$.

See rable for symbols and notes

TABLE 1. Selected operating rattos, in percent of seles. 1987
New Brunswick. Toy, Hobby, Novelty and Souvenlr Stores (SIC 558)

|  | Tota(11) | $\begin{array}{r} \text { Bet } 20 \mathrm{~m} \\ 25 \% \end{array}$ | $\begin{aligned} & \text { towe? } \\ & \text { middle } 25 \% \end{aligned}$ | Unde $\text { middle } 25:$ | $\begin{aligned} & 90 \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No.) | 25 |  |  |  |  |
| Low sales value (8000's) | (1) | -- | -- |  | -- |
| High sales value ( 8000 's) | (1) | -- | -- | -- | -- |


| Solscted expense item | Industiy average(2) |  |  |  |  | $\begin{aligned} & \text { \% busi- } \\ & \text { nesses } \\ & \text { reporting } \end{aligned}$ | Reporting businesses only ( 3) |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | Lower midde $25 \%$ | $\begin{array}{r} \text { Uoper } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |  | Total | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Upoer } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { TOO } \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Percent of seles |  |  |  |  |
| Cost of seles | 61.7 | - | -- | -- | -- | 100.0 | 61.7 | - | -- | -- | - |
| Dccupency expenses | 10.4 | - | - | -* | -- | 100.0 | 10.4 | -- | -- | - | -- |
| Dedrecietion | 2.0 | - | -- | -- | - | 83.0 | 2.4 | -- | -- | - | -- |
| Repairs \& ma intenance | 1.2 | - | -- | -- | -- | 78.1 | 1.6 | -- | -- | -- | - |
| Hest. light s telephone | 2.1 | -- | -- | -- | -- | 91.4 | 2.3 | -- | -- | -- | -- |
| Rent | 5.1 | - | -- | - | - | 62.0 | 8.2 | -- | -- | - | = |
| Personnel expenses | 14.0 | -- | -- | - | -- | 85.4 | 16.1 | -- | - | - | -- |
| Fintuciel expenses | 4.2 | - | -- | -- | -- | 100.0 | 4.2 | -- | -- | -- | =- |
| Interest \& bank charges | 3.5 | -- | -- | -- | -- | 100.0 | 3.5 | -- | -- | -- | -- |
| Protessional fees | 0.7 | -- | -- | - | -- | 89.1 | 0.8 | -- | -- | -- | -- |
| Other expenses | 11.8 | - | - | -- | -- | 100.0 | 11.8 | - | -- | - | -- |
| Profit (loss) | -2. 1 | - | - | -- | - | 100.0 | -2. 1 | - | - | - | - |
| Totel | 100.0 | -- | -- | -- | -- | 100.0 | -•• | - | -- | -* | -- |

```
Symbols
    zero or no obsepvarions
-- t00 smell too bs expressed
... not mppliceble
* confidenti=l
```


## Footneres

(i) These estimetes bresed on semple of businestes reporting sales between $\$ 25,000$ end $\$ 2,000,000$
(2) Velue in tech cell $=\frac{\text { Total weigned expenditure on given item }}{\text { lotal weighted sales of all businesses in the sample }} \times$ foo for each quartile

This portion of the tobl perteins only to the Dusinesses peporting the goecific expenst item. Therefore these ratios are celcuteted individuslly and the totel will not necessarily equel $100 \%$.

## Motes

Data are shown by quertites when ar least i3 of she sampled businesses pepors the specific item
 one quartar of the toit number of businesses. Within esch quertile the average ratio is presented. for comparison purposes. the high and low values of sales ar shown

How to use the tebles

(2) The selected renge will indicete the proper quitile. i. e. the bottom 25x. the lower middle 25\%. the upper midde $25 \%$ or the 10p 25\%.
13) Dete perteining to the selectad sales siae range will be in that quertile

## Standarg Industrisl CImelfictetion Definition (S1C 19801:

SIC B8s0 - Ioy. Meboy, Movelty end Souvenir stores
Businesges primarily engaged in retail dealing in toys, hobby supplies, gifts, novelties end souvenirs

TABLE 2. Balance sheet profile for incorporated businesses only. 1987
New Brunswick, Toy, Mobby, Novelty and Souvenir Stores (SiC E58)

|  | Total(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | Lowe: $\text { midole } 25 \%$ | Upper midde 25\% | $\begin{aligned} & \text { Too } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) | 14 |  |  |  |  |
| Low sales value ( $\$ 000$ 's) | (1) | -- | -- |  | - |
| High sales value ( 8000 's) |  | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Assets |  |  |  |  |  |
| Cosh | - | -- | -- | -- | -- |
| Accounts and notes receivabia | 5 | -- | $\cdots$ | - | -- |
| Inventory | - | -- | $\cdots$ | -- | -- |
| Other current ossets | 67 | -- | -- | -- | -- |
| Total current assets | 71 | -- | -- | -- | -- |
| Fixed assets | 45 | -- | -- | -- | -- |
|  | - | -- | -- | - | -- |
| Other assets | 4 | -* | - | -- | -- |
| Totat assets | 120 | -- | -- | -- | -- |
| Liebilities and equity 25 |  |  |  |  |  |
| Current loans | 25 | -- | -- | -- | -- |
| Other current liabilities | 38 | -- | -- | =- | -- |
| Total cuprent liabilities | 63 | -- | = | - | -- |
| Mortgages dayable | - | -- | -- | -- | - |
| Long term debt | 6 | -- | -- | -- | - |
| Dther liabilities | 35 | - | -- | -- | -- |
| Totel liabilities | 104 | -- | = | -- | - |
| Total equity | 16 | - | =- | -- | -- |

(1) These estimeres are based on sample of businesses repopising sales berween 525,000 sid $52.000,000$

See Table i for symbols and notes.

TABLE 3. Financial retios(1) for incorporated businesses only, 1987
New Erunswlck, Toy, Mobby, Novelty end Souvenir Stores (SIC E58)

|  | Total(2) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lower } \\ & \text { midd } 25 x \end{aligned}$ | Uoper $\text { middl } 25 \%$ | Top $25 \%$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (Mo.) Low sales value ( $\$ 000$ 's) High sales value ( $\$ 000$ 's) | $\begin{aligned} & 14 \\ & (1) \\ & 19) \end{aligned}$ |  | -- | -- | -- |
|  |  |  | Average |  |  |
| Liquidity ratio Current ratio (times) | 1.1 | -- | -- | -- | -- |
| Leverage ratios <br> Debt/equity ratio (times) <br> Interest coverage retio (times) <br> Debt ratio (times) | 6.6 0.9 0.9 | -- | -- | -- | -- |

11) The retios represent the average of retios for each business in the group end cannot be culculated from the figuras shown in toole 2 .

See fable 1 for symbols and sores.

## Definltions:

1. Liquidity rexio:

Cuprent z curfent assets / curpent limbilities.
2. Leverege fatios:
a) Debt/equity = total liabilities / equity
b Deberatio = total liabiliqies/ lotal assets.
c) Interest coverage $=$ net profit interest expense / inierest expense

TABLE 4. Statement of changes in financial position for incorporated busimesses only, 1987
New Brunswick. Toy, Hobby. Novelty and Souvenir stores (SIE 658)

|  | Total(1) | $\begin{aligned} & 80 t+0 m \\ & 25 \% \end{aligned}$ | $\begin{array}{r} \text { Kower } \\ \text { midde } 25 \% \end{array}$ | $\begin{array}{r} \text { UpOQ } \\ \text { midole } 25 \% \end{array}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No. Low sales value $\{\$ 000$ s \} High sales value ( $\$ 00 \mathrm{C}$ 's) | $\left(\begin{array}{l} 7 \\ (1)^{7} \end{array}\right.$ | -- | -- |  | -- |
|  | Average ( $\$ 000{ }^{\prime} \mathrm{s}$ ) |  |  |  |  |
| Operating activities Cash from operations Depreciation Other | 2 8 5 | -- | -- | -- | -- |
| Dividende | -5 | - | -- | -- | -* |
| Investment activities <br> Disposal of fixed assets <br> Purchase of fixed assets <br> Inciesse in investment <br> Decrease in investment | $\begin{array}{r} -12 \\ -4 \\ -4 \end{array}$ | -- <br> -- <br> - | -- | -- -- -- | - |
| Financing ectivities <br> Incresse in long term debt <br> Repayment of long term debt <br> Loans from shareholders <br> Repayment of loans from shareholders <br> Advances \& loans fiom government <br> Increase in equity <br> Decrease in equity <br> Other | 7 -4 -2 -2 - | - <br> - <br> - <br> - <br> - <br> - | - - - - - - - | - <br>  <br> $=$ <br> - <br> - | -- -- -- -- -- |
| Increase(decresse) in cash 8 equivalents Cash s quivalents-Beginning of the year Cash st equivalents - End of the year | $\begin{array}{r} -5 \\ -13 \\ -17 \end{array}$ | -- | -- | - | -- |

III These estimates are based on a sample of incorporated businesses reporing sales between \$25.000 anc \$2.000.000. Sample count includes only those businesses reporiing a siatemmi of changes
See Toble 1 for symbols end notes
TABLE 5. Employment changes by size of business. 1984-1987 besed on SIC clasification in is87
New Brunswick, Toy. Mobby, Novelty and Souvenir Stores (SIC 558)

| Business size expressed in average labour uni:sil\} | Number of businesses | $\begin{array}{r} \text { Total paycoll } \\ \left(\$ 000^{\prime} \mathrm{s}\right) \end{array}$ | Averape i bour units(1) | Changes in number of businesses with poid employees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{array}{r} \text { Newly } y \\ \text { reporting } 2 \text { ) } \end{array}$ | No longer reporting(3) |
| 1984 |  |  |  |  |  |
| Total | 103 | 2.987 | 305 | 29 | 16 |
| $\begin{aligned} & \text { less qhan } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | $\begin{array}{r} 96 \\ 5 \\ 2 \\ \hline \end{array}$ | $\begin{array}{r} 1.897 \\ x \\ x \end{array}$ | $\begin{array}{r} 194 \\ 54 \\ 17 \end{array}$ | 28 1 $=$ $=$ | $\begin{array}{r}16 \\ = \\ \hline\end{array}$ |
| 1587 |  |  |  |  |  |
| Totel | 127 | 4.454 | 350 | 38 | . |
| $\begin{aligned} & \text { less then } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 120 4 2 1 | $\begin{array}{r} 2.821 \\ 1.399 \\ x \\ x \end{array}$ | 223 110 13 4 | 37 9 - | $\ldots$ |

(1) Average labour units are calculated by dividing total paypoll by the averbge annul wage and salary rbte as reported in the Survey of Employment. Payroll ano Hours, Starisics Cansod, Catalogue 12-002. An overage labour unit coulc be interareted as a full-time employee. Note that the business size groups used are decepmined et the Canad level. Thus it business has at least 500 employees in Canada as a whole but loss 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.

13; Refers io businesses reporting no payrol deductions in the following year
"Newly reporting" and "no langer feporting" businesses are assumed to have been in activity for six monitis and the information is atjusted accerdirgly.
see tatle 1 for symbols and nopes

New Brunswick. Toy, Mobby, Novelty and Souvenlp Stores (\$IC 858)




1987
Mumber of observetions in semple
Aver sege soles $\$$
Average expense $\$$
Average net prof it (loss) $\$$

| 27 |  |  |  |
| :---: | :---: | :---: | :---: |
| 160.934 | - | -- | -- |
| 160.703 | -- | -- |  |
| 231 | -- |  | - |
| 15 |  |  |  |
| 212,442 | -- | -- | - |
| 189,638 | -- | -- |  |
| 22.804 | -- | -- | -- |
| 12 |  |  |  |
| 146.355 | -- | - | -- |
| 155.989 |  | - |  |
| -9,634 | - | -- |  |

TABLE i. Selected operating ratios, in percent of sales. 1987
New Brunswick. Gilt, Novelty tnd Souvenir Stores (SIC 6582)

|  | Total(i) | $\begin{array}{r} 50+t 0 m \\ 25 \% \end{array}$ | $\begin{array}{r} \text { kower } \\ \text { midele } 25 \% \end{array}$ | $\begin{aligned} & \text { Unger } \\ & \text { midde } 25 \% \end{aligned}$ | $\begin{aligned} & 100 \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No. Lom sales value ( 8000 's High sales value (\$000's) | $\begin{aligned} & 23 \\ & (1) \\ & (i) \end{aligned}$ | -- | -- | -- | -- |


| Selected expense item | Inoustry average(2) |  |  |  |  | $\begin{array}{\|l} \text { \% busi- } \\ \text { nesses } \\ \text { reporiting } \end{array}$ | Reporting businesses only (3) |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | $\begin{aligned} & \text { Bot tom } \\ & 25 x \end{aligned}$ | $\begin{array}{r} \text { Lower } \\ \text { middl } \\ 25 \% \end{array}$ | Upoer miodle 25\% | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |  | Total | $\begin{array}{r} 80 t \text { tom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { midole } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Uoper } \\ & \text { middle } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Percent of soles |  |  |  |  |
| Cost of swles | 63.3 | -- | -- | -- | -* | 100.0 | 63.3 | -- | - | - | - |
| Occupancy expenses | 10.0 | -- | -- | -- | -* | 100.0 | 10.0 | -- | - | -- | -- |
| Depreciation | 1.4 | - | -- | -- | -- | 81.2 | 1.7 | -- | -- | - | -- |
| Repairs a maintenance | 1.3 | -- | -- | -- | -- | 75.5 | 1.7 | -* | -- | -- | -- |
| Heat, light s telephone | 2.3 | - | -- | -- | -- | 90.5 | 2.5 | -- | -- | -- | $\cdots$ |
| Rent | 5.0 | -- | -- | -- | -- | 63.2 | 8.0 | -- | -- | -* | -- |
| Personnel expenses | 13.6 | -- | - | -- | -- | 85.0 | 16.0 | -- | - | -- | - |
| Financial expenses | 4.2 | -- | -- | -- | - | 100.0 | 4.2 | - | -- | - | -- |
| lnteres? 8 bank charges | 3.4 | -- | -- | -- | -- | 100.0 87.9 | 3.4 0.9 | -- | -- | -- | -- |
| Other expenses | 11.1 | -- | - | -- | -- | 100.0 | 11.1 | -- | - | -- | -- |
| Profit (loss) | -2.1 | -- | - | -- | -- | 100.0 | -2.1 | -- | -- | -- | -- |
| Totel | 100.0 | -- | -- | =- | - | 100.0 | ... | -- | - | -- | -- |

## Symbols

- 2ero or no observations
-- 100 snell too be expressed
not applicable
x confidential


## Footnotes

(1) These estimetes be based on sample of businesses reporiing sales betwen $\$ 25.000$ and $\$ 2.000 .000$ lotel weignted expenditure on given item


This portion of the iabie derisins only to the businesses peporting the specilic expenst itten. Therefore these repios are calculated individuslly and qhe toqal will not mecessarily equal 100 z.

## Motes


Recoros were ronked in escending order secording po seles size. Esch quartile li. botion 25z, fower midole $25 z$, etc. represents on querter of the toisl numper of businssses. Within eech quertile. the overage ratio is presented. For comperison purposes. the high and low volues of salins ar shown.

Mow so use the tebles
(1) becte the appropriete set penge shot is disployad on the two lines entitloo blow soles value" end migh sales vilue".
(2) The selected range will indiese the proper quartile. i. the bottom 25\%. the lower niddle 25\%. the upper middie 25\% or the top 25\%
(3) Deqs pertaining to the selectod seles size ronge will be in thot quartile.

Stenderd Industriel Cleseificetion Definition (S1C 1980):
515 6582 - Gi48, Noveliy and Souvenir 5tores
 handicraft ceramics. etail sessonal and holiday decorations. retail hardicraft decoupage. ratail askimo carvings. perail gift wrap supplies. gifi shops. Petsil handcrafted goods inovelties. souvenirst, joke shops, retail handicpaft macrame. retail handicraft metalwork, retail novelty metchandise. retail handicraft pottery and petail souvenips

TABLE 2. Balance sheet profile for incorporated businesses only. 1987
New Brunswick, Gift, Novelty and Souvenir Stores (Sic 5582)

|  | Total(1) | $\begin{array}{r} \text { Bot } 10 \mathrm{om} \\ 75 \% \end{array}$ | $\begin{aligned} & \text { Lower } \\ & \text { midde } 25 \% \end{aligned}$ | Uoper $\text { midde } 25 \%$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses ir samole (Mo.) Low sales voive ( $\$ 000^{\circ}$ s) High sales value ( 9000 's) | $\begin{array}{r} 12 \\ (1) \\ (1) \end{array}$ | -- |  | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Assets |  |  |  |  |  |
| Accounts and notos receivable | 2 | -- | -- | -- | -- |
| Inventory | - | -- | -- | -- | -- |
| Other curpent assets | 73 | -- | -- | -- | -- |
| Totel current ussets | 75 | -- | -- | -- | -- |
| Fined asset | 37 | - | - | -- | - |
| Less: Accum. dep. on fixed tsets | - | -- | -- | - | -- |
| Other assets | 3 | -- | -* | -* | -- |
| Totel lasets | 115 | -* | - | -- | -- |
| Lisbllities end equisy <br> Current lons |  |  |  |  |  |
| Current loans <br> Other current liabilities | 25 38 | -- | -- | -- | -- |
| Total current liabilities | 63 | -- | -- | -- | -- |
| Mortcages payable | - | - | -- | -- | -- |
| Long term debt | 7 | - | - | -- | - |
| Other liabilitice | 27 | -- | - | -- | -- |
| Total liabilities | 97 | -- | - | -- | -- |
| Total equity | 18 | -- | -- | -- | -- |

(1) These estimates are based on a sample of businesses reporting sales between $\$ 25,000$ and $52.000,000$.

See fable 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1987
New Brunswick, Gift, Novelty and Souvenir Stores (SIC 65s2)

|  | Total (2) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | Lower <br> middle 25\% | Upper middle 25\% | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ 's) High sales value $\left\{\$ 000^{\prime}\right.$ s) | 12 $(1)$ | -- | -- | -- | -- |
|  |  | Average |  |  |  |
| Liquidity ratio Cuprent ratio (times) | 1.2 | -- | -- | -- | -- |
| ```Leverage ratios Oebt/equity ratio (times) Interest coverage retio (times) Debt ratio (times)``` | $\begin{aligned} & 5.3 \\ & 1.0 \\ & 0.8 \end{aligned}$ | -- | -- | -- | -- |

(i) The retios represent the everege of retios for each businss ith the group and cmmot be colculated from the figures shown in tol 2 .

121 These estimetes bre beted on semp of businesses ruporting sules between $\$ 25,000$ and $82,000,000$.
ses Tebl i for symbols and notes.

## Definitions

8. Liquidisy rotio:

Current $=$ curremt ossers / current liabilities
2. Inverage retios:
8) Dedi/equity = total liabilities / equiqy
b) Dedt ratio = iotal liabilities / total assets.
c) interest coverage $=$ net profit . interest expense / interest expense

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987
New Brunswick. Gift. Novelty and Souvenir stores (Sic 6582)

|  | Totaill) | Bot 10 m $25 \%$ | $\text { midd lowe: } 25 \%$ | $\begin{array}{r} \text { UDDEI } \\ \text { middle } 25 \% \end{array}$ | $250$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businessas it samole (No.) Low soles voiut ( 9000 's) Migh sales vaiue ( $\$ 000$ ) | $(11)^{5}$ | -- |  |  | -- |
|  | Average ( $\$ 000$ 's |  |  |  |  |
| Opereting activities <br> Cash from operations Depreciation Other | 1 5 9 | -- | -- | -- | -- |
| Dividends | -7 | -- | -- | -- | -- |
| Investment ectivitios <br> Disposel of fixed essets <br> Purchase of fixed assets <br> Increase in investment <br> Decrease in investment | -6 -5 - | -- | $=$ $=-$ | -- | -- <br> - |
| Finencing activities <br> Increase in long ierm debt <br> Repayment of lons eerm debt <br> Loans from shareholders <br> Repayment of loans fiom shareholders <br> Advances 8 loans fiom governmen? <br> Increase in equity <br> Decrease in equity <br> Dther | 2 -3 | - - - - - - | -- -- -- - - - | - - - - - - - | -- -- - - - - |
| Increase(decrease) in cash \& equivalents Cash s quivalents-Beginning of the year Cashs equivalents - End of the year | $\begin{array}{r} -5 \\ -12 \\ -17 \end{array}$ | -- | -- | -- | -- |

[^25]
New Brunswick, Gift. Noveliy and Souvenir Stores (51c 65f2)


(1) Average laboup units ere calculated by dividing topal poyroll by the everage annual wage and stary rate as reported in the Surver of Emplovment, Paypoll and Hours. Statistics Canada. Catalogue 72-002. An overage labour unit could og interpreted as a full-time employee. Note that the business size groups used are determined at the Conada level. inus it a business has at least 500 emplovees in Canade as whole but less than that number in any given province it is show in the 500 end over group
121 Refers to businesses redopting no payroll deoustions in the previous yebr.
13t Refers to businesses reporting no payrolf deductions in the tollowing year
"Mewly reporting" ano "no longer reporting" businesses are assumeo to have been in activity for six months and the imformation is adjusted accordirgiy

See Table for symbols and notes

TABLE 6. Selected operting characteristics of mall businesses by sales quartile. $1985-1987$ New Brunswick, Cift, Novelty and Souvenir Stores (S1C 6582)

| Tolal | Botiom | Lower | Upper | Top |
| ---: | ---: | ---: | ---: | ---: |
|  | $25 \%$ | midde $25 \%$ | $25 \%$ |  |

1985

| Mumber of observstions in asmple <br> Average soles $\$$ <br> Avernge expense \$ <br> Aversee not profit (loss) \$ | $\begin{array}{r} 13 \\ 158.540 \\ 147.986 \\ 10.554 \end{array}$ |
| :---: | :---: |
| Businesses reporting profit (Mo.) | 10 |
| Average sales \$ | 141.533 |
| Averspe expense 5 | 127.841 |
| Aversge net profit | 13.692 |
| Businesses reporting losg (Mo.) | 3 |
| Average sales | 313.398 |
| Average expense \$ | 324.133 |
| Average net loss \$ | -10.735 |

1986


(18) These estimates ere besed on sampl of businesses reporting soles between 825,000 and 52,000.000.

See Table i for symbols and notes

TABLE 1. Selected operating ratios, in percent of seles, 1987
New Brungwick, Second-Mand Marchandite Stores. n.e.e. (SIC E591)

|  | To4a1! 1 ) |  | Botiom 25\% |  | towe <br> middle 25\% |  | Uppet middle 25\% |  |  | $\begin{aligned} & \text { TOO } \\ & 25: \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses ir sample (No. Lom sales value $1 \$ 000^{\prime}$ s, High sales value ( $\$ 000^{\circ}$ s) |  | $\begin{array}{r} 5 \\ 11 \\ 11 \end{array}$ |  | -- |  | -- |  |  |  |  |  |
| Selected expense item | Industry average(2) |  |  |  |  | $\begin{aligned} & \text { \% busi- } \\ & \text { nessens } \\ & \text { reporting } \end{aligned}$ | Reporting businesses only( 3) |  |  |  |  |
|  | Total | $\begin{array}{r} \text { Bot } 4 \text { om } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Uooer } \\ \text { middl } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |  | Total | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Upper } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
|  | Percont of sales |  |  |  |  |  | Percent of sales |  |  |  |  |
| Cost of seles | 41.1 | -- | -- | -- | -- | 100.0 | 41.1 | -- | -- | -- | - |
| Decupancy expenses | 15.9 | -- | -- | - | - | 100.0 | 15.9 | -- | -- | - | - |
| Deprecimion | 1.6 | -- | - | - | - | 48.8 | 3.4 | -- | - | -- | -- |
| Repairs s mantenance | 0.2 | -- | -- | -- | -- | 33.1 | 0.8 | -- | -- | -- | -- |
| Heat. light steithone | 7.3 | -- | -- | =- | -- | 100.0 | 7.3 | -- | -- | -- | -- |
| Rent | 6.7 | -- | - | -- | -- | 91.6 | 7.4 | -- | -- | -- | -- |
| Personnel expenses | 24.0 | -- | = | -- | -- | 100.0 | 24.0 | -- | - | -- | - |
| Financial expenses | 4.5 | -- | - | -- | -- | 100.0 | 4.5 | -- | -- | -- | -- |
| Inferest \& bank charges | 4.2 | -- | -- | -- | =- | 100.0 | 4.2 | -- | -- | -- | -- |
| Prolessional fees | 0.4 | -- | -- | -- | - | 48.8 |  | -- | -- | -- | -- |
| Other expenses | 15.0 | -- | -- | - | - | 100.0 | 15.0 | -- | -- | -- | -- |
| Profit (lose) | -0.6 | -- | -- | -- | - | 100.0 | -0.6 | -- | -- | -- | -- |
| Total | 100.0 | -- | -- | -- | -- | 100.0 | ...* | -- | -- | -- | -- |

## Syeole

```
zero or no observations
-= $00 small to0 be expressed
    not applicable
x confidential
```

Feotnotes
(9) These estimases er besed on sample of businesses reporting seles busween s25,000 end $32.000,000$
(2) Velue in mech cell $=\frac{\text { iotai wighted expenditure on given isem }}{\text { lotsl wighted sates of all busingses in the sample }}$ roo for ach quertile
(3) Velue in esch cell $=\frac{\text { Totel wighted expenditure on given item }}{\text { Tosel wighted seigs of businesses reporting this item of oxpenditure }}$ for ench quartile

This portion of the tsble perteing only to the businesses reporting the specific oxpense item. Therefort these patios are calculated individueliy end the total will not necesserily equal $100 \%$

## Notes

Dase ere shown by quertiles when at least 13 of the sampled businesses report the specific item
 one quat ter of the totel fumber of businesses. Within uch quertile, the evtroge ratio is presented. For comparison purposes. the high end low vilues of seles ere show

MOW to net the tetoles

(2) The selfcted penge will indicet the proper quartile, i.e. the bottom 25\%. the lower miodi 25z, the upper midole 25\% or the $10025 z$
(3) Dstep pertining to the selected seles sizt renge will be in thst quertile.

## Stenderd Induetrisi Cleseificstion Definitien ISIC 1980):

SIC 55Si - Second-Mand Merchendise Stores n. ©.C
Businesses prims ily engegec in reteil dealing in used merchendise, not elsewhere classified. Pamshops are included in this industry This industry incluoes petail antiques. retail used appliances. retail used books. petail used clathing. teiail used crockery, telail used fuphiture. retil used glassware ond china. retail used jeweltery. retail used musical instruments. pawnshops and retail secondhend merchandise

TABLE 2. Balance sheet proflie for incorporsted businesses only. 1987
New Brunswick. Second-Mand Marchandise Stores, n.e.c. (SIC 6591)

|  | Tota, (1) | $\begin{array}{r} 80+40 m \\ 25 \% \end{array}$ | midde $25 \%$ | Usper midde 25\% | Top 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (NO.) <br> Lom sales vaiue ( $\$ 000$ 's) <br> High sales value ( $\$ 000^{\prime}$ s) | (1) ${ }^{3}$ | -- | -- | -- | -- |
|  | Average ( $\$ 000{ }^{\text {s }}$ ) |  |  |  |  |
| Asets |  |  |  |  |  |
| Cssm | $x$ | -- | -- | -- | -- |
| Accounts and notes receivable | $x$ | - | -- | -- | -- |
| Inventory | K | -- | -- | -- | -- |
| Other current assets | $x$ | -- | -- | -- | -- |
| Total currsht assets | $x$ | -- | -- | -- | -- |
| Fixed assets | X | - | -- | -- | -- |
| Less: Accur. dep. on fixed lesets | $x$ | -- | -- | -- | -- |
| Diher assets | $x$ | -- | - | - | -- |
| Totel assets | x | -- | -- | -- | - |
| Lisbillties and equity |  |  |  |  |  |
| Current loans <br> Dther current liabilities | x | -- | -- | -- | -- |
| Total current lisbilities | x | -- | -- | -- | -- |
| Mortgages payable | $x$ | -- | -- | -- | -- |
| long term dedt | K | -- | -- | -- | -- |
| Opher liabilities | K | -- | -* | -- | -- |
| Total liabilities | $x$ | -- | -- | -- | - |
| Total equity | X | -- | - | - | -- |

(11 These estimes ore based on sample of businesses reporing seles beiween 525,000 and $\mathbf{3 2 , 0 0 0 , 0 0 0}$
See Table 1 for symols and notes

TABLE 3. Financial rathos(1) for incorporsted busimesses only. 1987
New Brunswick. Second-Hand Marchandise Stores. n.e.c. (SiC E591)

|  | Total 12 ) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middie } 25 \% \end{array}$ | Upper middle 25 x | $\begin{aligned} & \text { TOD } \\ & \text { 25\% } \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (Mo.) Low sales value (\$000's) High sales value (\$000's) | $\begin{aligned} & 3 \\ & (1)^{3} \end{aligned}$ | -- | -- | -- |  |
|  | Aversge |  |  |  |  |
| Liquidler retio Curient retio (times) | 1.3 | -- | -- | -- | -- |
| Leverage patios <br> Debeleavity retio (times) <br> Interest coverage ratio (times) <br> Debt retio (times) | $\begin{array}{r} 257.9 \\ 0.1 \\ 1.0 \end{array}$ | -- | -- | -- | -- |

(11) The retios represent the overge of ratios for est business in the group and cannot be culculted from the figures show in teble 2 .
(2) These estimetes pre besed on senple of businesses reporting seles between 825,000 ind $\mathbf{8 2 , 0 0 0 , 0 0 0}$

See Table 1 for symbol and notes

## otinitions:

1. Hiquidity retio:

Cuprens $=$ curpent asseis / curfont lisbilities
2. leverage ratios:
al Dettequisy $=$ total lisbilities / equity
D) Dent ratio $=20:$ al isbilisies / sotal assers.
c) Interes coverage = net profit . interest expense/ inierest expense

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987
New Brunswlck, Second-Mand Marchandise Stores, n.e.c. (SIC 6591)

 only those ousinesses reporting statement of changes
See Table for symbols and notes
TABLE 5. Employment changes by size of business, 1984-1987 based on SIC classification in 1987
New Brunswick. Second=hand Marchandise Stores, n.e.c. (SIC 6591)


111 suerage labour units are calculated by dividing total payroli by the average minul wage and salary pate as repopted in the Surver of Employment. Payroll and mours. Stitisties Canasa. Caplogue 72-002. An average labour unit could be interpreleo as a full-qime employee. Note that the business size groups used me derermineo at the Canada level. Thus if a butiness has at leas? 500 enoloyees in Canad as a whole but less than that number in any given province it is shown in the 500 and over group.
(2) Refers 10 ousinesses reporting no payroll deductions in the previous year.
(3) Refers to ousinesses reporting no payrall deductions in the following year
"Newly reporting" and "no longer reporting" businesses are assumeo to have been in activi yy for six monits ano the information is adjusiec according!y
see latle ifor symbols ano nores

TABLE G. Selected operating characteristics of smil businesses by sales quertile. 1985-i98T
New Brunswick, Second-Mand Marchandise Stores, n.e.c. (SIC E591)


| Mumber of observations in smple <br> Aversoge seles \$ <br> Average expense \$ <br> Average net profit (loss) $\$$ | $\begin{array}{r} 6 \\ 66.255 \\ 58.534 \\ -2.279 \end{array}$ |  |  | -- |
| :---: | :---: | :---: | :---: | :---: |
| Businesses reporting profit (Mo.) | ${ }^{3}$ |  |  |  |
| Average seles \$ | 185.436 | -- | -- | -- |
| Averape expense \$ | 162.388 |  |  |  |
| Average net profit \$ | 23.048 | -- | - | -- |
| Businesses reporting loss (Mo.) | 3 |  |  |  |
| Average sales | 46.042 | -- | -- | -- |
| Average expense $\$$ | 52.081 |  |  |  |
| Average net loss \$ | -6.039 | -- | -* | -- |



| Number of observetions in sampie <br> Average sales $\$$ <br> Average expense 8 <br> Average net profis (loss) \$ | $\begin{array}{r} 5 \\ 151.185 \\ 151.560 \\ -375 \end{array}$ | -- | -- | -- |
| :---: | :---: | :---: | :---: | :---: |
| Businesses reporting a profit (Mo.) | 3 |  |  |  |
| Average soles $\$$ | 144.736 | -- | -- | -- |
| Averoge expenses | 134,867 | -- |  |  |
| Average net Drofits | 9.859 | -- | -- |  |
| Businesses reporting loss (Mo.) | 2 |  |  |  |
| Average soles 5 | 286.501 | - | =- |  |
| Average exoenses | 296.936 |  |  |  |
| Averege net loss | -10.435 | -- | -- |  |

(1) inese estimetes are besed on semple of businesses reporing sales bequen \$25,000 and \$2,000,000

See toble i for sumbols ano notes

TABLE 1. Selected operating ratios, in percent of sales. 1987
New Brunswick, Direct Sellers (SIC 6921)


Symbol:

- zero or no odservetions
-     - loo snill too be expiessed
.. not spplicodte
$\times$ confidentiel
Footnotes
(1) These estimetes beseo on semple of businesses peporting sules detween $\$ 25.000$ end $\$ 2.000 .000$

Totel weignted expenditure on given item


This portion of the toble pertsins only to the businesses reporting the specific expense item. Therefor these ratios art celculated individually and the 10 tit will not necessarily equal 1002

## Moter

Dets are shown by queptiles when at least 13 of the sompled businesses peport the specific iten
 one quarter of the cotal number of businesses. Within each quartile. the everage patio is presented. For comparison purposes. the
high end low values of siles ere shown.

## now to use the tobles

11) Locete the bppoprime geles renpe that is displayed on the two lines entiqled low sbles value and migh seles vilue
12) The selvcted renge will indicete the proper quartile. i.e. the bottom 25\%. the lower nidde 25z, the upper middle 25z or the 10p 25\%
(3) Dete perteining to the selected Eales size fange will be in thet gutrile.

## Stenderd Industrial Clesoificetion Definition (SIC 1EsO)

S1C 6921 - Direct Sellert
Businesses primerily engeged in retail dealing in a variety of products such as daipy products, bever apts, cosmetics and kitchenwari by means of telachone door.to-door canvassing or parties artanoed in customers homes Mail-order houses are included here. Dipect mail merketing oper tors, direct personal retailing operators, difect sellimg of merchandise, doof-ro-door retailing of merchandise, petail food ano sever ege hom delivery. mail order houses, home delivery newspapers. direct sales non-store petailing party plan merchandising and retail tel phone selling of merchandise are included he:e.

TABLE 2. Belance sheet profile for incorporated businesser $1 \gamma .1987$
New Brunswick, Direct Sellers (SIC E921)

|  | Total:1) | Bot 10 m 25\% | $\begin{array}{r} \text { wer } \\ m: \delta=\frac{25 \%}{} \end{array}$ | Uppe: middele $25 \%$ | $\begin{aligned} & \text { ToD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses ir samplo (No. Lom sales vilue ( $5000^{\prime \prime} \mathrm{s}$ ) Migh saies value ( $\$ 000$ 's) | - | --- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Assets | $x$ | -- | -- | -- | -- |
| Accounts and notes receivable | $\hat{x}$ | -- | -- | -- | -- |
| Inventopy | $x$ | -- | -- | -- | - |
| Other current assets | $x$ | -- | -- | -- | -- |
| Total current essets | $x$ | -- | - 0 | -- | - |
| Fixed sssets | $x$ | - | ** | -- | - |
| Less: Accum. dep. on fixed assets | $x$ | -- | -- | -- | -- |
| Other assets | X | -- | - -- |  | - |
| Totel sesets | x | -- | - | =- | =- |
| Liebllities end equity | - |  |  |  |  |
|  | x | -- | -- | -- | -- |
| iotal current liabilities | x | -- | - | -- | -- |
| Mortages payable | $x$ | -- | =- | -- | - |
| Long term dabt | $x$ | - | -- | -- | - |
| Other liabilities | X | -- | -- | -- | -- |
| Total lisbilities | $x$ | -- | - | -- | - |
| Total equitr | K | -- | - | -- | -- |

(1) These estimetes ore besed on a sample of businesses reporing seles beiween $\$ 25,000$ and $\$ 2,000,000$

Set iable for symols and notes.

TABLE 3. Financial ratios(1) for incorporeted businesses only. 1987
Now Bruntwick. Direct Sellers (SIC 6921)

|  | Total(2) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | Lowe P <br> midd 25\% | Upper <br> middle 25\% | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (Ho.) Low sales value ( $\$ 000$ 's) High sales value (\$000's) | - | -- | -- | - | -- |
|  |  | Average |  |  |  |
| Liquidity ratio <br> Cuprent ratio (times) | - | -- | - | -- | *- |
| Leverage retios Debt/equity ratio (times) Interest coverage ratio (times) Debt retio (times) | - | -- | -- -0 $=-$ | - | -- |


12) These estimetes for bence on semple of businesser reporting seles betmeen $\$ 25.000$ end $\$ 2.000 .000$.

See itble 1 for symbols and noter.

Deflinktions:

1. Liquidisy petio:

Current = curren: assets / curren: iiabilities
2. Leverage retion
a. Debi/equity $=$ coeal liabilities / equity.

El Debt ratio = fots liabilities / total assets
e) Ifierest coverage z net profin interest expense/finterest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 4987
New Brunswick, Direct Sellers (SIC 6921)


only those businesses reporting statumen of changes
See iable 1 for symbols and notes.

TABLE 5. Employment changes by size of business. t984-1987 based on SIC classificetion in 1987
New Brunswlck, Direct Sellers (SIC 6921)


(1) Average labour units are calbulaied by dividing toial payroll by the average annubl wage and salaty rato as reportad in the Survey of Employment. Payrol! and Mours. Statistics Canada. Catalogue 22-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are derermined at the Canada level. Thus if business has at least 500 omployees in Canade as a whole but lass 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 Dusinesses reporting no Dayroll deductions in the following year
"Newly reporting" and "no longer reporting" businesses are assumed to nave been in activity for six months shd the informstion is ad. usteo accordingly.
see tatie f for symbols and notes.

TABLE 6. Selected operzting characteristics of small businesses by sales quartile, 1985-1987
New Brunswick, Direct Sellers (SIC E921)



| Wumber of observations in sample Average sales \$ <br> Average expense \$ <br> Averge net profit (loss) \$ |  |
| :---: | :---: |
| Businesses roporting prof it (Mo.) | 30 |
| Average sales \$ | 81.119 |
| Average expense 5 | 67.873 |
| Average net profit \$ | 13.24 B |
| Businesses reporting loss (No.) | 8 |
| Average sales 5 | 81.015 |
| Average expense \$ | 86.423 |
| Average net loss \$ | -5.408 |

1987

| Number of observations in sample <br> Average stes \$ <br> Average expenses <br> Average net profit \{loss\} $\$$ | $\begin{array}{r} 12 \\ 108.569 \\ 98.368 \\ 10.201 \end{array}$ |
| :---: | :---: |
| Businesses reporting profit (Mo.) | 12 |
| Average sales \$ | 108.569 |
| Average expense \$ | 98,368 |
| Averoge net profits | 10,201 |
| Businesses reporting loss (Mo.) |  |
| Average sales 5 |  |
| Average expense 5 |  |
| Average net loss s |  |

(1) These estimates aresed on sample of businesses reporting sales between $\$ 25.000$ and $\$ 2.000 .000$.

See table i for symbols and actes

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brunswick, Opermtors of Sulldings and Owellings (SIC 751)


## Symbols

zero op no observations

- 100 small 100 be expressec
no: applicable
$x$ confidentiel


## Footnoter

11 These estimetes ape besed on sample of businesses peporting seies between \$25,000 and $\$ 2,000,000$
$(21$ Value in each cell $=$ Total weighted expenditure on given item
13) Value in each cell $=\frac{\text { Toial weighted expendizure on given iten }}{\text { Totsl weighted sales of businesses reporting this item of expenditure }}$ for each quertile.

This portion of the tBbie pertsins only to the businesses reporting the specific expenst item. Therefore these petios ere celculated individually and the totsil will not necessarily equal $100 \%$.

## motes

Dat are shown by quertiles when at leas: 13 of the sampled businesses report the specific item
Records were ranked in escending order according to sales size. Each quertile li, bot rom 25\%. lower middle $25 y$, etc. represents one quarter of the totel number of businesses. Wishin eech quartile. the average ratio is presenteo. For conparison purposes. the high and low values of sales are showm.

## How 10 use the tebles


121 The selected renge will indicete the proper quertile, i.t. the botton 25z, the lower middig 25z, the upper midde $25 \%$ or she top $25 \%$
(3) Data pertaining to the selscted sales size ringe will be in that quartite.

Stendard Industrial Eleseificetion Definition (SIC 1980):
SIC 7510 - Operators of Buildings and Dwellings
Businesses primarily engaged in operating. or in owning and operting buildings end dwellings

TABLE 2. Balsen sheat profile for incorpormted businesses only. 1987
New Brunswick. Operstors of Buildings and Dwellinge (S1C 751)

|  | Total(1) | $\begin{array}{r} \text { Botiom } \\ 25 \% \end{array}$ | bower <br> micde $25 x$ | Upper $\text { middie } 25 \%$ | $\begin{aligned} & 700 \\ & 25^{\circ} \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses if sample (No.) Low sales value ( $\$ 000^{\prime}$ s) High sales value (\$000's) | 20 $(1)$ $(1)$ | -- | -- | -- |  |
|  | Average ( 5000 's) |  |  |  |  |
| Asset: |  |  |  |  |  |
| Cash | - |  | - | - | -- |
| Accounts and notes receivable | 1 | -- | - | -- | -- |
| Inventory | - | -- | -- | -- |  |
| Other current assets | 47 | -- | -- | -- | -- |
| Total current assets | 48 | -- | -- | -- | -- |
| Fixed assets | 258 | -- | -- | -- | -- |
| Less: Accum. dep. on fixed assets | - | - | -- | -- | - |
| Diher assets | 15 | -- | -- | -- | -- |
| Totel ussets | 321 | -- | -- | -- | - |
| Lisbilities ond equity |  |  |  |  |  |
| Current loans | 2 | -- | -- | -- | -- |
| Other current liabilities | 77 | -- | -- | -- | -- |
| Total current liabilities | 80 | -- | -- | -- | -- |
| Morigages doysble Long term oub | 1 | -- | -- | -- | -- |
| Deher liabilities | 148 | -- | -- | -- | -- |
| Total liabilities | 228 | - | - | -- | -- |
| Totel equity | 53 | - | -- | -- | -- |

$(1)$ These estimates are based on sample of businesses reporting sales between $\$ 25.000$ and $\$ 2.000 .000$.
See iable 1 for symbols and notes.

TABLE 3. Financial ratios (1) for incorporated butinasses only, 1987
New Brunswisk, Operators of Bulldings and Dwellings (SIC 751)

|  | Total(2) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | Lower midde $25 \%$ | Upder midde 25\% | Top 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000^{\circ}$ s) High sales value ( $\$ 000$ 's) | $\begin{array}{r} 20 \\ (1) \\ (1) \end{array}$ |  |  | -- | -- |
|  | Average |  |  |  |  |
| Liquidity rotio Current eatio (times) | 0.6 | -- | -- | -- | -- |
| Leverage ratios Debt/equity ratio (times) Interest coverage ratio (times) Dobt ratio (times) | $\begin{aligned} & 2.5 \\ & 2.3 \\ & 0.7 \end{aligned}$ | -- | -- | -- | -- |

(1) The retios represent the everege of ratios for each business in the group and connot be colculated from the figures shown in teble 2 .
12) These estimeses me besed on semple of bus inesses roporting seles between $\mathbf{1 2 5 , 0 0 0}$ end $\mathbf{\$ 2 , 0 0 0 , 0 0 0}$.

See isble 1 for symbels and noies

## Definitions:

8. biquidity retio:

Currens = current essers / current lisbilisies
2. Leverage retios:
a) Dett/equity $=$ sopal |iabilities / equity
bl Debt patio = total liabilities / total assers
c) Interest coverage a net profit interest expense finterest expense

TABLE 4. Statement of changes in finencial position for incorporated businesses oniy. 1987
New Bruntwick, Opertats of Buildings and Owellings (SIC 751)

|  | Total11: | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { bower } \\ & \text { miodie } 25 \% \end{aligned}$ | Uoper $\text { miodle } 25 \%$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No. Low soles value ( 5000 si) Higt saies value $\{\$ 000$ s) | $(1)^{2}$ | -- |  | -- |  |
|  | Average $1 \$ 000$ 's |  |  |  |  |
| Operating metivities Cash from operations Depreciation Other | $x$ $\times$ $\times$ $\times$ | -- | -- | -- | -- |
| Dividends | x | -- | - | -- | -- |
| Investement activities <br> Disposal of fixed assets <br> Purchase of fixed assets <br> Increase in investment <br> Decresse in investment | $x$ $x$ $x$ $x$ $x$ | -- -- -- | -- | -- | -- |
| Financing ectivities <br> Increase in long term debt <br> Renayment of long term debt <br> Loans from shareholders <br> Repayment of loans from shareholders <br> Advances \& loans from government <br> Increase in equity <br> Decrease in equity <br> Dther | $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ | $\begin{array}{r}-- \\ - \\ \hline- \\ - \\ - \\ \hline- \\ \hline-\end{array}$ | -- -- -- -- -- | -- - - - - - - | -- -- - - - - |
| Increase(decrease) in cash \& equivelents Cash t equivelents-Beginning of the year Cash equiveients - End of the year | $x$ $\times$ $\times$ $\times$ | -- | -- | -- | $=-$ $=-$ |

(1) These estimates ore based on a sample of incorporateo dusinesses reporting sales between $\$ 25,000$ and $\$ 2.000 .000$. Sample count incluoes only those Dusinesses repopting bestement of chenges
See Table 1 for symbols and notes.

TABLE 5. Empioyment changes by Eize of business, 1984-1987 based on SIC clestification in 1987 New Brunswlck, Operators of Buildings and Dwellinge (SIC 751)


(1) Average labour units are calculbted by dividing total payroll by the average annual wage and satary rate as reported in the Survey of Employment, poyroll and Hours. Stapistics Canada. Cotologue 32-002. An average habour unit could be inierpreted as a full-ime employee. Nore that the business size groups used arg determined at the Canade level. Thus if a business has ot least 500 employes in Canade os a whole but less that that number in any given province it is show in the 500 and over group.
(2) Refers to ousinesses reporting no payroll deductions in the previous year.
(3) Refers to businesses reporting no payroll deductions in the following year
"Newly reporting" and mo longer reporing" businesses are assumed to have been in activity for six months and the infopmation is adjusted accordingir

See Tatie 1 for symbols and notes

TABLE 6. Selected operating characteristics of smali businesses by sales quartile, $1985-1987$
New Brunswick, Operators of Buildings and Dwellings (SIC 751)
Totai(1)

1985

| Number of observations in sample <br> Average sales \$ <br> Averoge expense $\$$ <br> Average net profit (loss) $\$$ | $\begin{array}{r} 54 \\ 162.606 \\ 142.673 \\ 19.933 \end{array}$ | $\begin{array}{r} 30.987 \\ 28,482 \\ 2.505 \end{array}$ | $\begin{aligned} & 55.518 \\ & 40.276 \\ & 15.242 \end{aligned}$ | $\begin{array}{r} 107.207 \\ 96.369 \\ 10.838 \end{array}$ | $\begin{array}{r} 456.712 \\ 405.566 \\ 51.146 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses reporting a profit (Mo.) | 41 |  |  |  |  |
| Average sales \$ | 167,510 | 31,032 | 54.468 | 103,418 | 481,123 |
| Average expense \$ | 128.103 | 26.628 | 34,167 | 68,633 | 384.983 |
| Average net profit $\$$ | 39.407 | 6.404 | 20,301 | 34,785 | 96, 140 |
| Businesses reporting loss (Mo.) | 13 |  |  |  |  |
| Average sales \$ | 148.535 | 30.899 | 62.000 | 111.836 | 389.405 |
| Average expense \$ | 176.673 | 35.118 | 78.000 | 130.254 | 462.319 |
| Average net loss \$ | -28.138 | -5.219 | -16.000 | -18.418 | -72.914 |

1986


1987

(1) These espimates are oased on sample businesses pporting seles beiween $\mathbf{2 5 , 0 0 0}$ and $52,000,000$.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratfos, in percent of sales, 1987
Now Brunswick, Dperstors of Residential Buildings ond Dwellings (Sic 7511)

|  | Total(1) |  | Bottom 25\% |  | $\begin{array}{r} \text { Kower } \\ \text { midde } 25 \% \end{array}$ |  | UpDer$\text { middle } 25^{\circ}$ |  |  | $\begin{aligned} & \text { TOP } \\ & 25: \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (Mo.) Low sales value ( $\$ 000$ 's) Mich sales value $\left(\$ 000^{\prime}\right.$ ? $]$ | $\begin{aligned} & 16 \\ & (1) \\ & (1) \end{aligned}$ |  | -- |  | -- |  | -- |  |  | -- |  |
| Selected expenst item | Industry sverage (2) |  |  |  |  | $\begin{aligned} & \text { \% busi- } \\ & \text { nesses } \\ & \text { reporting } \end{aligned}$ | Reporting businesses only (3) |  |  |  |  |
|  | Total | Bottom 25\% | $\begin{aligned} & \text { Lower } \\ & \text { middle } \\ & 25 \% \end{aligned}$ | $\begin{gathered} \text { Upoer } \\ \text { middl } \\ 25 \% \end{gathered}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |  | Total | Bottom 25\% | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | Uoder midole 25\% | $\begin{aligned} & 100 \\ & 25 \% \end{aligned}$ |
|  | Percent of soles |  |  |  |  |  | Percent of sales |  |  |  |  |
| Cost of soles | - | -- | - | - | - | - | - | -- | -- | - | -- |
| Occupancy expenses | 33.7 | - | =- | -* | -- | 100.0 | 33.7 | - | - | -- | -- |
| Deprecietion | 11.9 | -* | -- | -- | -- | 99.6 | 11.9 | -- | -- | -- | -- |
| Repairs \% maintenance | 9.5 | -- | -- | - | -- | 71.9 | 13.2 | -- | -- | -- | -- |
| Hest. light \& telephone | 11.7 | -- | -- | -- | -- | 100.0 | 11.7 | -- | -- | -- | - |
| kent | 0.6 | -- | - | -- | -- | 14.2 | 4.2 | -- | -* | -- | -- |
| Personnel expenses | 11.6 | - | - | - | -- | 48.8 | 23.7 | - | -- | - | - |
| Financial expenses | 17.2 | - | $\cdots$ | -- | - | 100.0 | 17.2 | - | -- | -- | -- |
| Interest 8 bank charges Professional fees | 15.2 2.0 | -- | -- | -- | -- | 74.7 63.3 | 20.4 3.1 | -- | -- | -- | -- |
| Other expenses | 31.7 | -- | -- | -- | -- | 100.0 | 31.7 | - | -- | -* | - |
| Profit (loses) | 5.3 | -* | -- | -- | -- | 100.0 | 5.9 | -- | -- | ** | =* |
| Total | 100.0 | - | = | -- | =- | 100.0 |  | -* | - | ** | - |

## Symbols

- zero or mo observetions
-. too smsl! 200 be expressed
... not spoliceble
$x$ confidential
Pootnotes
(1) These entimates bre besed on semple of businesses reporting seles betmeen 325.000 end 32.000 .000 . Totel weighted mpenditur on e given iten
(2) Vetue in esch cell $=$ Totel weighted saties of all businesese in the genple $x$ loo for guertile.
(3) Velue in esch cell $=\frac{\text { Total whisd expenditure on given item }}{\text { lotal weighted seles of businesses reporting this item of expenditure }}$ for ech quartile.

This portion of the toble pertains only to the businesses poporting the socific expense iqum. Therefore these ratios are calculated individubly and the total will not necesterily gual $100 \%$.

## Notes

Date are shown by quertiles when at least. 13 of the sempled businesses report the specific isem
 one querter of the totel number of businesses. Within esch quertile. the overage retio is presented. For comperison purposes. the high and low velues of stles er shown.

Mow to use the tebles
(1) Locmte the appropriate seles pange thet is displeyed on the two lines entitled bow sales value" and migh sal as value
(21) The selected renge will indlcete the proper quartile, i.e. the botton 25t, the lower nidde $25 \%$, the upper midde $25 \%$ or the top 25\%.
(3) Dtta perteining to the selfected stes size renge will bs in thet quetile.

## Stenderd Industrlel Elestificetion Definition (SIC 1880):

SIC 751i = Bperetors of Residentiel Quildings and Dwellings
8usinesses primarily engaged in operating. or in owning ond operating residentibl buildings and dwellings. This industry includes apartment building operating. aptertment hotel operating. condominium mangement, leasing of residential builidings and fesidential Duildings real esiate operailing.

TABLE 2. Balance sheet profile for incorporated businesses only, 1987
New Brunswick, Operators of Residential Bulldings and Owellings (Sic 7511)

|  | Total(1) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | kowe! middle $25^{\circ}$. | Upde? middle 25: | 700 |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses ifi sample (No.) Low sales value ( $\$ 000^{\circ} \mathrm{s}$ ) High sales value ( $\$ 000$ 's) | 14 $(1)$ $(1)$ | -- | -- |  | -- |
|  | Average (\$000's) |  |  |  |  |
| Assets |  |  |  |  |  |
| Cash | - | -- | -- | -- | -- |
|  | 1 | - | -- | -- | -- |
| Inventory | - | -- | -- | -- | -- |
| Other cuprent assets | 55 | -- | - | -- | -- |
| Total current assets | 57 | - | -- | -- | -- |
| Fixed assets | 243 | -- | =- | -- | -- |
| Less: Accum, dep. on fixed essets | - | - | - | -- | - |
| Other assets | 17 | -- | -- | -- | -* |
| Total essets | 317 | -- | - | -- | -- |
| Lisbilitles and equity 3 |  |  |  |  |  |
| Current loans $\begin{aligned} & \text { Other current liabilities } \\ & \text { Ofer }\end{aligned}$ | $10{ }^{3}$ | -- | -- | -- | -- |
| Total current liabilities | 104 | -- | -- | -- | -- |
| Mortasges payable |  | -- | -- | -- | -- |
| Long term dett | - | -- | - | -- | -- |
| Other liabilities | 88 | -- | -- | -- | -- |
| Total lisbilities | 192 | -- | -- | - | -- |
| Total equity | 125 | -- | = | - | -- |

(1) These estimstes are bosed on sample of businesses reporting stimsetween $\$ 25,000$ and $\mathbf{\$ 2 , 0 0 0 , 0 0 0 .}$

See iable f for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1987
New Brunswick. Operators of Residentini Buildings and Dwellings (SIC 7511)

|  | Total (2) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lower } \\ & \text { middle } 25 \% \end{aligned}$ | Upper middle 25\% | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No.) Low sales value ( $\$ 000$ 's) Migh sales value ( $\$ 000^{\prime}$ s) | $\begin{aligned} & 14 \\ & \{1\} \end{aligned}$ |  | -- | -- | -- |
|  | Average |  |  |  |  |
| Liquidity ratio Current ratio (times) | 0.5 | -- | -- | -- | -- |
| Leverage ratios <br> Debtlequity retio (times) <br> Interest coverage ratio (times) <br> Debt istio (times) | $\begin{aligned} & 1.5 \\ & 3.4 \\ & 0.6 \end{aligned}$ | -- | -- | -- | -- |

(1) The retios represent the merage of retios for each business in the group ono canot be celculoteo from the figures shown in fable 2
$(2)$ These estimetus ort besed on semple of businesses pepoping soles betwen $\mathbf{\$ 2 5 , 0 0 0}$ sno $\$ 2,000,000$.
See isble ifor symbols and notes.

## Definitions:

1. Liquidity retio:

Curfent $=$ current assers / current liabilities
2. Levernge retios:
al Debt/equity $=$ Lorat liabilities / equipy.
ol Det: ratic = qotal lidilities/total assets
c) Inserest coverbge $=$ net profit inferesi expense $/$ interest expense

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987 New Brunswick. Dperstors of Residential Buildings and Dwellings (SIC 7511)

|  | Total(1) | $\begin{array}{r} \text { Boteom } \\ 25 \% \end{array}$ | midote $25 \%$ | Uoper midole $25^{\circ}$ | Tep 250 |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Eusinesses if samole (No.) Low sales value ( 5000 's) High sales value ( $\$ 000$ 's) | $(1)^{\prime}$ | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Operating ectivities Cash from oderetions Dudrecistion Other | $x$ $\times$ $\times$ $\times$ | - <br> - | -- | - -- | - |
| Dividends | $x$ | -- | -- | -- | -- |
| Investment activities <br> Disposel of fixed assets Purchese of ifed essets <br> Increse in investment <br> Decresse in investment | $x$ $x$ $x$ $x$ $x$ | -- $-=$ | - <br>  <br> -- |  | $:$ |
| Financing activitios <br> Increase in long term debt <br> Redayment of long term debt <br> Loans from shareholders <br> Repayment of loans trom shareholders <br> Advances \& loans from government <br> Increase in equity <br> Decrease in equity <br> 0ther | $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ | - - - - - -0 | $-=$ $-=$ $-=$ - - | : | $-=$ -- - - - - |
| Incresseldecrease) in cash tequivalents Cash s equivalents-Beginning of the yeer Cash s equivelents - End of the rear | ¢ | -- -- | -- | - | -- |

 only those businesses reporting stetument of changes.
See ioble 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1984-1987 based on SIC ciaesification in 1987
New Brunswick, Operators of Resldentisl suildinge end Dwellings (SIC 7511)


(1) Averge lebour units ore calculated by dividing total paypoll by the overage annual mage and salery rate os reportec in the Surver of Employment. Payfoll and Houfs, Statistics Canada. Catalogue $72-002$. An avepage labour unit could be interpreted as a full-ime emplover. Mote that the business size groups used afe oftermined ot the conada level. Thus if a business has at leest 500 omployess in Cansas as a whol Dut less than that number in any given province it is shown in the 500 ond over group.
(2) Refers to Dusinesses peporting no poyroll aeductions in the provious year.
(3) Reters to businesses reporting no payroll deductions in the following year
"Newly reporting" and "no longer pepopting" businesses are assumed to have been in octivity for six monins and the intormation is adjustec accoraingiy

See Teble i for symbols and notes

TABLE 6. Selected operating characteristics of small businesses by salef quertile. 1985-1987
New Brunswick. Operators of Resldentitl Bulldings and Owellings (Sic 7511)


| Mumber of observations in sample <br> Average sales $\$$ <br> Average expense \$ <br> Average net profit (lose) \$ | $\begin{array}{r} 23 \\ 146.823 \\ 138.299 \\ 8.524 \end{array}$ |
| :---: | :---: |
| Businesees reporting profit (Mo.) | 20 |
| Average sales \$ | 166.408 |
| Average expense \$ | 135.018 |
| Average net drofit | 31.390 |
| Businesees reporting loss (Mo.) | 9 |
| Average soles \$ | 128.254 |
| Aversge expense \$ | 152.413 |
| Average net loss \$ | -24,159 |



| Mumber of observations in smmple | 27 |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Average sales \$ | 117.450 | -- | -- | -- |
| Average expense \$ | 90.508 | -- | -- | -- |
| Average net profit (loss) \$ | 26.942 | -- | -- | -- |
| Businesses reporting eroflt (Mo.) | 20 |  |  |  |
| Average sales \$ | 169,334 |  | -- | -- |
| Average expense | 114,586 | -- | -- | -- |
| Average net profit \$ | 54.748 | -- | -- | -- |
| Businesses reporting lose (Mo.) | -7 |  |  |  |
| Aversge seles | 58.731 | -- | -- | -- |
| Average exoense \$ | 69.151 | -- | -- |  |
| Average net loss \$ | -10.420 | -- | =- | -- |

[^26]See iable $t$ for symbois and notes

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brunswlek. Operztors of Non-Residential Bulldings (SIC 7512)


## Symbol:

zero or no observations
-- too smali too be expressed
not applicable
$\times$ confidentisl

## Footnotes

(11) These estimates er besed on a semple of businesses reporting ssles betwen $\$ 25,000$ 日nd $\$ 2,000,000$.

Total weighted expenditure on given item


> This portion of the tabl pertains only to the businesses reporting the specific expense item. Yherefore these retios are calculatec individualiy and the tot will not necessarily equal 100\%

## Motes

Data are shown by quartiles when at least is of the sampled businesses report the spocific item
Records were ronked in escending opder bccording to soles size. Esch quartile li. botiom 25\%, lower midde 25\%, etc. represents one querter of the sotel number of businessts. Within esh quertile, the averspe ratio is presented. For comparison purposes. the high and low values of sales ete shown

Now 20 ust the teblet

(2) The selected range will indicete the proper qusptile. i, e. the bottom 25\%, the lower midde 25\%, the upper midd 25 , or the top 25x.
(3) Deta pertaining to the selected siol size fange will be in that quertile.

## Stenderd Industrial CIEetiflcetIon Definition (516 1980):

SIC 7512 - Dperators of Non-Residentill Buildings
Businesses primarily engaged in operating. or owning and operating mon-residentisl buildings. Fhis industry includes arena operating. conference/convention centre operating. leasing non-pesidential buildings, meeting hall operating, oftice building fental, operating non-residential buitdings real estate. shopping centre operating, stadum operating and theare building operating

TABLE 2. Baisnce sheet profile for incorporiated businesses only, 1987
New Brunswick. Opertiors of Non-Residentisl Buildings (5|C 7512)

|  | Total(1) | Bottom $25 \%$ | Lowe midobe 25\% | Upper middle 25 : | TOD 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value $\left(\$ 000^{\prime}\right.$ s) Migh sales value $\{\$ 000$ 's) | $(1)^{6}$ | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Assents Cash | - | -- | -- | - | -- |
| Accounts and notes receivable | - | -- | -- | - | - |
| Inventory | - | -- | -- | -- | -- |
| Other current assets | 16 | -- | -- | -- | -- |
| Total current ossets | 16 | - | - | -* | -- |
| Fixed assets | 315 | -- | - - | - | -- |
| Less: Accum. dep. on fixed assets | 11 | -- | - -- | -- | -- |
| Other ossets | 11 | -- | - | - | -- |
| Total usset* | 343 | -- | -- | -- | -- |
| Liabilities and muity |  |  |  |  |  |
| Current loans Other current liabilities | ${ }_{19}^{2}$ | -- | =- | -- | -- |
| Total current liabitities | 20 | -- | -- | -- | -- |
| Mortgages payable | - | -- | -- | -- | -- |
| Long term debt | ${ }_{2}$ | -- | -- | -- | - |
| Qther lisbilities | 316 | -- | -- | -- | -- |
| Total liobilisies | 338 | =- | -- | - | -- |
| Total equity | 5 | =- | - | -- | -- |

111 These estimates bebed on sample of businesses reporting sales between $\$ 25.000$ and $\$ 2.000 .000$.
See Table for symbols and notes.

TABLE 3. Financial ratios (i) for incorporated businesses only, 1987
New Brunswlek, Operators of Non-Residentivl buildings (SIC 7512)

|  | Total(2) | $\begin{array}{r} \text { Bot tom } \\ 25 x \end{array}$ | Lower $\text { middle } 25 \%$ | Upper middle 25\% | TOD $25 \%$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No.) Low sales value ( $\$ 000^{\prime} \mathrm{s}$ ) Migh sales value ( $\$ 000$ 's) | $(11)^{6}$ | -- | -- |  | -- |
|  | Averape |  |  |  |  |
| Liquidity ratio Current iatio (times) | 0.8 | -- | -- | -- | -- |
| Leverage ratios <br> Debt/equity ratio (times) <br> Interest coverage iatio (times) <br> Debt iatio (times) | 73.5 1.0 1.0 | -- | -- | -- | -- |

(1) The ratios rapresent the eversge of retios for sech business in the group and connot be celculeted from the figures shown in table 2 .
(2) These estimetes ore based on semple of businesses reporting sal bstween $\$ 25,000$ and $\$ 2,000,000$.

See Table ifor symols and notes.

## Definitions:

1. Liquinity retio:

Curtent $=$ current assets $/$ current liabiliqies
2. Levermpe retios:
a) Debt/equity $=$ total $\mid$ iabilities $/$ equity.
b) Debt ratio $=$ total iabilities / total assets
c) Interest coverage $=$ net profit $* i n t e r e s t$ expense / interesi expense

TABLE 4. Statement of changes in financial position for incorporated businesses only. 1987
New Brunswick. Operators of Non-Residentisl Bulldings (SIE 7512)

|  | Total(1) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | Lower <br> _.......idde 25\% | Uppep middle 25\% | $\begin{aligned} & \text { Tot } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (NO.) Low sales value $\left\{\$ 000^{\prime}\right.$ s; tigh sales value ( $3000^{\prime} \mathrm{s}$ ) | $\begin{aligned} & 1 \\ & (1) \\ & 11 \end{aligned}$ | -- | -- | -- | -- |
|  |  |  | Average (\$000's) |  |  |
| Opereting ectivities Cash fram operations Oapreciation Other | $k$ $k$ $k$ | -- | - - | -- | - |
| Dividends | K | =- | -- | - | - |
| 1nvestment mivitios <br> Disposal of fixed assets <br> Purchase of fixed assets <br> Increase in investment <br> Decresse in investment | $x$ $x$ $x$ $x$ | $=-$ $=-$ $=-$ | -- | -- | - |
| Finencingectivities <br> Increase in long term debt <br> Repayment of long term debt <br> Loans fram shareholders <br> Repayment of lasns fram sharaholders <br> Advances $\delta$ loans fiom government <br> Increase in equity <br> Decpease in equity <br> Other | $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ | -- -- -- $=-$ -- -- | $-=$ -- -- -- -- -- -- | $\begin{array}{r}=- \\ \\ \hline\end{array}$ | -- |
| Increaseldecreses) in cash equivelents Cash suivelents-Beginning of the year Cash equivalents - End of the year | X X X | -- | -- | -- | -- |

 only those businesses reporting stetement of chances.
Set Teole 1 for symbols and notes

TABLE 5. Employment changes by fize of business. 1984-1987 besed on Sic ciaseiflcation in 19B7
New 色runswick, Operators of Non-Resldenslel Bulldings (Sic 7512)

| Business size expressed in everage labour units(1) | Number of businesses | $\begin{array}{r} \text { Total poyroll } \\ (\$ 000 \text { s }) \end{array}$ | Average labour units(1) | Changes in number of businesses with paid employees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{array}{r} \text { Newly } \\ \text { peporting }(2) \end{array}$ | No longer reporting(3) |
| 1984 |  |  |  |  |  |
| Totel | 75 | 10,024 | 696 | 10 | 11 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 58 10 3 4 | $\begin{aligned} & 2.42 .7 \\ & 5.126 \\ & 1.441 \\ & 1.030 \end{aligned}$ | $\begin{array}{r} 157 \\ 302 \\ 179 \\ 58 \end{array}$ | 8 - 1 | $\begin{array}{r} 10 \\ - \\ i \end{array}$ |
| 1987 |  |  |  |  |  |
| Total | 87 | 10,990 | 781 | 16 | ... |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100=489 \\ & 500 \text { and over } \end{aligned}$ | 70 9 5 3 | $\begin{aligned} & 2.952 \\ & 3.558 \\ & 3.189 \\ & 1.291 \end{aligned}$ | $\begin{array}{r} 180 \\ 204 \\ 323 \\ 74 \end{array}$ | 13 1 1 1 | $\ldots$ $\ldots$ $\ldots$ |

11) Average labout units are calculated by dividing total payroll by the average annul wage ond selary rate as reported in the

Survey of Employment. Payroll and Hours. Statistics Canada. Catalogue 72-002. An aversge labour unit could be interpieted as
full-time employee. Note that the business size groups used are determined ai the Canade level. Thus if a business has at least
500 employees in Canade as a whole but less than that number in any given province it is shown in the 500 and over group.
121 Refers to businesses reporting no paypoll deductions in the previous yar
131 Refers to businesses peporting no payroll deductions in the following yeer
"New! y reporting" anc "no longer reparting" businesses are assumed to have bean in activity for six months and the infermation is adjusted accoraingly.

See Table ifor symbols and noles

TABLE 6. Selected operating churacteristics of small businesses by sales quertile. $1985-1987$
Mew Brunswlck, Dperators of Non-Residentisl Bulldings (SIC 7512)


1985

| Number of observations in sample <br> Aversoe sales $\$$ <br> Average expense $\$$ <br> Average net pralit (lass) \$ | $\begin{array}{r} 21 \\ 163.273 \\ 129.398 \\ 33.875 \end{array}$ |
| :---: | :---: |
| Businesses reporting profit (No.) | 18 |
| Average sales \$ | 166.716 |
| Average expense s | 117.642 |
| Average net profits | 49.074 |
| Busineeses feporting e loss (Mo.) | 3 |
| Aversee soles | 149.333 |
| Average expense \$ | 171.667 |
| Average net lass \$ | -22,334 |

1986


1987


[^27]See troie t for symbols and noses

TABLE 1. Selected operating ratios. in percent of sales. 1989
New Brunswick, Insurance and Real Estate Agencies (SIC 7611 )

|  | Total (1) |  | $\begin{aligned} & \text { Bot } \% \text { om } \\ & 25 \% \end{aligned}$ |  | $\begin{aligned} & \text { Lower } \\ & \text { midde } 25 \% \end{aligned}$ |  | Updermidde 25\% |  |  | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (Mo.) Lom sales vilue ( 8000 's) Migh sales value ( $\$ 000^{\prime}$ s) |  | $\begin{aligned} & 19 \\ & 11\} \\ & 11! \end{aligned}$ |  | - |  |  |  |  |  |  |  |
| Selected expense item | Industry average(2) |  |  |  |  | $\left\|\begin{array}{c} \text { \% busi- } \\ \text { netses } \\ \text { reporting } \end{array}\right\|$ | Reporting businesses only (3) |  |  |  |  |
|  | Total | $\begin{array}{r} \text { Bot } 4 \text { om } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lower } \\ & \text { middle } \\ & 25 \% \end{aligned}$ | $\begin{array}{r} \text { Upper } \\ \text { midd } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |  | Totel | $\begin{array}{r} \text { Bot+om } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lower } \\ & \text { midd } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { Upper } \\ & \text { middle } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { TOP } \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Percent of seles |  |  |  |  |
| Occupancy expenses | 7.9 | -- | -- | - | - | 56.2 | 8.2 | - | = | -- | -- |
| Depreciation | 2.7 | -- | -- | - | -- | 95.9 | 2.8 | *- | -- | - |  |
| Repoire s mantenence | 0.6 | -- | -- | -- | - | 31.9 | 1.7 | -- | -- | -- | - |
| Hest. light \& telephone | 2.5 | -- | -- | - | - | 85.3 | 2.9 | -- | -* | -- | - |
| Rent | 2.1 | -- | -- | - | -- | 67.6 | 3.2 | - | -- | -- | -* |
| Personnel expenses | 46.9 | = | -- | -- | - | \$4.5 | 49.6 | - | =* | -- | -- |
| Finoncial expenses | 4.5 | -* | -- | -- | -- | 98.2 | 4.6 | - | - | -- | =- |
| Interest \& bank chorges | 2.3 | - | -- | -- | - | 81.5 | 2.8 | -- | -- | -- | -- |
| Professional fees | 2.2 | -- | -- | -- | -* | 94.6 | 2.3 | -- | -- | -- | - - |
| Other expenses | 17.6 | -- | - | -* | - | 58.2 | 11.3 | -- | -- | - | -* |
| Profit (loss) | 23.1 | -- | -- | - | -* | 33.1 | 24.3 | -- | - | -* | *- |
| Totel | 100.0 | -- | - | $\cdots$ | - | 100.0 | -•• | -- | - | - | -- |

## Symol.

- zero of no observetions
- 200 snell to0 be expressed
... mot eppliceble
- confidentisl


## footnotes

(1) There etrimstes er besed on semple of businesses reporting seles between 525,000 and $\mathbf{2 2 . 0 0 0 , 0 0 0}$.
relue in mench call atol weighted expenditure on given item

(3) Value in each cell $=$ lotal weighted expenditur on aiven item

* 100 for asen quertile

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore shese patios are celculated individually and the cotal will not necesserily equel $100 \%$.

Motrs
Dete are shown by quertiles when at least 13 of the sumpled businasses report the specific iten.
mecords were renked in sacending ofder according to seles size. Each quarille (i, botion 25\%. lower midole 25x, etc.) reprasents oen quepter of the totel number of businestes. Within esch quartile. the guer age fotio is presented. for comperison purposes. the high and low values of seles are shown.

Mow to use the tebles
181 Locate the eppropriste telet range thet is displayed on the two lines entitled "tow sales velue" and "high sales velue"
(2) The selected renge mill indicete the proper quartile. i. the bottom $25 x$, the lower midole $25 \%$. the upper midde $25 \pm$ or the sop $25 \%$.
(3) Dete pertsining to the eslected seles sict renge will be in that quitrile.

Stenderd Industriel clemiliestion befinition (SIC 1tsol
S1C 7611 - Inzurance and Reel Estete Agencist
Busimesses primarily engaged in cither the selling of insurance and pension products es an independent egent or broker or dealing in rebl estere such as buying and selling for others. monaging and appraising real estate for others or whose activities encompss both fields businesses angaged in real estete appraisal services. independent insurance claim adjusters. insurance agents mid brokers. insurance and real estate agencies. insurance broker services and real estate agencies are included in this industry.

TABLE 2. Balance sheet profile for incorporated businasses oniy, 1987
New Drunswick, insurance and Real Estate Agencies (SIC 7611)

|  | Total(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | Lower middle 25\% | Upper $\text { middle } 25 \%$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No. Low sales value $1 \$ 000^{\prime}$ s) Migh sales value $\left\{3000^{\prime}\right.$ s | 15 11 11 | -- | -- | -- | -- |
|  | Average 15000's) |  |  |  |  |
|  |  |  |  |  |  |
| Cash Accounts and notes receivable | 61 | -- | -- | -- | -- |
| Inventory | 1 | -- | -- | -- | -- |
| Other curcent assets | 29 | -- | -- | -- | -- |
| Total current ossets | 90 | -- | -- | -- | -- |
| Fixed assets | 38 | -- | - | -- | -- |
| less: Accum. dep. on fixed assets | - | - | -- | -- | -- |
| Other assets | 44 | -- | -- | -- | -- |
| Totel lesets | 171 | -- | - | $\cdots$ | =- |
| Lisbilities and equity |  |  |  |  |  |
| Current loans Other current liabilities | 16 | -- | -- | -- | -- |
| Other current liabilities | 99 107 | -- | -- | -- | -- |
| Mortgages Dayable | - | -- | -- | -- | -- |
| Long term debt | 2 | -- | - | $\cdots$ | -- |
| Other lisbilities | 28 | =- | -- | - | -- |
| Total liabilities | 137 | -- | -- | -- | -- |
| Total equity | 34 | -- | -- | -- | -- |


See Table 1 for sumbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1987
Nem Brunswick, Insurance and Real Estete Agencies (Sit 7511)

| Tot (2) Bottom | Lower | Upper | Top |  |
| :--- | ---: | ---: | ---: | ---: |
|  | $25 \%$ | midole $25 \%$ | middie $25 \%$ | $25 \%$ |


| Businesses in sample (No.) Low sales velue ( $\$ 000^{\prime}$ s) High sales value ( 5000 's) | $\left\{\begin{array}{l} 15 \\ \{1\} \end{array}\right.$ | -- | -- | -- |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Average |  |  |  |  |
| Liquidity ratio Current ratio (times) | 0.8 | - - | -- | -- | -- |
| Leverage ratios Debt/equity ratio (times) Interest coverage retio (times) Debt ratio (times) | 4.0 7.5 0.8 | -- | -- | -- | -- |

(i) The retios pepresent the average of ratios for mach business in the group and cannot be calculated from the figures show in table 2 .
(2) These estimates ore based on sample of businusses reporting sales been $\$ 25,000$ and $\$ 2,000,000$.

See Tote i for symbols and netes.

## Oefinitions:

1. Liquidity retio:

Current $=$ current sssets / cuprent lisbilisies
2. Leverage ratios:
a) Debt/equity $=$ toral liabilisies /equity.
b) Debt ratio $=$ total $\mid$ iabilities / total assets.
c) Interest coveroge $=$ net profit + interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987 New Brunawick. In"urance and Real Estete Agencies (SIC 7611)

|  | Total(1) | $\begin{array}{r} 80140 \mathrm{~m} \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Eower } \\ \text { midole } 25 \% \end{array}$ | Upoer middle 25\% | $\begin{aligned} & \text { TOD } \\ & 25: \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Lom sales value ( $\$ 000$ s) High sales value ( $\$ 000^{\circ}$ s) | $\begin{aligned} & (1)^{5} \\ & (1) \end{aligned}$ | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Operting activities Cash from operions Dapreciation Other | $\begin{array}{r} 11 \\ 7 \\ -2 \end{array}$ | -- | -- | -- | -- |
| Dividends | -10 | -- | -- | -- | -* |
| Investeent ectivitios <br> Disposal of fixed assets <br> Purchase of fixed assets <br> Increse in investemt <br> Decrese in investment | $\begin{array}{r} 1 \\ -63 \\ -7 \\ 1 \end{array}$ | -- | -- | -- | -- |
| Finencing setivities <br> Increse in long term debt <br> Repsyment of long term debt <br> Loans from shereholders <br> Repayment of loans from shareholders <br> Aovances \& ioans from government <br> lincrease in equity <br> Decrease in equity <br> Othe? | 42 -2 6 -1 - - -1 | -- -- -- -- -- | - -- -- -- -- | - - - - - - | $=-$ - $=$ - - - |
| Incrase(decrese) in cesh s equiveients Cush touivalents-Beginning of the yeer Cosh equivalents - End of the year | $\begin{array}{r} -18 \\ 11 \\ -5 \end{array}$ | -- | -- | -- | -- |

 only those businesses reporting statement of chenges.
Sot Table ifor bybols and notes.

TABLE 5. Employment changes by size of business. 1984-1987 bowed on sic classification in ige7
Mow Brunswick, In murance and Reel Estate Agencles (SIC 7811)

| Businass size expressed in average laboup units(1) | Number of businesses | $\begin{array}{r} \text { Total payroll } \\ \left(\$ 000^{\prime} s\right) \end{array}$ | Average labour units(1) | Changes in number of businesses with paid employees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{array}{r} \text { Nowly } \\ \text { reporting(2) } \end{array}$ | No longer reporting(3) |
| 1984 |  |  |  |  |  |
| Total | 342 | 27.930 | 1.594 | 42 | 36 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-49 \\ & 500 \text { and over } \end{aligned}$ | $\begin{array}{r} 316 \\ 13 \\ 7 \\ 6 \end{array}$ | $\begin{array}{r} 19.048 \\ 4.374 \\ 1.704 \\ 2.804 \end{array}$ | $\begin{array}{r} 1.087 \\ 250 \\ 97 \\ 160 \end{array}$ | 41 | 33 2 1 - |
| 1387 |  |  |  |  |  |
| Tote 1 | 372 | 38. 632 | 1.695 | 40 | - |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { nd over } \end{aligned}$ | 342 17 8 5 | 24.656 8.680 1.229 4.087 | 1.083 384 53 178 | 38 1 -1 | $\ldots$ <br> $\ldots$ <br> . |


Surver of tmployment. Daypoll ond Hours. Stapistics Canada. Catalogue $72-002$. An average labour unit could be interpieted as a full-time mplovec. Wote thot the business size groups used ore determined of the Concod level. Thus if o businoss has at least 500 employees in Condo as of wol but less than thet number in ony given province it is shown in the 500 and over group
(2) Refers to Dusinesses reporting no payroll deductions in the previous yeer.
13) Refers to businesses reporting no payroll deductions in the following year.
"Newly reporting" and"no tonger repopting" businesses are assumed to hove been in activity for six months and the information is adjusted accordingly.

See table i for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1985-1987
New Brunswick, Insurance and Real Estete Agencies (SIC 7611)


1985


| Number of observations in sample | 68 |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Average sales \$ | 159.889 | 32.221 | 85,585 | 135.572 | 386,178 |
| Average expense $\$^{\text {a }}$ | 136.083 | 14.610 | 80.366 | 115.678 | 333.676 |
| Average net profit (loss) \$ | 23.806 | 17.611 | 5.219 | 19.894 | 52,502 |
| Businesses reporting aprofit (Mo.) | 58 |  |  |  |  |
| Average soles \$ | 957.735 | 32.221 | 76.970 | 135.572 | 386.178 |
| Averape expense | 130.358 | 14.610 | 57.467 | 115.678 | 333,676 |
| Average net profit \$ | 27.377 | 17.611 | 19,503 | 19.894 | 52.502 |
| Businesses reporting lest (Mo.) | 10 |  |  |  |  |
| Average sales $\$$ | 102.964 | - | 102.964 | - | - |
| Average expense | 126.559 | - | 126.559 | - | - |
| Averoge net loss \$ | -23.595 | - | -23,595 | - | - |

(1) These estimates are based on sample of businesses repoping sal between $\$ 25,000$ and $\$ 2,000.000$.

See rable 1 for symbels and notes

TABLE 4. Selected operting retios. in percent of selez, 1987
New Brunswick, Computer Services (SIC 7721)


## Symbol:

zefo or no observerions
-* too smill too be expressed
not opplicable

- confidentíl

Footnotes
(1) These estimates are based on sample of businesses pepopting soles between 325,000 and 32.000,000.
2) Neiue Total weighted expendipure on given item
2) Velue in each cell $=\overline{\text { Total weighted seles of all businesses in the sample }} \times 100$ for esch auartile
(3) value in esch cell = $\frac{\text { Toial weighted expenditure on given item }}{\text { Total weighted sales of businesses reporting this item of expenditure }} \times 100$ for each guertile.

This poption of the toble dertins only to the businesses peporting the specific monse item. Therefore these ratios ore csiculated individually and the cotal wilf not necesserily equal $100 \%$.

## Note:

Dete are shom by quartiles when ot lems: 13 of the sampled businesses report the specilic item
 one quepter of the totel number of businusses. Within esch quartile, the everage ratio is pissented. For comptison purposes. the high and low velues of sales ar shown.

Mow to use the tables
(1) Locete the approprite seles range thet is displayed on the two lines entitled "Low soles volue" end "Migh sales velut"
12) The selected renge will indicere the proper quartile. i. . the bottom 25\%. the lower midde 25\%, the upper midde 25\% or the top $25 \%$
(3) Data pertining to the selected steles size pange will be if thot quartile.

Stenderd Induseriel Clessificetion Definition 181C 19801:
\$1C 7721 - Computer Sepvices
Businesses primarily engaged in providing computer facilitiss on rental, leasing or time sharing besis and such activities bs programming. planning and systems work. This incustey includes computer consulfing services. compurer input preperation servicus. computer processing services, computer programing services. computer rentol or leasing services lexcept finance leasingl, computer services. computer softwere services. comouter time-sharing services. computer services software packages. computer services systems analysis and design and computer services systems design.

TABLE 2. Balance sheet profile for incorporated businesses only, 1987
New Brunswick, Computer Services (Sic 7721)

|  | Totai 11 | Bottom 25\% | midole $25 \%$ | Upder middle 25\% | $\begin{aligned} & 100 \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales vaiue ( $\$ 000$ 's) High sales value ( $\$ 000$ 's) | $\left(\begin{array}{l}\text { (1) } \\ (1)\end{array}\right.$ | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Assets |  |  |  |  |  |
| Cash Accounts and notes receivable | x | -- | -- | -- | -- |
| Inventory | x | -- | - - | -- | -- |
| Other current assets | X | -- | - | -- | -- |
| Total curient assets | $x$ | -- | -- | -- | -- |
| Fixed assets | X | -- | -- | - | -- |
|  | $x$ | -- | - | -- | -- |
| Other assets | $x$ | -- | - | -- | -- |
| Totel aseess | $x$ | - | - | -- | -- |
| Liabilities end equity |  |  |  |  |  |
| Current losns Other current lisbilities | $x$ $x$ $x$ | -- | -- | -- | -- |
| Total current liabilities | X | -- | -- | -. | -. |
| Mortgages payable | $x$ | -- | -- | -- | -- |
| Long term debt | $x$ | - | -- | -- | -- |
| Other liabilities | X | -- | -- | -- | -- |
| Total liabilities | $x$ | $\cdots$ | - | -- | -- |
| Totel equity | $\times$ | -- | -- | -- | -- |

(11) These estimates ape based on sample of businesses roporting sales betwegn $\$ 25.000$ and $\$ 2,000,000$.

See fale 1 for symbols and notes.

TABLE 3. Financtal ratios (4) for incorporated businessee only. 1987
New Brunswick, Computer Services (SIC 7721)

|  | Total(2) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { midd } 25 \% \end{array}$ | Upper $\text { midde } 25 \%$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sates value ( $\$ 000^{\prime} \mathrm{s}$ ) High sales value ( $9000^{\circ}$ s) | $(1\}^{4}$ |  | -- | -- | -- |
|  | Average |  |  |  |  |
| Liquidity ratio Current ratio (times) | 1.9 | -- | -- | -- | -- |
| Leverage ratios <br> Debt/equity ratio (times) <br> Interest coverage ratio (times) <br> Debt retio (times) | $\begin{aligned} & 1.6 \\ & 7.9 \\ & 0.6 \end{aligned}$ | -- | -- | -- | -- |

[^28](2) These estimetes re besed on semple of businesses reporting sales between $\$ 25,000$ end $\$ 2.000,000$.

Set isole 1 for symools and notes.

## Definitions:

1. Liquidity retio:

Curpent = current asseis / current liabilisies.
2. Leverage ratios:

Dert/equity $=$ iotal liabilities / equity.
b) Debt ratio = :otal liabilities / total assets
c) Interest coverage : net profit - interest expense/interest expense

TABLE 4. Statement of changes in financial position for incorporated businesses only. 1987
Mew Brunswick. Computer Servlees (S1c 7721)

|  | Tota: (1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\text { midolowe: } 25$ | Uppe: $\text { modde } 25^{\circ}$ | $\begin{aligned} & \text { Too } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses if samole (No.) Low sales value ( $\$ 000$ 's) Migh sales value ( $\$ 000$ s) | $\begin{aligned} & 19 \\ & (1) \end{aligned}$ | -- |  | -- | -- |
|  |  |  | verage (\$000 |  |  |
| Opereting ectivities Cash from operations Deprecietion Other | $\begin{aligned} & x \\ & x \\ & x \end{aligned}$ | -- | -- | -- | -- |
| Dividends | $x$ | -- | -- | - | -- |
| Investment sctivities <br> Disposal of fixed assets <br> Purchase of fixed assets <br> Incresse in investment <br> Decronse in investment | $x$ $x$ $x$ $x$ | $-=$ $-=$ | =- | - - - | -- |
| Finencing ectivities <br> Increase in lang term debt <br> Repayment of long term debt <br> Loans from shareholders <br> Repayment of loans from shareholders <br> Advances \& loens from government <br> Increase in equity <br> Oecrease in muity <br> Other | $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ | -- -- - - - - | -- -- -- -- - | - - - - - - | $-=$ -- -- -- - - |
| Increase(decress) in cash sequivalents Cash equivalents-Beginning of the year Cash equivelonts - End of the yoer | $x$ $\times$ $\times$ | -- | -- | -- | -- |

 only those businesses reporting siatement of changes.
See foble I for symbols and notes

TABLE 5. Employment changes by size of business. 1984-1987 besed on SIC classification in 1987
New Brunswlek. Computer Services (SIC 7721)

| Business size expresed in grerage laboul units(1) | Number of businesses | $\begin{array}{r} \text { Tots psyroll } \\ (\$ 000 \text { : }) \end{array}$ | Average lobour units(1) | Changes in number of businenses with paid employees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{array}{r} \text { Nowly } \\ \text { reporting(2) } \end{array}$ | No longer reporting\{3\} |
| 1984 |  |  |  |  |  |
| Total | 35 | 4.310 | 192 | 9 | 5 |
| $\begin{aligned} & \text { less then } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 28 2 2 3 | $\begin{array}{r} 889 \\ x \\ x \\ 2.625 \end{array}$ | $\begin{aligned} & 33 \\ & 34 \\ & 28 \\ & 97 \end{aligned}$ | 8 | 4 |
| 1587 |  |  |  |  |  |
| Totel | 57 | 9.267 | 277 | 21 | - . |
| $\begin{aligned} & \text { 1ess than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 42 8 4 3 | $\begin{array}{r} 1.763 \\ 3.198 \\ 611 \\ 3.695 \end{array}$ | $\begin{array}{r} 48 \\ 105 \\ 22 \\ 102 \end{array}$ | 17 1 2 1 | $\cdots$ $\cdots$ $\cdots$ |

(1) Averge labour units are calculated by dividing total poyroll by the average annual wage and salary rate as reported in the Surver of Employment, Payroll and Hours, Stetistics Canads. Catalogue 12-002. An average labour unit could be interpreted as a full-time employee. Note that the business size groups used are determined sp the tansda level. Thus it business has at least 500 employees in Canso os a whole but less than that number in any given province it is shom in the 500 and over group.
(2) Reters 10 businesses reporting no poyroll deductions in the previous year
(13) Aeters to businesses reporting no peyroll deductions in the following yeer
"Newly reporting" and "no longer reporting" businesses are assumed to have been in activity for six months ond the informasion is sdjusied occoraingly.

See iatio for symbols and noies

TABLE 6. Selected operating characteristics of smell bueinesses by sales quartile. 1985-1987
New Brunswick, Computer Services (SIc 7721)




1987
Mumber of observations in sample
Average seles $\$$
Average expense $\$$
Average net profit (loss) $\$$
Ausinesses reporting erofit (No.)
Average sales $\$$
Average expense $\$$
Average net profit $\$$
Businesses reporting less (Mo.)
Average sales $\$$
Aversge expense $\$$
Average net loss $\$$


[^29]TABLE 1. Selected operating ratios, in percent of seles. 1987
New Brungwick. Menegement Consulting Services (SIC 7771)


## syabols

zero or no obsepverions

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.. not epplicabl
- confidensill


## Footnotea

111 These estinstes © De besed on somple businesses reporting seles between 525,000 mad 32.000,000 Tors 1 we ighed expenditure on given item

(3) Value in each cell $=\frac{\text { Totel wighted expenditure on given iten }}{\text { Total weighted stes of businasses reporting this item of expenditure }} \times$ too for ench quertile.

This portion of the toblertins only to the businesses reporting the specific expense item. Therefors these ratios are calculated individually and the cotal will not necesserily equel tooz.

Motes
Dete of shom by quartiles when s? lenst 13 of she sempled businesses repert the specific itun.
Recorde were renked in mscending order secording to seles size. Each quartile li. botton 25\%. lower nidde 25\%. etc.l represents one querter of the cotal number of businesses. Within each quertile, the suertge fatio is presenied. For compartson purposes, the high and low velues of seles ere shom.

Mow to use the telter
itl locet the sppropite seles renge thet is displayed on the two lines entitled blow selas vilue" and migh seles vilue"
121 The selected renge will indicete the proper queptile. 1.e. She botton 25\%, the lower midde $25 \%$, the upper sidele $25 \%$ or the top $25 \%$
(3) Date perteining to the selected sales size renge will be in that quaptile.

Stenderd Induttriel Clestiflestion Definition (\$1C 1180):
5167771 - Managevent Consulting Services
Businesses primarity engaged in providing business ond manspenent consulting services such os: business mansgement consulting services. customs consultanis. financial management consu!tants. manage? development consuitonis. office systems manegement consultents. of genization menagment consuleants. personnel mensgment consuleants and ioriff and customs consultents.

TABLE 2. Balance sheet profile for incorporated businesses only. 1987
New Brunswick, Management Consulting Services (SIC 7771)

|  | Total(1) | $\begin{aligned} & \text { Bo? tom } \\ & 25 \% \end{aligned}$ | $\begin{array}{r} \text { Lower } \\ \text { midd } 25 \% \end{array}$ | Upper midde 25\% | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000^{\circ}$ s) High sales value ( $\$ 000^{\prime}$ s) | 15 $(1)$ $(1)$ | -- | -- | -- | -- |
|  | Avepape (5000's) |  |  |  |  |
| Assets |  |  |  |  |  |
| Cash accounts shd notes receivable | 19 | -- | - | - | -- |
| Inventory | 19 | -- | -- | -- | -- |
| Other cuprent assets | 38 | -- | -- | -- | -- |
| Total curient assets | 57 | -- | -- | -- | -- |
| Fixed assets | 35 | - | -- | - | -- |
| Less: Accum. dep. on fixed ussets | - | -- | *- | -- | -- |
| Other assets | 110 | -- | -- | -- | - |
| Totel essets | 201 | - | - | -- | -- |
| Llebilities and equity - 5 - .- |  |  |  |  |  |
|  |  |  |  |  |  |
| Other current lisbilities | 88 | -- | -- | -- | - |
| Total curient liabilities | 93 | - | -- | -- | - |
| Mortgages Dayable | - | -- | -- | -- | -- |
| Long term debt | 5 | -- | -- | -- | -- |
| Other liabilities | 45 | -- | -- | -- | -- |
| Total lisbilities | 132 | - | -- | -- | -- |
| Totel equity | 83 | - | - | -- | - |

(1) These estimates are based on sample of businesses repoping sales between $\$ 25.000$ and $\$ 2.000 .000$

See Table i for symools and notes

TABLE 3. Financial ratios(1) for incorporated businesses only. 1987
New Brunswick, Management Consulting Services (Sic 7Tフ1)



[^30]Sen ieble ifor symbols and notes.

Definitions:

1. Liquidity retio:

Current e current essets / cuprent liabilities
2. Levermge reties:
a) Debt/equity $=$ to:81 liabilisies $/$ equipy
bl Debt retio $=$ total liabilities / total assets
c) Interest coverage = net profit inqerest expense / interest expense

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987
New Brunswick. Menegement Consulelng Services (SIc 7771)

 only those businesses reportine statement of chanpers.
see Table 1 for symbols and notes.
TABLE 5. Employment changes by size of business. 1984-1987 based on SIC classificetion in ige7
New srunewlck, Management Consulting Services (SIC 7771)


 Survey of Employment. Poyroll and hours. Statistics Cmada. Catalogue $\mathbf{~ 2 2 - 0 0 2}$. An overge labour unit could be interprated as a full-time mployet. Mote thot the businoss size groups used aredetermined the cenade level. Thus if obsiness has at least 500 employees in Cenade ss a whole but less than that number in any given province it is shown in the 500 and over group.
121 Refers to businesses reporting ho payroll deductions in the previous year.
131 Refers to businesses reporting no payroll deductions in the following year.
mewlv reporting" and "no longer reporting" businesses are assumed to howe been in activity for six months and the information is adjusted accordingly.

See trable 1 for symbols and noles.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1985-1987
New Brunswick, Management Consulting Services (SIC 7771)

|  | Total(1) | Bottom | Lower middre $25 \%$ | Upper middle $25^{\circ}$ | Top $25 \%$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | 1985 |  |  |
| Number of observetions in sample <br> Average sales $\$$ <br> Average expense \$ <br> Average net profit (loss) s | $\begin{array}{r} 11 \\ 139.350 \\ 125.801 \\ 12.549 \end{array}$ | -- | -- | -- | -- |
| Businesses reporting profit (Mo.) <br> Average sales $\$$ <br> Average expense <br> Average net profit $\$$ | $\begin{array}{r} 10 \\ 141.145 \\ 128.215 \\ 12.930 \end{array}$ | -- | -- | -- | -- |
| Businesses reporting loss (No.) <br> Average sales \$ <br> Average expense $\$$ <br> Average net loss $\$$ | $\begin{array}{r} 1 \\ 194.000 \\ 210.000 \\ -16,000 \end{array}$ | -- | -- | -- | -- |

1985


1987
Mumber of observations in sample
Average sales $\$$
Averge expense $\$$
Average net profit (loss) $\$$


Average sates $\$ \quad 111.676$
Averse expense 8 85.213
Average net profit (loss) \$25.463

Businesses reporting prollt (Mo.)
Average sales $\$$
Average expense \$
Average net profit $\$$

Businesees raporting loes (Wo.)
Aver Be sales
Averape expense \$
Average net loss $\$$
(17) These estimetes are besed on samole of Dusinesses reporting seles between $\$ 25,000$ and $\$ 2.000 .000$

See rable i for symbols and notes

TABLE 1. Selected operating ratios. in percent of sales, 1987
New Erunswick. Hotels end Motor Hotels (SIC 9111)


## 5 ymbol

zero or no observetions
-- too smell too be expressed
. . not appliceole
$\times$ confidentill

## feotnetes


121 Velue in ech cell $=\frac{\text { Totel weighted expenditure on given item }}{\text { Totel weighted seles of ell businesses in the semple }} \times 100$ for each quartile.
(3) velue in each cell $=\frac{\text { Total weighted expenditur on agiven item }}{\text { totel weighted seles of businesses peporting this item of expendiqure }} \times$ soo for anch quartile.

This portion of the toble pertoing only to the businesses reporting the specific oxpense item. Therefor these retios are culculated individually and the sotal will not necessarily equ: $100 z$.

## Motes

Date mere shown by quersiles when at lest 13 of the sempled businesses report the specific item
 on quarter of the total number of businesses. Within esch quertile, the overage retio is presented. for comparison purposes. the high end low values of seles sere shom.

How to uet the tubles
(1) Locete the epproprlate ielat renge thet is displeyed on the two lines entitled elow seles velue" end migh seltes value".
$(2)$ The sflected renge will indicete the proper quertile. i.e. the botton $25 \%$. the lower middia $25 \%$. the upper midde 258 or the top 25\%.
(3) datil pertaining so the selected seles sise ronge will be in that qustile.

## Stenderd Industrisl Clessifiestion oefinition (SIC 1980):

sic 1111 - Hotels and Motor Morels
Business primarily engaged in providing short inm accommodation so the public with or without food, bever age and other services. W hotel-type room has access only from the interior of the building and a motel-hotel type room has access from both the interior and exterior. Included are businesses engaged in hostels, hotel accommodation services fexcept apartment hotels), hotel lodging services (except apertment hotels), hotels lexempt apertent and privaie hotels) end motor hotels.

TABLE 2. Balance sheet proflle for incorporated businasses only, 1987
New Brunswick, Hotels and Motor Hotels (Sic 9111)

|  | Total(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\text { midd fawer } 25 \%$ | Upper midole 25: | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) <br> Low sales value ( 8000 's) <br> High sales value $\left(\$ 000^{\prime}\right.$ s) | $(1)$ | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Asets - . . . - . - . - . |  |  |  |  |  |
| Cosh Accounts and notes receivable | $i$ | -- | -- | -- | -- |
| Inventory | - | -- | -- | -- | -- |
| Other current assets | 21 | -- | -- | -- |  |
| Total curient sssets | 22 | -- | -- | -- | -- |
| fixed ossets | 168 | -- | -- | -- | -- |
|  | - | -- | -- | -- | -- |
| Other assets | 1 | -- | -- | -- | -- |
| Totel sesets | 194 | -* | -- | -- | -- |
| Lisbilities and equity |  |  |  |  |  |
| Other cuprent liabilities | 48 | -. | -- | -- | -- |
| Total current liabilities | 52 | - | - | -- | -- |
| Mortgages payable | - | - | -- | -- | -- |
| Long term debt | - | -- | -- | -- | -- |
| Other liabibities | 127 | -- | -- | - | - |
| Totel lisbilities | 178 | -- | -- | -- | -- |
| Total equitr | 15 | -- | -- | -- | -- |

(1) ibese estimates are sased on a sample of businesses peporting sales betwean $\$ 25.000$ and $\$ 2.000 .000$.

See Teble 1 fop symbols and notes

TABLE 3. Financial ratios (1) for incorportad businesses only, 1987
New Brunswick. Hotels end Motor Hotels (SIC 9111)

|  |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: |

(1) The fetios repretent the everge of retios for each business in the group and cennot be celculated from the figuras shown in table 2 . (2) Phest estimetes pe beset on semp of businesses reporing sales belween \$25,000 and \$2,000,000.
see reole 1 for symbols and notes.

## Definitiont:

1. Liquidity retio:

Current $=$ current assets / current liabilisies
2. leverege retios:
a) Debtrequity = icqul liabilities f equity
b) Dedt ratic = total liabilities /otal assets
c) $\ln$ terest coverage $=$ net profit interest expense $f$ interest expense.

TABLE 4. Statement of changes in financila position for incorporeted businesses only. ig87
New Brunswick, Hotels and Motor Hotels (SIC 9111)

|  | Total(1) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ |  | Upper middle 25\% | * | Toe 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) <br> Low sales value $\left(\$ 000^{\prime}\right.$ ) <br> Migh sales value ( $\$ 00^{\prime} 0^{\prime}$ ) | $(1)^{3}$ | -- | -- | -- |  | -- |
|  |  |  | rage (\$000 |  |  |  |
| Operating ectivities <br> Cash from operations Depreciation Other | X K X | - | =- | -- |  | -- |
| Olvidends | X | -- | - | - |  | -* |
| Investment ectivities <br> Oisposal of fixed assets <br> Purchase of fixed assets <br> Increase in investment <br> Decrease in investment | $\hat{X}$ $\chi$ $\hat{x}$ $\chi$ | -- | -- | -- |  | -- |
| Finencine ectivities <br> Increase in long term debt <br> Redsyment of long term debt <br> Loans from shareholders <br> Redayment of loans from shereholdere <br> Advances \& loans from government <br> Increase in equity <br> Decrease in equity <br> Other | $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ | -- -- -- -- -- -- -- | -- | $-\infty$ $-\infty$ $-\infty$ $-\infty$ $-\infty$ $-\infty$ |  | =- |
| Incresesfecreasel in cash tequivalents Coth s equivalents-Beginning of the yeer Cash s equivalents - End of the year | $X$ $X$ $X$ $X$ | -- | -- | $+\infty$ $-\infty$ |  | -- |


only those businesses feporting sitstement of changer.
set tebl ifor symools and notes

TABLE 5. Employment changes by size of business, 1984-19a7 besed on SIC ciagelfication in ipet
New Brunswick, Hotels and Motor Hotels (SIC si11)


(1) Average tmbour units are colculted by dividing total payroll by the overage minull wage and salery inte as reported in the Survey of Employment. Peyroll and Hours, Stetistics Conade, Catelogue 92-002. An sversge labour unit could be interpreted as e full-time employer. Note the? the business site groups used are ofermined ot the Cenede level. Thus if business hes et itest 500 employees in canade as a whol 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 yebr.
(3) Refers to businesses reporting no payroll deductions in the following year.

ENewly reporting" and "no longer raporting" businessas are assumed to heve ben in activity fop six months and the information is adjusted accoraingly.

See Table for symbols and notes

TABLE 6. Selected operating characteristics of fmall businesses by sales quartile, $1985-1987$
New Brunswick, Motels and Motor Motels (SIC 9111)

|  | Total(1) Bottom    <br> $25 \%$ miooterer $25 \%$ Upoe: Top <br>  $25 \%$ $25 \%$ $25 \%$ |
| :---: | :---: |

Number of observations in sample
Averege sales $\$$
Aversge expenses
Aversge net profit (loss) s

Businesses reporting profit (Mo.)
Averse sales $\$$
Averepe expense s
Average not profits


1986

| Mumber of observeitions in sample <br> Average sales $\$$ <br> Average expense $\$$ <br> Average net prof it (loss) $\$$ | $\begin{array}{r} 12 \\ 313.375 \\ 311.095 \\ 2.279 \end{array}$ |
| :---: | :---: |
| Businesses reporting erolit (Mo.) | 6 |
| Aversog sales ${ }^{\text {S }}$ | 329,309 |
| Average expense \$ | 312.646 |
| Averege net orofits | 16.663 |
| Businesses reporting less (Mo.) | 5 |
| Average sales | 72.744 |
| Aversge expense \$ | 90.231 |
| Average net loss \$ | -17.487 |

1887

Wumber of observations in semple
Average seles $\$$
Average expense s
Average net piolit (loss)s

Businesses reporting proflt (Mo.)
Average sales

Average expense?

Businesses raporting tose (Mo.)
Average seles $\$$
Average xpense $\$$
Average net los: $\$ \quad-96.171$
510.940
12.761

### 390.805

390.805
405.889
-15.083
$523.701^{7}$
566.674

-.
--
.-
--
$\begin{array}{ll}-- & - \\ -- & --\end{array}$

| - |
| :--- |
| - |

-.
-:
-.
--
-.

[^31]See iable f for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brunswlck, Motels (SIC 9112)


## Symbol:

- zero or no observations
-- 100 small 100 be expressed
not applicablo
$\times$ confluentisi


## footnotes


21) lotal weighted expenditure on given item
lotal weighted sales of all businesses in the sample for for each gutile
(3) Velue in each cell lotel weighted expenditure on given item Total whighted sales of businesses peporting this item of expenditure
This portion of the table pertains only to the businesses reporing the specific expense item. Therefore these retios ore calculsted individually and the total will not necesserily equil $100 \%$.

## Motes

Data are showm by quartiles when at least 13 of the semplad businesses peport the specific item.
Records were ranked in ascending opder according to sales size. Esch quartile (i. e. botton 25z, lower middie 25\%, etc.) represthts on quarter of the totsi number of businosses. Within each quartile, the zverage retio is presented. For comperison purposes, the high and law values of seles er shown.

## How to uts the teolet


(2) The sallected range will indicoto the proper quartile, i. the bottom 25x. the lower midole 25\%. the uppur midde 25x or the top 25\%.
(3) Data pertaining to the selected seles size range will be in that quartite.

## Stenderd Industriel CI ele ifiction Definition (SIC 1980):

## S1C 9112 - Motele

Businesses primarily engaged in short tepm eccommodotion to the public with or without food, beverage and other services, A motel-type room has access from the exterior only and generolly has parking facilities in clase proximity. These businesses inciude motel accommodation services. motel lodging services and motels.

TABLE 2. Balance sheet profile for incorporeted businesses only. 1987
New Brunswick, Motels (SIt 5112)

|  | Total(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | Lower midde 25\% | Upper midole $25 \%$ | TOD 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses ir sample (No.) Low sales value ( $\$ 000$ 's) High sales value ( $\$ 000$ 's) | 18 $(1)$ $(1)$ | -- | -- | -- | -- |
|  | Average ( 5000 s) |  |  |  |  |
| Aseets |  |  |  |  |  |
| Cash Accounts and notes receivable | 9 | - | -- | -- | - |
| Inventory | 5 | -- | -- | -- | -- |
| Other current assets | 64 | -- | -- | -- | -- |
| Total current assets | 73 | "- | - | -- | -- |
| Fixed assets | 361 | -- | -- | - | - |
| Less: Accum. dep. on fixad assets |  | - | -- | -- | -- |
| Other essets | 75 | -- | -- | -- | -- |
| Total mesets | 509 | -- | - | - | - |
| Liabilities and equity |  |  |  |  |  |
| Current loans lisbilities | 12 60 | -- | -- | -- | -- |
| Total current liabilities | 72 | - | -- | -- | -- |
| Morigages dayable | - | - | - | -- | -- |
| Long term debt | $4{ }_{4}^{4}$ | -- | - | -- | - |
| Other lisbilities | 255 | -- | -- | -- | -- |
| Total liabilities | 372 | -- | -- | -- | - |
| Totel equity | 137 | -- | -- | -- | -- |

(1) These estimates based on sample of businesses roparting $\$ 01$ es between $\$ 25,000$ and $\$ 2,000,000$.
see table 1 for symbols and notes.

TABLE 3. Financial ratios (1) for incorpornted businesses only, 1987
New erunswick. Motels (SIc s112)

|  | Total(2) | $\begin{aligned} & \text { Bottom } \\ & . \quad 25 \% \end{aligned}$ | Lower middle 25\% | Upper midde 25\% | $\begin{aligned} & \text { TOp } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ 's) High sales value ( $\$ 000$ 's) | $\begin{aligned} & 16 \\ & (1) \\ & (1) \end{aligned}$ | -- |  | -- | -- |
|  |  |  | Averag: |  |  |
| Liquidity ratio <br> Current ratio (times) | 1.0 | -- | -- | -- | -- |
| ```Leverage ratios Debt/equity ratio (times) Interest coverage ratio (times) Oobr ratio (times)``` | $\begin{aligned} & 2.7 \\ & 1.8 \\ & 0.7 \end{aligned}$ | -- | -- | -- | - |

(1) The retios represent the everage of rotios for wach business in the group and cannot be calculted from the figures shown in toble 2 .
(2) These estimes ite besed on smple of businesses reporting sties between 825,000 and $\mathbf{1 2 . 0 0 0 . 0 0 0 .}$

See iable ifor symbols and notes.

## Definitions:

8. Liquidity retio:

Current a current essets $/$ cuprent lisbilisies.
2. Leverage ratios:
al Debtrequity = total liobilities / equity.
b) Dedratio = total liabilities/total assers.
c) Interest coverage a net profit interest expense/interest expense

TABLE 4. Statement of changes in financial position for incorporated businesses only. 1987
New Brunswick, Motels (Sic 9112)

| $\cdots$ | Total(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { mower } \\ & \text { midde } 25 \% \end{aligned}$ | $\begin{aligned} & \text { Upper } \\ & \text { midde } 25 \% \end{aligned}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses ir. samole \{No.\} Low seles vilue ( $5000^{\prime} \mathrm{s}$ ) High sales value $(\$ 000$ 's) | $\begin{aligned} & 10 \\ & 11 \\ & 11) \end{aligned}$ | -- |  | -- | -- |
| Average $1 \$ 000$ s: |  |  |  |  |  |
| Operating ectivities Cash from operations Depreciation Other | $\begin{array}{r} 20 \\ 32 \\ -19 \end{array}$ | -- | -- | -- | -- |
| Dividends | - | - | - | -- | - |
| Investment ectivities <br> Disposal of fixed assets <br> Purchase of fixed assets <br> Increase in investment <br> Decresse in investment | $\begin{array}{r} 118 \\ -30 \\ -8 \end{array}$ | -- <br> -- <br> - | -- | -- | -- |
| Financing ectivities <br> Incresse in lang term debt <br> Repoyment of long term debt <br> Loans from shareholders <br> Redayment of laans from shareholders <br> Advances \& loans from government <br> Increase in equity <br> Decrease in equity <br> Other | $\begin{array}{r} 3 \\ -116 \\ 1 \\ -9 \\ 1 \\ - \\ - \\ - \end{array}$ | - - $=-$ - - - - | -- -- -- -- -- -- | -- -- -- -- -- -- | - <br>  <br> - <br> - <br> - <br> - |
| Increase(decrease) in cash souivalents Cash a quivalents-Gepinning of the year Cash equivalents = End of the yoar | 2 9 11 | -- | -- | -- | -- |

(1) These estimates ape dased on sample of incorporsted businestes reporing seles betwen $\$ 25.000$ thd $\$ 2.000,000$. Sample count includes only those businesses roportirg stetment of chonges
Ser Table 1 for symbols and notes.

TABLE 5. Employment changes by wize of business. 1984-1987 bused on SIC clessification in ig87
New Brunswick, Motels (51c 9112)

|  |  |  |  | Changes in num with pei | of busincsses <br> oloyees |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Business size expressed in average labour units (1) | Number of businesses | $\begin{array}{r} \text { Total payrall } \\ (\$ 000 \text { s) } \end{array}$ | Average laboup units (1) | $\begin{array}{r} \text { Newly } \\ \text { reporting(2) } \end{array}$ | No longer peporting(3) |
| 1984 |  |  |  |  |  |
| Total | 119 | 7,862 | 597 | 17 | 13 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | $\begin{array}{r}103 \\ 15 \\ 1 \\ \hline\end{array}$ | $\begin{array}{r} 3.804 \\ k \\ x \end{array}$ | $\begin{array}{r} 498 \\ 380 \\ 119 \\ \hline \end{array}$ | 13 4 - | $\begin{array}{r} 12 \\ 1 \end{array}$ |
| 1987 |  |  |  |  |  |
| Totel | 120 | 9.505 | 1.018 | 21 | - |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 104 15 1 - | $\begin{array}{r} 4.956 \\ x \\ x \\ - \end{array}$ | $\begin{array}{r}525 \\ 493 \\ \hline\end{array}$ | 19 2 - | $\cdots$ $\cdots$ $\cdots$ |

(1) Average labour units are calculated by dividing lolal paypoll by the bermge annual wage ond salary rate as roported in the Survey of Employment, Payroll and Hours. Statistics Canada. Catalogue 72-002. An aver be bobur unit could be interpreted as a full-qime employee. Nore that the business size groups used ate determined at the conede level. fhus if obusiness has ot least 500 employees in Canada as a whole but less than thaq number in any given province it is shown in the 500 and over group
12) Refers to businesses reporting mo payroll deduc:ions in the previous year
(3) Refers so businesses reporiting no payroll deductions in the following year
"Newty reporting" and "no longer reporting" businesses are assumed 10 have been in activity for six months and the information is adjusted accorcing!y

See iabie : for symbo!s and notes.

TABLE 6. Selected operating charmcteristics of small businessés by sales quartile. 1985-1987 New Brunswick, Mosels (SIC 9112)

|  | Total (1) | $\begin{array}{r} 80 t+0 m \\ 25 \% \end{array}$ | Lower middfe $25 \%$ | Upder midde 25\% | Top 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | 1985 |  |  |
| Number of observations in sample | 18 |  |  |  |  |
| Average ssles $\$$ | 398,847 | -- | -- | -- | -- |
| Averape expense \$ | 365,101 | -- | -- | -- | -- |
| Averape net profit (lose) \$ | 33.748 | -- | -- | -- | -- |
| Ousineses reporting a profil (Wo.) Aver oge sales $\$$ | 12 456.786 |  |  |  |  |
| Aver oge sales $\$$ <br> Averige oxpense \$ | 456.786 394.284 | -- | -- | -- | -- |
| Aversge not profits | 62,502 | - | = | -- | -- |
| Susinesses reporting los: (Mo.) | - ${ }^{6}$ |  |  |  |  |
| Average sales \$ | 343.038 | -- | -- | -- | -- |
| Aversoe expense \$ | 363.880 | -- | -- | -- | -- |
| Average net loss \$ | -20.842 | -- | -- | -- | -- |



| Number of observetions in semple <br> Average sales $\$$ <br> Average expenses <br> Average net profit (loss) \$ | $\begin{array}{r} 32 \\ 206.216 \\ 190.624 \\ 15.592 \end{array}$ |
| :---: | :---: |
| Businesses reporting a profit (Mo.) | 26 |
| Averoge sales \$ | 203.708 |
| Averape expense \$ | 185.094 |
| Average net proflts | 18.614 |
| Businesses reporting - less (Mo.) | 6 |
| Average seles \$ | 250.553 |
| Average expense \$ | 254.036 |
| Average net loss | -13.483 |

(1) These estimates are based on sample of businesses reporting soles between $\$ 25.000$ and $\$ 2.000 .000$.

See table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales. 1987
New Brunswick, Licensed Restaurants (SIC 9211)


## Symols

- zero or no observations
~- toc smell too be expressed
not applicabie
$\times$ confidential


## Foetnotes

(1) These estimates are based on a sample of businesses ropopting sal es berween 325,000 and $\mathbf{3 2}, 000,000$.
(2) Ysiue lorel weighted expenditure on given irem
(2) Value in each cell= $=\frac{101 \text { weighted sales of bll businesses in the sample eech quattile. }}{\text { loter }}$ for
(3) Yolue in esch ceil = Total weighted expenditure on given iten

This portian of the table persainsonly io the businesses reporting the specific expense item. Therefore these retios art calculated individually and the lotal will not necesserily equal $100 \%$.

Motes
Data are shown by queptifes when bi leas? 13 of the sampled businesses report the specific item.
Records mere ranked in ascendinp order according to sales size. Each quartile (i.e. bottom 25x, lower middle 25\%, ett. pupesents one quarter of the topal number of businesses. Within each quartile, the eversge retio is presented. for comperison pupposts, the high and lom values of seles ort shown.

How to use the tibles

(2) The selected renge will ingicate the proper quartile. i.e. the bottom 25\%. the lower middie 25y. the uppmp midde 25t or she top 25\%.
(3) Data pertaining to the selucted sales size range will be in that quartile.

Standerd Induerpisl Clsesificstion Definition (SIC 18s0):
516 5211 - Licensed Resteurents
Businesses pi marily engagec in prepering and serving meals for consumption on the premises with a ticense to serve alcoholic oeverages.
Licensed food and beverage service restaurants, licensed restaurents and licensedrestaurant services are inciuded in this industry.

TABLE 2. Balance sheet profile for incorporated businesses only. 1987
New Brunswick, Licensed Restmurants (SIC 9211)

ill These estimates ar based on asmple of businesses reporting seles between $\mathbf{8 2 5 , 0 0 0}$ and 82.000 .000 .
See feolf i for ambols and notes.

TABLE 3. Financial ratios (1) for incorporated businesset only, 1987
Mew Brunswick, Licensed Restsurante (Stc 9211)

|  | Total(2) | $\begin{aligned} & \text { Bottom } \\ & 25 \% \end{aligned}$ | Lower <br> middle 25\% | Upper $\text { middl } 25 x$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000^{\circ}$ s) High sales value ( 9000 's) | $\begin{aligned} & 27 \\ & (1) \\ & (1) \end{aligned}$ |  | -- | -- | -- |
|  |  |  | Average |  |  |
| Liquidity ratio Current retio (times) | 0.5 | -- | -- | -- | -- |
| Leverage ratios <br> Debt/equity ratio (times) <br> Interest covarage ratio (times) <br> Debt retio (times) | $\begin{aligned} & 9.5 \\ & 0.9 \\ & 0.9 \end{aligned}$ | -- | -- | -- | -- |

fl) the retios represent the ever age of retios for each business in the group and cennot be ceiculsted from the figures shown in isble 2 .
121 inese estimeres are besed an semple of businesses reporting seles between $\mathbf{\$ 2 5 . 0 0 0}$ sid 82.000 .000.
See inble ifor symols and notes.

## Definltions:

1. biquifity perio:

Current = curtent asseis / curtent liabilisies
2. Leverege retios:
a) Debr/equity $=$ total $\mid$ iabilities $/$ equity.
bl Debr ratio = total liabilisies/total assers
c) Interest coverage $=$ net profit - interest expense / interess axpense.

TABLE 4. Statement of changes in financlal position for incorporated businesses only. 1987
New Brunswick, Licensed Resteurants (SIC 9211)

|  | Total(1) | $\begin{gathered} \text { Bottom } \\ 25 \end{gathered}$ | Lower $\text { midde } 25 \text {; }$ | $\begin{aligned} & \text { Uope? } \\ & \text { middle } 25 \% \end{aligned}$ | $\begin{aligned} & \text { Too } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No. Low sales value (\$000's) High salus value ( $\$ 000$ 's) | $\begin{aligned} & 12 \\ & (1) \\ & (1) \end{aligned}$ | -- | -- |  | -- |
|  | Average ( $\$ 000$ 's) |  |  |  |  |
| Operating ectivities Cash from operations Deprecistion Other | 1 8 -2 | -- | -- | -- | -- |
| Dividends | -2 | - | -* | -- | -- |
| Investment sctivities <br> Disposel of fixed sssets <br> Pupchase of fixed assets <br> Increse in investment <br> Decrease in investment | 2 -14 - | -- | "- | -- -- -- | -- |
| Finenclng ectivisies <br> Increase in long term debt <br> Repayment of long term debt <br> Loans from shareholders <br> Recayment of loans from shareholders <br> Advances 8 loans from sovernment <br> Increase in equity <br> Decresse in equity <br> Other | 12 -14 7 -4 | - -- -- -- -- | - <br> - <br> - <br> - <br> - <br> - | - - - $=-$ - | - <br> - <br> - <br> - <br> - <br> - |
| Increase(decresse) in cesh equivalents Cosh \& equivalents-Buginning of the year Cash a suivelents - End of the year | -6 4 -1 | -- | -- | -- | - |

(1) These estimetes bre based on sample of incorpopated businesses reporting sales between \$25,000 ond \$2,000, 000. Sample couni includes only those businesses reporting siatement of changes.
set Table 1 for symbols and noies.
TABLE 5. Employment changes by size of business, 1984-1987 besed on SIC ciassification in 1987
Now Brungwick, Licensed Restaurants (Sic s211)

| Business size expressed in eversge labour units(1) | Number of businesses | $\begin{array}{r} \text { Total payrol) } \\ (\$ 000 \text { s }) \end{array}$ | Averoge Iabour units(1) | Changes in number of businesses with oud moloyees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{array}{r} \text { New } \mid y \\ \text { reporting }(2) \end{array}$ | No Ionger reporting(3) |
| 1984 |  |  |  |  |  |
| Total | 221 | 22.901 | 3.017 | 27 | 13 |
| $\begin{aligned} & \text { iess than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 175 40 4 2 | $\begin{array}{r} 8.373 \\ 9.572 \\ x \\ x \end{array}$ | $\begin{array}{r} 1.103 \\ 1.251 \\ 347 \\ 306 \end{array}$ | 18 <br> 8 <br> 1 | $\begin{array}{r} 14 \\ 4 \\ 1 \\ \hline \end{array}$ |
| 1987 |  |  |  |  |  |
| Totel | 278 | 27.850 | 3.397 | 63 | -. |
| $\begin{aligned} & \text { Ies: than } 20 \\ & 20^{\circ}-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 224 47 4 3 | $\begin{array}{r} 11,460 \\ 10,864 \\ 2.548 \\ 2.978 \end{array}$ | $\begin{array}{r} 1.397 \\ 1.325 \\ 311 \\ 364 \end{array}$ | $\begin{array}{r}49 \\ 14 \\ \hline\end{array}$ | $\cdots$ $\cdots$ $\cdots$ |

 Surver of Employment. Payroll and Hours. 5tatistics Coneda. Cotalogue 72-002. An overage labour unit covid be interpreted as a full-time employee. Note that the business size groups used ore determined ot ahe canada level. Thus if o business has it 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) Reters 10 businesses reporting no payroll deductions in the previous yeer
(3) Refers to businesses reporting no payfoll deductions in the following year
"Newly peporting" and "no longer reporting" businesses are assumed 10 have baen in betivity for six months and the information is adjusted accordingly

See lable for symbols and notes.

TABLE 6. Selected operating characteristics of suall businesses by sales quartile, $1985-1987$
New Brunswick, Lfcensed Resteurents (Sic 9211)

|  | Total(1) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | Lowe: $\text { midde } 25 \%$ | Unper middle $25 \%$ | $\begin{aligned} & \text { Top } \\ & 25: \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | 1985 |  |  |
| Wumber of observations in semple | 48 |  |  |  |  |
| Averape sales \$ | 353.624 | -- | -- | - | - |
| Average exdense \$ (lose) | 342.613 | -- | -- | -- | -- |
| Averege net profit (loss) \$ | 11.011 | -- | -- | -- | -- |
| Businesses reporting profit (No.) |  |  |  |  |  |
| Average sales $\$$ | 359,123 | -- | -- | -- | -- |
| Average expense $\$$ | 344,359 | -- | -- | - | -- |
| Average net profits | 14.764 | -- | - | -* | - |
| Businesses reporting loss (Mo.) | 5 |  |  |  |  |
| Average sites \$ | 329.891 | -- | -- | -- | -- |
| Average expense ${ }^{\text {a }}$ | 340.404 | -- | -- | -- | -- |
| Average not loss \$ | -10.513 | -- | -- | -- | -- |

198

| Humber of observetions in sample | 122 |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Average sales \$ | 265.466 | 4.139 | 129.681 | 247.885 | 637.157 |
| Average expense \$ | 268.282 | 49,549 | 136.028 | 252.953 | 634,496 |
| Average net profit (loss) \$ | -2.816 | -2,510 | -6.347 | -5,058 | 2.661 |
| Susinesses reporting profit (Mo.) | 30 |  |  |  |  |
| Average sales \$ | 275.987 | 52.003 | 131.245 | 261.202 | 659.416 |
| Average expense $\$$ | 257.884 | 49.550 | 119.764 | 250,769 | 611.453 |
| Average net profit $\$$ | 18.083 | 2.453 | 11.481 | 10.433 | 47.963 |
| Businesses reporting lose (Mo.) | 32 |  |  |  |  |
| Average smles $\$$ | 244,723 | 40.818 | 128.520 | 220.013 | 589.566 |
| Aversge expense $\$$ | 284,790 | 49.779 | 148.095 | 257.525 | 683.751 |
| Average net loss \$ | -40.061 | -8.961 | $-19.575$ | -37.512 | -94.195 |

1987


11 Ihese estimetes re besed on smple of businesses reporting seles between $\mathbf{2 2 5 , 0 0 0}$ end $\$ 2.000 .000$.
see iable for symbols and notes

TABLE 1. Selected operating rattos, in percent of sales, 1987
New Brunswlek, Unlicensed Restaurants (Including Drive-Ins) (Sic 9212)

|  | Total(1) |  | Bot tom 25\% |  | Lower$\text { modele } 25^{\circ}$ |  | Upper$\text { middle } 25 \%$ |  | ... | Toc 25: |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Qusinesses in sample (No. Low sales vaive 3000 s 1 High sales vaiue ( 5000 's; |  | $\begin{aligned} & 23 \\ & 11 \end{aligned}$ |  | -- |  | -- |  | -- |  |  |  |
| Selected expense item | Industry everage(2) |  |  |  |  | $\begin{gathered} \text { \% busi- } \\ \text { nesses } \\ \text { reporting } \end{gathered}$ | Reporting businesses only ( 3) |  |  |  |  |
|  | Total | $\begin{array}{r} \text { Bot } 10 \mathrm{~m} \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middi } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Upper } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{aligned} & 100 \\ & 25 \% \end{aligned}$ |  | Total | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Uoper } \\ \text { midd } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
|  | Percent of seles |  |  |  |  |  | Percent of sales |  |  |  |  |
| Cost of seles | 47.8 | - | -- | - | - | 100.0 | 47.6 | -- | -* | - | - |
| Occupancy expenses | 13.7 | - | -- | -- | - | 100.0 | 19.7 | -- | - | - | -- |
| Depreciation | 3.4 | -- | - | -- | - | 89.0 | 3.9 | " | -- | -* | -- |
| Redsips \& maintenance | 1.9 | -- | -- | -- | -- | 74.0 | 2.6 | - | -- | - | -- |
| Hest. light s telephone | 4.0 | -- | -- | -- | -- | 93.8 | 4.3 | -- | -- | - | -- |
| Rent | 4.4 | -- | *- | -- | -- | 55.0 | 7.9 | - | -- | -- | -- |
| Personnel expenses | 22.2 | -- | =- | $\cdots$ | -* | 98.1 | 22.7 | -- | -* | -- | -- |
| Finmeisl expenses | 3.1 | -* | -* | - | $\cdots$ | 100.0 | 3.1 | - | - | -* | -- |
| Interest 8 bank charges | 2.2 0.9 | -- | =- | - | - | 88.3 78.7 | 2.4 1.2 | - | -- | -- | = |
|  |  |  |  |  |  |  |  |  |  |  |  |
| Other expenses | 10.0 | -- | -- | -* | - | 100.0 | 10.0 | = | -- | - | - |
| Peofit (loses) | 3.3 | -- | -- | -- | - | 100.0 | 3.3 | - | =- | - | -- |
| Total | 100.0 | =- | -* | =- | -- | 100.0 | $\cdots$ | - | -- | - | - |

## Syebol:

```
zero or no observations
- too small too be xprissed
. not spolicsole
x confidential
```


## footnetes

(1) These estimstes bre based on sample of businesses reporting seles Detween $\$ 25,000$ and $\mathbf{2 2 . 0 0 0 . 0 0 0 .}$
(2) Velue in each cell $=\frac{\text { Total wighted expenditure on given item }}{\text { rotel weighted sales of ali businesses in the sample }} \times$ foo for each gusertile

This portion of the table pertains only to the businesses reporting the specific expense itum. Fherefore these ratios gre celculated individusly and the sotel will not necessatily equel 100 \%.

## Notes.

Date are shown by querfiles when at least 13 of the sempled busimesses paport the specific ifent
 one querter of the cotsl number of businesses. Hithin etch quartite, the gerseg retio is presented. for comparison pupposes. the high end low values of silies are shown.
Mow to use the tobles
(1) Locse the spproprinte seles ponge thet is displsyed on the two lines entitied bow seles value end migh sales values
(2) The selected renge will indicete the proper queptile. i, the botton 25\%. the lower nidde 25\%, the upper midde 258 or the top 258.
(3) Dete perteiming to the selucteo selet size ronge will be in the quertile.

## Stenderd Industrisl Clezelficetion Definltion (S1C 1s80):

SIC 9212 - Unlicensed Resteurents (lncluding Drive-Inst
Businesses primerily engaged in preoaring and sepving meels for consumption on the dramises but without ticense to serve elcoholic beverbges. Included are businesses commonly referred to as "drive-ins" where food is consumed ither in customers' motor vehicles or ot tables in or bout the premises. Drive-in resteurants, unlicensed restaurant sepvices end unlicensed restaurant are included in this industry.

TABLE 2. Balance sheet profile for incorporated businesses only, 1987
New Brunswick, Unileensed Restaurants (Including Orive-ins) (SIC 9212)

|  | Total(1) | $\begin{array}{r} \text { Bot } 40 \mathrm{~m} \\ 25 \% \end{array}$ | $\text { middle } 25 \%$ | Upder middle 25\% | $\begin{aligned} & \text { ToD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ 's) High sales value $\left(\$ 000^{\prime}\right.$ s) | 14 $(1)$ $(1)$ | -- | -- | -- | -- |
|  | Average (5000's) |  |  |  |  |
| Assets |  |  |  |  |  |
| Cash | - | -- | -- | -- | -- |
| Accounts and notes recaivable Inventory | - | -- | -- | -- | -- |
| Other current assets | 24 | -- | -- | -- | -- |
| Total current assets | 24 | -- | -- | -- | - |
| Fixed sssets | 70 | -- | - | -* | -- |
| Less: Accum. dep. on fixed assets | - | -- | -- | -- | -- |
|  | 2 | ** | -- | -- | - |
| Total asaets | 95 | -- | -* | -* | - |
| Liabilities and equity |  |  |  |  |  |
| Other current lisbilities | 21 | -- | -- | -- | -- |
| Total current liabilities | 29 | -* | -- | -- | -* |
| Mortgoges payable | 5 | -* | -- | -- | -- |
| Long term debt | 15 | -* | "- | -- | -- |
| Other liabilities | 32 | -* | -- | -- | -- |
| Total lisbilities | 78 | - | - | -- | -* |
| Total equity | 20 | -- | -- | -* | - |

411 These estimates are based on somple of businesses reporting sales between $\$ 25.000$ and $\$ 2,000,000$.
see table 1 for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated businesses only. 1987
New Brunswick. Unlicensed Restaurants (Including Drive-Ins) (Sic g212)

|  | Total(2) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lower } \\ & \text { middle } 25 \% \end{aligned}$ | $\begin{aligned} & \text { Upper } \\ & \text { middle } 25 \% \end{aligned}$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ 's) High soles value (\$000's) | $(1)$ |  | -- | -- | -- |
|  | Average |  |  |  |  |
| Liquidity ratio Current ratio (times) | 0.8 | -- | -- | -- | -- |
| Leverage retios <br> Debt/eavity retio (times) <br> Interest coverage ratio (times) <br> Debt rotio (times) | 3.8 1.8 0.8 | -- | -- | -- | -- |

11 The resios represent the everage of ratios for each business in the group ond cannot be celculeted from the figures shown in table 2 .
121 Phese esqimetes pe besed on semple businesses reporting seles between $\mathbf{2 5}, 000$ ond $82,000.000$.
Set table 1 for symbois and notes.

## Dofinitions:

1. Liquidiey Patio:

Curcent = current ossets / current fiobilities
2. Leverege rotios:
b) Debt/equity $=$ total liabilities $/$ equity
b) Debt ratio $=$ total liabilities / total assets
c) Interest coverage $=$ net profit inierest expense / interest expense

TABLE 4. Statement of changes in financial position for incorporated businesses only. 1987
Now Brunswick, Unlicensed Restaurants (Including Drive-lns) (SIC 9212)

|  | Totai\1) | $\begin{aligned} & \text { Bot tom } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { bower } \\ & \text { miodle } 25 \% \end{aligned}$ | Upper $\text { middie } 25 \%$ | $\begin{aligned} & \text { Tof } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businasses in sample (No. Low sales value $1 \$ 000$ s; Migh sales value ( $\$ 000^{\prime} \mathrm{s}$ ) | $(1)^{8}$ | -- | -- | -- | -- |
|  | Avarage (\$000's |  |  |  |  |
| Operating ectivities Cash from operations Deprecietion Other | $\begin{array}{r} 8 \\ 9 \\ -5 \end{array}$ | -- | -- | -- | -- |
| Dividends | -5 | -- | -- | - | -- |
| Investment activities <br> Disposal of fixeo assets <br> Purchase of fixed assets <br> Increase in investment <br> Decresse in invastment | 1 -8 - | - -- - | -- | -- | -- |
| Financing ectivities <br> Increase in long term debt <br> Repayment of long term debt <br> Loans from sharenolders <br> Repayment of loans from shareholders <br> Advances 8 leans from government <br> Increase in equity <br> Decrease in equity <br> Other | 6 -4 -4 | $=-$ - $=$ - - - | - - - - - - | -- -- -- -- -- | -- -- -- -- -- |
| Increase (decrese) in cash \& equivelonts Cast s equivalents-Beginning of the year Cash s equivalents - End of the year | -1 25 24 | -- | -- | -- | -- |

 only thase businesses reporting stetemen: of chenges.
See Table 1 for symbols and notes.
TABLE 5. Employment changes by size of business, 1984-1987 based on SIC ciassification in 1987
New Brunswick, Unliceneed Resteurants (Inciuding Drive-Ins) (Sic 9212)

| Business size expressed in average labour units(1) | Number of businesses | $\begin{array}{r} \text { Total payroll } \\ (\$ 000 \text { 's }) \end{array}$ | Average labour units(1) | Changes in number of businesses with peid employes |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{array}{r} \text { Nowly } \\ \text { Peporting(2) } \end{array}$ | No longer revorting(3) |
| 1984 |  |  |  |  |  |
| Total | 220 | 17.651 | 2.328 | 28 | 26 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | $\begin{array}{r} 195 \\ 17 \\ 7 \\ 1 \end{array}$ | $\begin{array}{r} 7,759 \\ 3,921 \\ x \\ x \end{array}$ | $\begin{array}{r} 1.023 \\ 517 \\ 733 \\ 55 \end{array}$ | 27 | $\begin{array}{r} 24 \\ 2 \\ = \\ \hline \end{array}$ |
| 1587 |  |  |  |  |  |
| Total | 325 | 25.180 | 3.077 | 81 | - . |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 285 29 9 2 | $\begin{array}{r} 9.515 \\ 7.077 \\ x \\ x \end{array}$ | $\begin{array}{r} 1.162 \\ 865 \\ 1.004 \\ 46 \end{array}$ | 77 3 1 - | $\because$ $\cdots$ $\cdots$ |

(1) Aver age labour units are calculated by dividing total payroll by the average onnual wage and salary rate as reported in the Survey of Employmen:. Pbyoll and Hours. Statistics Canade. Catalogue 72-002. An average labour unit could be interpreted os o full-tine employee. Note thet the business size groups used are determined at the conede level. Thus if a business hes ot leest 500 employess 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 Dusinesses reporting no paypoll deductions in the previous year
(3) Refers to businesses peporting no payroll deductions in the following year
"Newly reporting" and "no longer reporting" Dusinesses are assumed to have been in activity for six months and the information is adjusted accordingly

See iable 1 for symools and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1985-1987
New Brunswick, Unlicensed Restaurants (Including Drive-Ins) (S1C 9212)


| Mumber of observations in sample <br> Average sales $\$$ <br> Average expense <br> Average net profit (loss) s | $\begin{array}{r} 29 \\ 178.413 \\ 174.832 \\ 3.581 \end{array}$ |  | -- |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses reporting a profit (Mo.) <br> Average sales <br> average expense $\$$ <br> Averege net profits | $\begin{array}{r} 21 \\ 191.668 \\ 178.188 \\ 13.486 \end{array}$ | -- | -- | - | " |
| Businesses reporting a loss (Mo.) <br> Average sales <br> Average expense \$ <br> Average net loss \$ | $\begin{array}{r} 8 \\ 108.594 \\ 115.119 \\ -6.517 \end{array}$ | -- | :- | - | - |


| Number of observations in sample | 12 |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Average sales \$ | 184.115 | 56.597 | 101.069 | 182.612 | 416.182 |
| Average expense \$ | 178.841 | 66.288 | 94.771 | 158.353 | 395.950 |
| Average net profit (loss) \$ | 5.274 | -9.691 | 6,298 | 4.259 | 20,232 |
| Businesses reporting profit (Mo.) | 51 |  |  |  |  |
| Average seles \$ | 173.234 | 57,604 | 98.413 | 164.650 | 372.267 |
| Aversge exdense \$ | 155,691 | 51.378 | 88,693 | 151.851 | 330,842 |
| Average net profit \$ | 17.543 | 6.228 | 9.720 | 12,799 | 41.425 |
| Businusees reporting loss (Mo.) | 31 |  |  |  |  |
| Average sales | 223.862 | 55.768 | 113.215 | 159.502 | 566.963 |
| Average expense \$ | 247.230 | 78.583 | 122,559 | 168.279 | 519.498 |
| Average net loss \$ | -23.368 | -22,817 | -9.344 | -8,777 | -52.535 |


(1) These estimates are based on sample of businesses reporting sales between $\$ 25.000$ and $\$ 2.000,000$.

See table 1 for symbols and nozes

TABLE 1. Selected operating ratios. in percent of sales. 1987
New Brunswlck, Take-Out food Services (SIC 9213)

| Total(1) Bottom | mower | Uppei | middie $25 \%$ |
| ---: | ---: | ---: | ---: |


| Businesses if sample (No.) Low sales value ( $\$ 000$ s) Migh saies vaiue ( $\$ 000$ 's) | $\begin{aligned} & 45 \\ & 19 \\ & 19 \end{aligned}$ |  | =- |  | -- |  |  |  |  | -- |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Selected expense item | Industry overage (2) |  |  |  |  | $\begin{gathered} \text { \% busi- } \\ \text { nesses } \\ \text { recorting } \end{gathered}$ | Reporting businesses only 3) |  |  |  |  |
|  | Total | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lomer } \\ & \text { middl } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { Upper } \\ & \text { midele } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |  | Totel | Bot:om $25 \%$ | Lower middl $25 \%$ | $\begin{array}{r} \text { Updef } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
|  | Percent of soles |  |  |  |  |  | Percent of sales |  |  |  |  |
| Cost of sules | 51.8 | -- | -- | -- | - | 94.2 | 55.0 | -- | - | -- | - |
| Decupancy expenses | 9.7 | - | -- | =- | -- | 100.0 | 9.7 | =- | - | - | - |
| Deprecistion | 2.1 | - | -- | -- | -- | 70.0 | 3.0 | -- |  |  |  |
| Repoips 8 maintensence | 1.2 | -- | -- | -- | -- | 73.9 | 1.6 | -- | -- | -- | - |
| Heat, light s telophone | 4.1 | -- | -- | -- | -- | 96.8 | 4.3 | -- | -- |  | -- |
| Rent | 2.3 | -- | -- | -- | -- | 42.3 | 5.4 | -- | -- | -- | -- |
| Personnel expenses | 20.8 | -- | - | -- | -- | 100.0 | 20.8 | -- | -- | -- | - |
| Financial expenses | 2.4 | =- | =- | -- | -- | 93.1 | 2.6 | -- | -- | - | -- |
| interest 8 bank charges | 2.1 | -- | -- | -- | -" | 83.2 | 2.5 | -- | - | - | -- |
| Professional fees | 0.4 | -- | -- | -- | -- | 74.2 | 0.5 | -- | -- | -- | -- |
| Other expenses | 13.4 | - | -- | -- | -- | 100.0 | 13.4 | -- | -- | =- | -* |
| Profit (loss) | 1.9 | - | -- | -- | -- | 97.3 | 2.0 | - | -- | =- | - |
| Total | 100.0 | -- | -- | -- | =- | 100.0 | . . | -- | -- | -- | - |

## Symbols

- zero or no observetions
-- 100 small too be expressed
not epplicabie
$\times$ confidenti
Footnotes
(1) These estimstes are based on semple of businesses reporting seles between $\mathbf{2 2 5}, 000$ and 32.000 .000
(1) These sttimetes are besed on eral weightad expenditupe on given item



> This portion of the table pertains only to the businesses peporting the specific expense item. Therefore these ratios ere calculated individualy eno the total will not necessarily equal $100 \%$.

## Motes

Dete ert shown by quertiles when det leas 13 of the stompled businesses raport the specific item
Records wer rented in escending order eccording to ssins size. fach quertile li. e. Dottom 25\%, lower midele 25z, etc.l represents one querter of the totel number of businesses. Within each qustile. the guerege retio is presented. For comperiton purposes. the high and low vilues of seles ere shown.

How to ute the tables

(2) The selfcted range will indicete the proper quertile. i.e. the bottom 25\%. the lower middle $25 \%$. the upper midde $25 \%$ op the top $25 \%$.
(3) Dete pertsining to the selecied seles size ronge will be in thet quer ile.

## Standerd Induetfiel CIEssification Definition (SIC 18sol:

SIC 5213 - TEke-Out food Services
 as: takeout chinese toods. doughnut shops. sake-out fish and chips. take-out fried chicken, ho: dog stends. ice cream stands. take-out pizzeriss. refresmment booths and prepared food take-out services lexcept ceterers and mobile food servicesl.

TABLE 2. Bulance sheet profile for incorporated businesses only, 1987
Hew Brunswick. Take-Dut Food Services (SIC 9213)

|  | Total:1) | Bottom 25\% | $\text { middre } 25 \%$ | $\begin{aligned} & \text { Upper } \\ & \text { midde } 25 \% \end{aligned}$ | $\begin{aligned} & \text { TOD } \\ & 25: \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samcle (Mo.) Low sales value ( $\$ 000^{\prime}$ s) High sales value $\left(5000^{\circ}\right.$ s) | $\begin{aligned} & 28 \\ & (1) \\ & (1) \end{aligned}$ |  |  |  | -- |
|  | Average (5000's) |  |  |  |  |
| Aseets |  |  |  |  |  |
| Cesh | - | -- | -- | -- | -- |
| Accounts and notes receivable | - | -- | -- | -- | -- |
| Inventory | 2 | -- | -- | -- | - |
| Other current assets | 22 | -- | - | -- | -- |
| Total current assets | 111 | - | -- | -- | -- |
| Less: Accum. dep. on fixed assets | 1 | -- | -- | -- | -- |
| Other sssets | 7 | -- | -- | -- | -- |
| Total Eseets | 141 | -- | -- | -- | =- |
| Lisbilities and equity |  |  |  |  |  |
| Current loans | 9 | -- | -- | -- | -- |
| Other current liabilities | 25 | -- | -- | -- | -- |
| Total current liabilitios | 35 | -- | -- | -- | -- |
| Mortgages payable Long term debt | 15 | -- | -- | -- |  |
| Long term debt | 16 53 | -- | -- | -- | -- |
| Total liabilities | 113 | -- | -- | - | -- |
| Totel equity | 27 | -- | -- | - | - |

(1) These estimetes are besed on sample of Dusinsses reporiing ssies Detween $\$ 25,000$ and $\$ 2.000 .000$.

See tible i for symbols and notes

TABLE 3. Finencial ratios(1) for incorporated businesses only. 1987
New Brunswick. Take-Dut Food Services (5IC 9213)

|  | Total (2) | Bottom 25\% | Lower $\text { middle } 25 \%$ | $\begin{array}{r} \text { Upper } \\ \text { middle } 25 \% \end{array}$ | Top 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) <br> Low sales value ( $\$ 000^{\prime}$ s) <br> Migh sales value ( $\$ 000^{\prime}$ s) | $\begin{aligned} & 24 \\ & (1) \\ & (1) \end{aligned}$ |  | -- | -- | -- |
|  | Average |  |  |  |  |
| Liquidity ratio Current ratio (times) | 0.6 | -- | -- | -- | -- |
| Leverage ratios <br> Debtlequity ratio (times) <br> Interest coverage retio (times) <br> Debt ratio (times) | $\begin{aligned} & 4.1 \\ & 2.5 \\ & 0.8 \end{aligned}$ | -- | -- | -- | -- |

(11 The retios represent the everege of retios for mach business in the group mad cennot be culculated from the figures shown in fable 2 .
121 These estimetes ere beset on semple of businesses reporting seles beiween $\$ 25.000$ end $\$ 2.000,000$.
Soe Tatele I for symbols end motes.

## Befinitions:

1. Liguidity retio:

Currens z current essets / current biobilities
2. Leverege ritios:
al Debi/equily = qoial liabilizies / equity.
D) Debi rasio = total liabilities / coial esseis
c) Interes: coverge a net orofit interest expense / interest expense

TABLE 4. Statement of changes in financial position for incorporated businesses only. ig87
New Brunswick, Take-Dut Food Services (SIC 9213)

|  | Total(1) | $\begin{aligned} & \text { Bottom } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { cower } \\ & \text { middie } 25 \% \end{aligned}$ | $\begin{aligned} & \text { Uoper } \\ & \text { middie } 25 \% \end{aligned}$ | $\begin{aligned} & \text { Top } \\ & 255^{2} \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (Wo. Low sales value ( $\$ 000$ s) High sales value ( $8000^{\prime}$ s) | $\begin{aligned} & 14 \\ & \{1\} \\ & \text { i1) } \end{aligned}$ | -- |  |  | -- |
|  | Average (\$000's) |  |  |  |  |
| Dperetimg ectivition Cash from operations Depreciation Other | $\begin{array}{r} 20 \\ 10 \\ 4 \end{array}$ | -- | -- | -- | -- |
| Dividends | -9 | -- | -- | -- | -- |
| Investment ectivities <br> Dispossi of fixed assets <br> Purchase of fixed sssets <br> Increase in investment <br> Decrease in investment | -11 | - - - | -- | -- | -- |
| Finencing activities <br> Increse in tong term dobt <br> Kepsyment of long term debt <br> Losns from shereholders <br> Repayment of loans from shareholders <br> Advances \& loans from government <br> Increase in equity <br> Decrease in equity <br> Other | $\begin{array}{r}8 \\ -14 \\ 6 \\ -13 \\ \hline\end{array}$ | - <br> - <br> - <br> - <br> - <br> - | - - - - - - - | - - - - - - | - - - - - - |
| Increase(decresse) in csth \& equivelents Cust guivsionts-Beginning of the yeer Cosh equivalents - End of the year | -1 15 14 | - | - | =- | -- |

 only those businesses reporting stement of changes
See Inble i for symbols and notes.
TABLE 5. Employment changes by tize of business. 1984-1987 based on SIC classificstion in is87
Now Brunswick. Take-Dut Food Services (SIC 9213)

|  |  |  |  | Changes in numb with pa | of businesses oloyees |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Business size expiessed in average labour units(1) | Number of businesses | $\begin{array}{r} \text { Total paypoll } \\ (\$ 000 \end{array}$ | Average labour unit:(1) | Newly reporting(2) | No longer reporting(3) |
| 1984 |  |  |  |  |  |
| Totel | 258 | 10,544 | 1.359 | 64 | 41 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-49 \\ & 500 \text { ond over } \end{aligned}$ | $\begin{array}{r} 256 \\ 11 \\ 1 \\ \hline \end{array}$ | $\begin{array}{r} 6.993 \\ x \\ x \\ - \end{array}$ | $\begin{aligned} & 913 \\ & 339 \\ & 107 \end{aligned}$ | 64 | $\begin{array}{r} 38 \\ 3 \end{array}$ |
| 1987 |  |  |  |  |  |
| Totel | 341 | 16.841 | 2.042 | 5 | -• |
| $\begin{aligned} & \text { leas than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | $\begin{array}{r}316 \\ 21 \\ 4 \\ \hline\end{array}$ | 9.044 4.028 3.769 | $\begin{array}{r}1.098 \\ 483 \\ 461 \\ \hline\end{array}$ | 86 3 - | - |

f1) Aversge labour ufits are colculated by dividing totel peyrolt by the overege onnuel wage and saisiy pate as peported in the Survey of Employment, Payroll and Hours. Stitistics Censde. Catelogue 72-002. An average tobour unit could be interpreted as e full-time mployee. Note that the businass size groups used arederermined at the Conode level. Thus if obsiness has ot least 500 mployes in canada as whole but less than inal 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.

131 Refers 10 businesses reporting no peyroll deductions in the following year.
"Nowly reporting" and "nc longer repopiting" businesses bre assumed to have been in activity for six months and the informotion is adjusted accordingly

See 190: , for symbols anc notes.

TABLE 6. Selected operating characteristics of small businesses by sales quertile. 1985-1987
New Brunswick, Teke-Out Food Services (SIC 9213)


1985

Humber of observations in sumple
Aver age sales $\$$
Aversge expenses
Avernge net Drofit \{loss\}?

Businesses reporting profit (Mo.)
Average soles $\$$
Average expense s
Averege net profits

Businesses reporting lose (Mo.)
Averag* sales $\$$
Averag* sales
Averige expense $\$ ~$
Average expense $\$$
Average nes loss $\$$

| 45 |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| 206.944 | -- | -- | -- |  |
| 200.905 | -- | -- |  |  |
| 6.039 | -- | -- | -- | -- |
| 39 |  |  |  |  |
| 218.154 | -- | -- | -- | -- |
| 205.606 | -- | -- | -- | -- |
| 12,548 | -- | -- | -- |  |
| 7 |  |  |  |  |
| 167.523 | -- | -- | - | -- |
| 180.283 | -- | -- | -- | -- |
| -12,760 | -- | -- | - |  |

1986


| 149 |  |
| ---: | ---: |
| 193.824 | 62.539 |
| 184.970 | 59.645 |
| 6.854 | 2.894 |
|  |  |
| 108 |  |
| 202.998 | 67.251 |
| 190.283 | 59.743 |
| 12.715 | 7.508 |
|  |  |
| 13 |  |
| 175.694 | 54.835 |
| 185.596 | -4.650 |
| -9.902 |  |

116.712
112.022
4.690

119.304
109.722
9.582

109.846
118.114
-8.268
185.682
402.363 average sales $\$$
average net profit (loss) $s$

Businesses reporting profit (Mo.)
Average sales
202.998
12.715

43
Average sales $\$$
185.596
54.835
59.485
118.114
221.208
$-21.595$
338.486

Average net loss
-9.902

1987
Wumber of observations in semple
Average sales $\$$
Average expense $\$$
Average net protit (loss)s
41.075
42.240
-1.164
81.057
81.138
-19
176.972
169.414
7.558
504.175

Average expense net profit (loss)s
9.189
41.076
42.240
-1.164
81.057
81.138
-17
84.919
19.596
5.323

440,518
412.070

412,070
28,448

Businesses reporting profit (Mo.)
Averoge sales $\$$
188.941

Average expense $\$$
188.941
171.879
17.062

Average net profits
54.094
59.415
2.679
83.741
75.315
8.426
168.554
158.840
9.714
449.375

Businesses reporting lose (Mo.)
Averoge ssies $\$$
23
246.696
253.119
-6.423
Average expenge
35.652
38.417
38.417
-2.765
79.430
84.668
239.517
247.980
-8.483
632.184

Avernge net loss \$
-
.
$-5.238$
641.412

111 These esifates bre based on a sample of businesses reporiing soles betwen 525,000 and $52,000,000$.
See isble 1 for symbols and notes

TABLE 1. Selected operating ratios. in percent of sales, 1987
Now Brunswick, Ceterers (SIC 9214)


## Sybels

```
    zero or no observations
*- too smell to0 be expressed
    not applicable
* confidentisl
```


## footnotes

(11) These estimetes besed on sample of businesses peporting sinles betwen 525,000 and $52.000,000$.
12) Value in each cell $=\frac{\text { lotal weighted expenditure on given item }}{\text { total wighted sales of all businestes in the sample }} \times 100$ for each quartile.
(3) Value in each cell $=\frac{\text { Total weighied expenditure on given item }}{\text { rotal weighted smles of businesses reporting shis item of expenditure }} \times$ poo for each auspile.

This portion of the table pertins only to the businesses reporting the specific expense item. Therefore these retios are celeulated individually and the total will not necessarily oqual 100\%.

## Motes

Doid ore show by quarqiles wher at least i3 of the sampled businestes peport the specific inem.
 on querter of the totel number of businesses. Wi thin esch quartile. the sverage patio is presented. for compsison purposes, the high ena lom values of setes ere shown.

Mew to use the tebles

(2) The selected renge will indicete the proper quertile. i. e. the botion 25\%. the lower miodle 25\%, the upper midde 25\% or the 200 258.
13) Data pertaining to the sulected sales size pange will be in thet queptile.

Stendero Industribl clestificetion Definition (SIC 1980):

[^32]TABLE 2. Baiance sheet profile for incorporated businesses only. 1887
New Brunswick, Caterers (Sic 9214)

|  | Total(1) | Bottom 25\% | $\text { middle } 25 \%$ | Uoper midele $25 \%$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (Mo.) Low sales value ( $\$ 000$ 's) High sales value ( 8000 's) | $(11)^{3}$ | -- | -- | -- | -- |
|  | Average $\{\$ 000$ 's \} |  |  |  |  |
|  |  |  |  |  |  |
| Cash | $x$ | - | -- | -- | -- |
| Accounts and notes receivable | $x$ | - | - | -- | -- |
| Inveniory | $\times$ | -- | -- | - | -- |
| Other curpent ossets | $x$ | - | - | \% | -- |
| Total curpent sssets | $x$ | -- | - | -- | -- |
| Fixed assets | $x$ | -- | -- | -- | - |
| Less: Accum. deo. on fixéd assets Other ossets | x $\times$ | -- | - | -- | - |
| Other issets |  | -* | -- | -- | - |
| Total essets | $x$ | -- | -- | -- | -- |
| Limbilities and equity |  |  |  |  |  |
| Current loans Other current lisbilities | $x$ $x$ | -- | -- | -- | -- |
| Total current liabilities | X | - | -- | -- | -- |
| Mortgages payable | $x$ | - | -- | -- | -- |
| Long term deb? | $x$ | -- | -- | $\cdots$ | - |
| Other lisbilitics | X | -- | -- | -* | -- |
| Totel liabilities | $x$ | -- | -- | -- | -- |
| Total equity | $x$ | =- | -- | -- | -- |

III ihese estimet are based on sample of businesses reporting seles between $\$ 25.000$ and $\$ 2,000,000$.
See Table 1 for symbols and notes

TABLE 3. Financisi ratios(1) for incorporated businesses only. 1987
New Brunswick, Ceterers (Sic 9214)

|  | Total(2) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lower } \\ & \text { midd } 25 \% \end{aligned}$ | $\begin{aligned} & \text { Uooer } \\ & \text { middle } 25 \% \end{aligned}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (Mo.) Low sales value ( $\$ 000$ 's) High sales value ( $\$ 000$ 's) | $(1)^{3}$ |  | -- |  | -- |
|  |  | Average |  |  |  |
| Liquidity ratio Current ratio (times) | 1.2 | -- | -* | -- | -- |
| Leverage retios <br> Debt/equity retio (times) <br> Interest coverage ratio (times) <br> Debt retio (times) | $\begin{array}{r} 51.9 \\ 0.4 \\ 1.0 \end{array}$ | -- | -- | -- | -- |

(1) The retios represent the wernge of retios for esch business in the group and cannot be celculeted from the figures shom in teble 2 .
(2) These estinttes besed on aterple of businesses reporing seles between 525,000 and $52,000,000$.

Set Table 1 for ynools end notes.

## Definitions:

1. Liquidity retio:

Cuprent $=$ curiert assets / current liabilities
2. Leverage ratios:
8) Debe/equity $=$ eotal liatilieies / squity
b) Debi rasio = cosal liabilities / qoial ussets
c) interest coverage $=$ net profi - interest expense $/$ interest expense.

TABLE 4. Statement of changes in financini position for incorporated businesses only, 1987
New Brunswick, Caterer: (SIC 9214)

|  | Total(1) | $\begin{array}{r} 80+t 0 m \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lower } \\ & \text { midde } 25 \% \end{aligned}$ | $\begin{aligned} & \text { Uoper } \\ & \text { middle } 25 \% \end{aligned}$ | $\begin{aligned} & 10= \\ & 25: \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (NO.) Low sales value $\left\{\$ 000^{\prime}\right.$ s $\}$ Migh sales value ( $\$ 000^{\prime}$ s) | $\binom{1}{1}$ | -- |  |  | -- |
|  |  |  | verage ( 5000 |  |  |
| Opereting ectivities Cash from operations Depreciation Other | $\begin{aligned} & x \\ & x \\ & x \end{aligned}$ | -- | -- | -- | -- |
| Dividends | $\times$ | - | -- | -- | -- |
| Investment ectivitices <br> Disposel of fixed asset: Purchsse of lined assets Increase in investment Decrese in investment | X X x x | -- | -- <br> -- <br> - | -- | =- |
| Finencin: metivitios <br> Increse in long term debt Reoarment of long term debt Loans fiom shareholders Redayment of loans from stareholders Advances of loans from government Increase in equity Oecrease in equity Other | $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ | - <br> - <br> - <br> - <br> - | - - - - - - | $=-$ $=-$ $=-$ $=-$ | - <br>  <br> $\therefore$ <br> - |
| Increase(decrsase) in cosh tequivalents Cash equivelents-8eginning of the yeer Cash equivalents - End of the year | $x$ $x$ $x$ x | -- | -- | -- | -- |

(1) These estimates based on semple of incapporated businesses reporting sales betwen $\$ 25.000$ and $\$ 2.000 .000$. Sample count includes only thes businesses reporting statement of changes.
see Tebie 1 for symbols and notes.

TABLE 5. Employment changet by ifze of business. 1984-1987 ossed on Sic cinsiffcation in ige7
Now Brunswick, Caterere (SIC 9214)

|  |  |  |  | Changes in nu with pen | of businesses ployees |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Business size expressed in average labour units(1) | Number of businesses | $\begin{array}{r} \text { Totat payroll } \\ \{\$ 000 \end{array}$ | Average labour units(1) | $\begin{array}{r} \text { Newly } \\ \text { reporting }(2) \end{array}$ | No longer recoiting(3) |
| 1984 |  |  |  |  |  |
| Tote! | 102 | 5. 205 | 685 | 21 | 19 |
| $\begin{aligned} & \text { less then } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 98 <br>  <br> 2 <br> 2 | $\begin{array}{r} 1.622 \\ \bar{x} \\ x \end{array}$ | $\begin{array}{r} 213 \\ 182 \\ 290 \end{array}$ | 20 | 18 |
| 1587 |  |  |  |  |  |
| Total | 138 | 4.999 | 610 | 31 | -.. |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 131 1 1 2 | $\begin{array}{r} 2.334 \\ 951 \\ x \\ x \end{array}$ | 285 118 13 196 | 35 2 1 1 | - |

(t) Aver age labour units are celculated by dividing total paypoli by the over age ennut wage and solary fete as reported in the Survey of Employment. Payroll and Mours. Statistics Canade. Catalogue 78-002. An everogitoour unit could be interpreted as a
 500 employees in Canada as a whole but less than that number in ny given province it is show in the 500 and over group.
18) Refers to businesses reporting no payroll deductions in the previous year.
(3) Refers to Dusinesses reporting no payrall deductions in the following yeer
*Newly reportinge and "no longer reporting" businesses are assumed to hove bem in activity for six months and the inlormarion is odjusteo accordingly

See iable : for symools and notes

TABLE 6. Seiected operating charecteristics of small businesses by silat quartile. 1985-1987
New Brunswick, Caterers (S1C 9214)

|  | Total(1) | $\begin{array}{r} \text { Bot } 10 \mathrm{~m} \\ 25 \% \end{array}$ | Lower middele $25 \%$ | Under middle 25\% | TOD 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | 1985 |  |  |
| Number of observetions in semple | 17 |  |  |  |  |
| Aver age sales \$ | 88,875 | -- | - | -- | -- |
| Average expense 5 (toss) | 88.087 | -- | -- | -- | -- |
| Average net profit (loss) \$ | 788 | -- | -- | - | -- |
| Susinesses reporting profit (Mo.) | 14 |  |  |  |  |
| Aversge sales 8 d | 57.570 | -- | -- | -- | -- |
| Aversge expense \$ | 52.192 | - | - | - | - |
| Average net profits | 5,378 | - | - | -- | -- |
| Businessee reporting lose (Mo.) | 14.173 |  |  |  |  |
|  | 414.173 | -- | -- | -- | -- |
| Average expense ${ }^{\text {S }}$ ( | 411.171 -25.998 | -- | -- | -- | -- |
| Average net loss \$ | -26.998 | -- | -- | -- | -- |


(11) These estimates are based on a sample of businesses reporting soles betwaen $\$ 25.000$ and $\$ 2.000 .000$.

See table 1 for symols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brunswick, Teverns, Bars and Night Clubs (Sic 9221)

|  | Total(1) |  | $\begin{array}{r} B 0+70 m \\ 25 \% \end{array}$ |  | bowe?$m \operatorname{ddl}=25 \%$ |  | Uoper midde 25\% |  |  | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No.) Lom sales value $1 \$ 000^{\prime}$ s) High saies value $1 \$ 000^{\prime}$ s) |  | $\begin{aligned} & 24 \\ & 11 \\ & 11 \end{aligned}$ |  | -- |  | -- |  |  |  |  |  |
| Selected expense item | Industry averose(2) |  |  |  |  | $\begin{aligned} & \text { \% busi- } \\ & \text { nesses } \\ & \text { reporting } \end{aligned}$ | Reporting businesses only ( 3) |  |  |  |  |
|  | Total | $\begin{array}{r} \text { Bot } 10 \mathrm{~m} \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lowe? } \\ & \text { middle } \\ & 25 \% \end{aligned}$ | Uoper midde 25\% | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |  | Total | Bottom 25\% | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | Upper middle 25\% | $\begin{aligned} & 100 \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Percent of seles |  |  |  |  |
| Cost of sules | 37.5 | -- | - | -- | -- | 97.6 | 38.4 | - | -- | -- | -- |
| Decupency expenses | 16.4 | -- | - | =- | -- | 100.0 | 16.4 | - | -- | -- | -- |
| Depreciation | 3.3 | - | -- | -- | -- | 98.6 | 3.3 | -- | -- | -- | -- |
| Repairs o meintenance | 2.6 | -- | -- | -- | -- | 89.3 | 2.9 | -- | -- | -- | -- |
| hest. light telephon. Rent | 3.8 6.7 | -- | -- | -- | -- | 98.6 55.9 | 11.9 | -- | -- | -- | -- |
| Personnel expenses | 22.2 | -- | -- | - | -- | 98.6 | 22.5 | -- | -- | -- | -- |
| Financiel expenses | 4.8 | =- | -- | -- | - | 100.0 | 6.8 | - | -- | - | -- |
| Interest 8 bank charges | 3.0 | -- | -- | -- | -- | 92.7 98.4 | 3.2 9.8 | -- | -- | -- | -- |
| Other expenses | 24.3 | -* | - | - | -- | 100.0 | 24.3 | -- | -- | - | -- |
| Profis (lozs) | -5.1 | =- | -- | -- | -- | 96.9 | -5.3 | -- | -- | -* | - |
| Total | 100.0 | =- | - | -- | -- | 100.0 | ... | -- | -- | - | -- |

## Symbele

zero or mo observetions

- too sme!! 800 be expressed
no: epplicate
confider ii


## foetnote:

11 These estimetes er based on semple of businesses reporting seles detween 525.000 and 12.000,000.
2) velue in ach cell $=\frac{\text { lotal weighted expenditure on given item }}{\text { lotal weighted selos of tll businesses in the semple }} \times 100$ for each quertile

31 Velue in each cell z lotel weighted expenditure on given item

This portion of the teble pertbins only to the businesses reporting the specific expense item. fherefore these patios ere calculated indiviouslly and the soisl will not necesserily coust $100 \%$.

## Motes

Data are shown by quartiles when at letst 13 of the sempled businesses report the specific item.
Aecords were ranked in escending order eccopding to sties size. Esch quartile li. bottom 25z. Iower midde 25\%, Etc. represents one quarter of the totel number of businesses. Within esch quertile, the overge patio is presented. for comparison purposes, the high and lom values of seles ere shown.

## How to use the tables

It Locate the bppropriste seles renge thet is displeyed on the two lines gntifled wow geles valuge end migh seles value
(2) The selfcted range will indicete the proper quertile. i.e. the botton 25\%. the lower middle 25\%. the upper nide $25 \pi$ or the top $25 \%$.
(3) Ota pertaining to the selected sites size renge will be in thet quartile.

## Stenderd Industrist Elastificetion Definition (SIE 19e0):

## SIC 8221 - Ieverns. Bert and Wight Cluts

Businesses primarily engaged in selling lcoholic beverages for consumption on the premises. Food mey be sold as secondary activity
 in this indusery

TABLE 2. Balance sheet profile for incorporated businesses only. 1987
New Brunswick. Teverns, eers and Night Clubs (SIC 9221)

|  | Total(1) | $\begin{array}{r} \text { Bot } 10 \mathrm{~m} \\ 25 \% \end{array}$ | midel ${ }^{\text {Ower }}$ 25\% | $\begin{aligned} & \text { Upper } \\ & \text { middle } 25 \% \end{aligned}$ | $\begin{aligned} & \text { TOD } \\ & \text { 25: } \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No.) Low sales value ( $\$ 000^{\prime}$ ) High sales value ( $\$ 000^{\prime}$ s) | $\left.\begin{array}{l} 21 \\ (1) \\ (1) \end{array}\right)$ | -- | -- | -- | -- |
|  | Average (\$000's) |  |  |  |  |
| Aseets - .-. |  |  |  |  |  |
| Cash | 1 | -- | -- | -- |  |
| Inventory | 1 | -- | - | -- | -- |
| Other current assets | 28 | -- | -* | -- | -- |
| Total curcent assets | 29 | -- | -- | -- | -- |
| Fixed assets | 93 | -- | -- | -- | - |
|  |  | - | -- | -- | -- |
| Other essets | 29 | -- | -- | =- | -- |
| Total essets | 151 | - | - | -- | -- |
| Liebilities and equity 5 |  |  |  |  |  |
|  | 6 30 | -- | -- | -- | -- |
| Total current liabilities | 36 | -- | -- | - | -- |
| Mortgages Dayable | - | -- | -- | -- | -- |
| long term dedt | 2 | - | - | - | -- |
| Other listilities | 82 | -- | -- | - | -- |
| Total liabilities | 121 | - | - | - | - |
| Total equity | 30 | -- | -- | -* | - |

(1) These estimates are based on e sample of businesses reporting sales between $\mathbf{\$ 2 5 , 0 0 0}$ and $\mathbf{\$ 2 , 0 0 0 , 0 0 0}$.

See rool ifor symools and notes

TABLE 3. Financial ratios (1) for incorporated businesses only, 1987
Now Brunswlck, Teverne, Ears and Night Clubs (SIC 9221)

|  | Total(2) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | Lower middle 25x | $\begin{aligned} & \text { Upoer } \\ & \text { middle } 25 \% \end{aligned}$ | ToD $25 \%$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ s) High sales value ( 8000 's) | $\begin{aligned} & 21 \\ & (1) \\ & (1) \end{aligned}$ |  |  | -- | -- |
|  |  |  | Aversge |  |  |
| Liquidity ratio Current ratio (times) | 0.8 | -- | -- | -- | $\cdots$ |
| ```Leverage ratios Debt/equity rotio (times) Interest coverage ratio (times) Dobt ratio (times)``` | $\begin{aligned} & 4.0 \\ & 0.8 \end{aligned}$ | -- | -- | -- | -- |

(17) The ratios represent the everage of retios for each business in the group and cennot be calculated from the figures ahom in teble 2 .
(2) These estimetes ere besed on semple of businesses reporting sel betwesh $\mathbf{2 5}, 000$ and $\$ 2,000.000$.

See inble 1 for symols and notes.

## Definitions:

1. Liquidily petio:

Current = current assets / current |iabilities.
2. Leverage ratios:
a) Deov/equity = total lia ilities / equity
b) Debt ratio $=$ tolal liabilities $/$ potal assets
cl Interest coverage = net profit . interest expense/ interest expense.

TABLE 4. Statement of enanges in financial position for incorporated businesses only. 1987
New Brunswick, Taverns, Bars and Night Clubs (SIC 9221)

|  | Total(1) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lower } \\ & \text { middie } 25 \% \end{aligned}$ | Uppe? midde $25 \%$ | $\begin{aligned} & \text { Tot } \\ & 25: \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sampie (No.: Low soles value ( 8000 's) Migh soles value ( 9000 's) | $\begin{aligned} & 10 \\ & 11 \\ & 11 \end{aligned}$ | -- |  | -- | -- |
|  |  |  | verage (\$000 |  |  |
| Opereting ectivities Cash from operstions Oedreciation Diner | 7 28 77 | -- | -- | -- | -- |
| Dividends | -9 | -- | -- | -- | -- |
| Imvesteent ectivities <br> Disposal of fixed sesets <br> Purchase of fixed assets <br> Increse in investment <br> Decrese in investment | $\begin{array}{r}13 \\ -26 \\ \hline\end{array}$ | -- | -- | -- | -- |
| Finencing ectivitios <br> Incresse in long tarm debt <br> Repayment cf long term deb? <br> Laans from sharenolders <br> Redayment of loans from shareholde's <br> Advances \& loans from government <br> Increase in equity <br> Decrease in equity <br> Other | $\begin{array}{r}9 \\ -22 \\ 2 \\ -61 \\ - \\ 2 \\ -3 \\ \hline\end{array}$ | -- -- -- -- -- | -- <br> - <br> -- <br> - <br> - <br> - | -- -- -- -- -- | - - - - -- -- |
| Incresse(decrese) in cesh \& equivalents Cash 8 equivalents-Beginning of the year Cash \& equivalents - End of the year | 11 5 15 | -- | -- | -- | -- |

(1) These estimates bre besed on a sample of incorporated businesses poporting sales between $\mathbf{8 2 5 . 0 0 0}$ ano $\mathbf{\$ 2 , 0 0 0 , 0 0 0 \text { . Sample count inciudes }}$ only those bus inesses reporing stbienent of changes.
see iebie 1 for smbols and noles.

TABLE 5. Empioyment changes by size of businese. 1984-1987 based on SiC ciaselfication in 1987 Now Brunswick. Teverns, Bars end Might Clubs (Sic 9221)


(1) Averse iabour units are celculated by dividing total payroll by the averege onnual wage ond solory pate os reported in the Surver of Employmens. Payroll and Hours. Statistics Canada. Cat logue $72-002$. An average labour unit could be interprated as a fult-ime emploree, Note thet the business size groups used ore determined at the canade level. Thus if a businoss has at least 500 employees in Canada es a whole but less than thas 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 redorting" and "no longer reporting" businesses are assumed to have betn in activity for six months ano the information is acjusted accordingly

Ser iabie 1 for symbols and notes

TABLE 6. Selected operating charecteristics of small businesses by sale: quartile, 1985-1987
New Brunswick. Teverns, Bers and Night clubs (SIC 9221)



1188


1 1187

| Mumber of observations in sample Average sales $\$$ <br> Average expense $\$$ <br> Average net profit (loss) s | 133 268.142 290.116 -21.974 |
| :---: | :---: |
| Businesses pepopting profls (Mo.) | 18 |
| Aversge stics | 327.047 |
| Average expenses | 310.692 |
| Average met protit | 16.355 |
| Eusinesses reporting stase \{llo.) | 17 |
| Average soles 5 | 245.575 |
| Averege expense \$ | 279.240 |
| Average net lass | -33.865 |


See iable ifor symbols and notes

TABLE 1. Selected operating ratios, in percent of sales. 1987
New Brunswick. Entertinment Production Companies and Artists (SIC 9631)

|  | Total (1) |  | Bot 10 m 25: |  | $\text { midote } 25 \text { : }$ |  | Upder$\text { middle } 25 \%$ |  |  | $\begin{aligned} & \text { Tor } \\ & 25 \% \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sules value ( 8000 s) High sales value (9000's) |  | $(1)^{5}$ |  |  |  | -- |  |  |  |  |  |
| Solected expense item | Industry average(2) |  |  |  |  | $\begin{gathered} \text { x busi- } \\ \text { nesses } \\ \text { roporting } \end{gathered}$ | Reporting businesses only ( 3) |  |  |  |  |
|  | Total | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middie } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Uoper } \\ \text { middl } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |  | Total | $\begin{array}{r} \text { Bot } \% \text { om } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { midd } \\ 25 \% \end{array}$ | Upper midde 25\% | $\begin{aligned} & \text { TOD } \end{aligned}$ |
|  | Percent of seles |  |  |  |  |  | Percent of sales |  |  |  |  |
| Cost of sates | 4.1 | -- | -- | -- | -- | 9.6 | 43.4 | - | -- | -- | - |
| Oceupency expenses | 14.5 | - | -- | - | -- | 80.4 | 11.0 | -- | -- | - | -- |
| Depreciation | 6.0 | -- | -- | -- | -- | 10.4 | 8.6 | -- | - | =- | -- |
| Repairs 8 maintenance | 5.0 | -- | - | -- | -- | 70.4 | 7.0 | - | -- | -* | -- |
| Heat. I ght 8 telephone | 0.5 | -- | -- | -- | -- | 37.5 | 1.3 | - | -- | -- | -- |
| Rent | 3.0 | -- | -- | - | -- | 10.0 | 29.9 | -- | - | -- | -- |
| Personnel expenses | 16.1 | -* | -- | - | -- | 57.0 | 28.3 | - | -- | -- | -- |
| Finenciol experses | 4.0 | - | -- | -- | -- | 70.4 | 5.7 | -- | -- | -- | -- |
| Interest $\delta$ bank charges Professional fees | 1.6 2.4 | -- | -- |  | -- | 70.4 70.4 | 2.2 3.5 | -- | -- | -- | -- |
| Other expenses | 36.2 | - | -- | -- | -- | 100.0 | 36.2 | - | -- | -- | - |
| Profit (lose) | 25.0 | $=$ | - | - | - | 100.0 | 25.0 | = | -- | -- | - |
| Totel | 100.0 | =- | - | =- | -- | 100.0 | $\cdots$ | -- | -- | -- | -* |

Syebols
zero or no observetions

- 200 small to0 be expressed
not appliceble
- confidentil


## Footnotes

(1) These estimetes are based on semple of busimeses peporing seles berween \$25,000 and \$2,000,000.
(2) Value in esch cell $=\frac{\text { Total waighteo expenditurt on given item }}{\text { Tosal meighted sales of all businesses in the sample }} \times 100$ for egch quertile.
(3) Value in ceth cell $=\frac{\text { Totsl weighed expenditure on oiven item }}{\text { Total weighted seles of businesses ieporting this item of expenditure }}$
$\times 100$ for each quistile

This portion of the toble pertains only to the businesses reporting the specific expense item. fherefore these ratios are calculatad individublly and the rovel will not necessarily equel 100 z

## motes

Deta ere shown by quattiles when et lest 13 of the sempled businesses report the specific item
Recoros were renked in sseanding order eccording to seles size. Esch quartile fi. e. bottom 25z. lower middle 25z, etc. fepresents on quarter of the sopel number of businesses. Within ench quertile, the over oge ratio is prestnted. For comparison purposes. the high and low velues of sales are shown

How to use the tebles
il| Locste the appropriete seles range thet is displayed on the two lines entitied Lom gal ves ue" end ohigh sales value"
(2) The selected rorge will indlcete the proper quartile, i. e. The botton 25\%. the lower nidde 25\%. the upper middte 25t or the top $25 \%$.
(3) Dete pertoining to the solected sules size ronge will be in thet quertile.

Stenderd Industrisl Cisseification Definition (SIf 1880):
SIC 9631 - Ensertainment Droduction Compeniez end Artists



 theatre compenies. theare production egencies, theatrical promotion agencies and own-account vocalists are included in this industry

TABLE 2. Balance sheet profile for incorporated bustnesses only, 1987
New Brunswick. Enterteinment Production Companies and artists (Sic 9631)

(1) These estimates bre besed on sample of businesses reporting sales beiween $\$ 25,000$ and $\$ 2.000 .000$.

See Taule 1 for symbols and nores.

TABLE 3. Financial ratios(1) for incorporated businesses oniy. 1987
New Brunswick, Entertalnment Production Companles and Artists (SIC 5631)

|  | Tote (12) | $\begin{aligned} & \text { Bottom } \\ & 25 \% \end{aligned}$ | Lower $\text { middle } 25 \%$ | Upper <br> midde 25\% | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( 5000 's) High sales value $(\$ 000$ 's) | $(1)^{3}$ |  | -- | - | -- |
|  | Aversge |  |  |  |  |
| Liquidity retio Current ratio (times) | 2.3 | - | -- | -* | -- |
| Leverage ratios <br> Oebt/equity ratio (times) <br> Interest coverage ratio (times) <br> Onot ratio (times) | $\begin{array}{r} 2.2 \\ 19.8 \\ 0.7 \end{array}$ | -- | -- | - | -- |

(1) The ratios rapresent the overage of ratios for mach business in the group and connot be celculated from the figures shom in tate?
(2) These ustimetes ere besed on sumple of businesses reporting seles between $\$ 25.000$ and $\$ 2.000,000$.

See isble ifor symbols and notes.

Definitions:

1. Liquidity retio:

Currant = current assets/ current liabilisies
2. Leverage patios:
a) Detr/equity $=$ total liabilities / equity.

DeDt ratio = toral lisbilities / sotal sssets
c) Interest coverege = net profit - interest expense/ interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987
Now Brunswick. Entertainment Production Companies and Artiste (Sic 9531)

|  | Total(1) | $\begin{array}{r} \text { Bot }+0 \mathrm{~m} \\ 25 \% \end{array}$ | kower middle $25 \%$ | Upper $\text { miodie } 25 \%$ | 700 |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ 's) High sales value ( $\$ 000$ 's) | $\{1\}^{2}$ | -- | -- | -- | -- |
|  | Average (\$000's ${ }^{\text {c }}$ |  |  |  |  |
| Dpereting ectivities Cash from operations Depreciation Dther | $x$ <br> $\times$ <br> $\chi$ <br>  | -- | -- | -- | -- |
| Dividends | X | -- | -- | -- | -- |
| Investment ctivitios <br> Disposal of fixed sssets Purchase of fixed assets Increase in investment Decresse in investment | $x$ $x$ $x$ $x$ | -- | -- | -- - -- | -- |
| Finaneing activities <br> Increase in long term dubt Repayment of long term debt <br> Loens from shareholders <br> kedayment of loans from shareholders <br> Advances \& loans from government <br> Increase in equity <br> Decrease in equity <br> Other | $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ | - <br> - <br> - <br> - | -- -- -- -- -- | - <br> - <br> - <br> - <br> - | - - - - - - - |
| Increseseldecrease) in cash equivelents Cast equivalents-Beginning of the yeer Cash squivalents - End of the year | $x$ $\times$ $\times$ x | -- | -- | -- | -- |

 only those businesses reporting aiatentent of changes.
See Toble 1 for symbols and notes.

TABLE 5. Employment ehanges by size of business. 1984-1987 besed on SIC ciaselfication in 1987
New Brunswlek. Theatricel othor Staged Entertalmment Services (SIc 963)

|  |  |  |  | Changes in num with po | of businesses ployees |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Business size expressed in everse labour units(1) | Number of businesses | $\begin{array}{r} \text { Total payroll } \\ \left(\$ 000^{\prime} \text { s }\right) \end{array}$ | Average labour units(1) | New 1 y reporting(2) | No longer reporting(3) |
| 1984 |  |  |  |  |  |
| Totel | 14 | 507 | 67 | 6 | 5 |
| less than 20 <br> $20-99$ <br> 105-499 | 13 1 - | $\begin{aligned} & x \\ & x \end{aligned}$ | $\begin{aligned} & 50 \\ & 17 \end{aligned}$ | 6 | 5 |
| 500 and over | - | - | - | - | - |
| 1987 |  |  |  |  |  |
| Totel | 22 | 813 | 123 | 5 | ... |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \end{aligned}$ | 19 | $\begin{aligned} & 531 \\ & 282 \end{aligned}$ | $\begin{aligned} & 79 \\ & 44 \end{aligned}$ | 1 | $\ldots$ |
| $\begin{aligned} & 100-199 \\ & 500 \text { and over } \end{aligned}$ | - | - | - | - | - . |

(1) Average labour units ar calculated by dividing total payroll by the overage shnul wage and salary rate as reportad in the Survey of Employment. Payroll and Hours. Sististics Canada. Calalogue 12-002. An average labour unit could be interpreted ss a
 500 employtes in Canode as a whole but less than that number in any given province is is show in the 500 and over group.
(2) Refers to businesses reporting no payroll deductions in the previous yeer.
(3) Refers io businesses reporting no payroll deductions in the following year

[^33]TABLE 6. Selected operating characteristics of sinall businesses by sales quartile. 1985-1987
New Brunswick, Entertainment Production Companios and Artists (SIC 9631)

|  | Tetalil) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | bower $\text { midule } 25 \%$ | Uppe: $\text { middle } 25 \%$ | TO0 |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | 1985 |  |  |
| Number of observations in sample | 2 |  |  |  |  |
| Average sales ${ }^{\text {d }}$ ( | x | -- | -- | -- |  |
| Average expense | $\times$ | -- | -- | -- |  |
| Average net profit (loss) \$ | $x$ | -- | -- | -- | -- |
| Businesses reporting eproflt (Mo.) | $\overline{\text { F }}$ |  |  |  |  |
| Average soles \$ | $x$ | -- | -- | -- | -- |
| Average expense \$ | x | -- | -- | - | -- |
| Average net profit \$ | $x$ | -* | -- | -* | -- |
| Businesses reporting loss (No.) | 2 |  |  |  |  |
| Average sales $\$$ | $x$ | -- | -- | =- | -- |
| Average expense \$ | * | -- | -- | -- | -- |
| Average net loss \$ | X | -- | -- | -- | -- |

1986

Number of observations in sample Average sales
Average expense $\$$
Average net profit (loss) $\$$


Businesses reporting profit (Mo.)
Average sales $\$$
Average expense $\$$
Average net profit $\$$

Businesses reporting loss (Mo.) Aversege sales \$ Average expense $\$$ Aversge net loss \$

1987

Mumber of observations in sample Average sales $\$$ Average expense $\$$

8
101.578
89.507
12.071
$\begin{array}{r}8 \\ 7 \\ \hline\end{array}$

| -- | -- | -- |  |
| :---: | :---: | :---: | :---: |
| -- | -- | -- |  |
| -- | -- | -- |  |
| -- | -- | - | -- |
| -- | - | -- | -- |
| -- | -- | -- | -- |
|  | -- | -- | -- |
| -- | -- | -- | -- |
| -- | -- | -- | -- |

Businesses raporting profit (Mo.) Average sales $\$$ Average expense $\$$
138.750
119.912

Average net profit $\$$

Businesses reporting less (Mo.)
Average soles $\$$
Average expense \$
Average not lass \$
--
(1) These estimates are based on a sample of businesses reporting sales between $\$ 25,000$ and $\$ 2,000,000$.

See Table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brunswick, Sports and Recreation ciubs and Services (SIC 965)

|  |  | 1(1) |  | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | middtamer 25 |  | Uppermiddle 25\% |  |  | $\begin{aligned} & \text { Tot } \\ & 25 \% \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ s) High saies vaiue ( $\$ 000^{\prime}$ s) |  | $\left\{\begin{array}{l} 1 \\ 1 \\ 1 \end{array}\right\}$ |  | -- |  | .- |  |  |  |  |  |
|  |  | Indus | try sver | ge(2) |  |  |  | enorting | busines | ces only |  |
| Selected expense item | Tots 1 | Bot 40 m 25\% | $\begin{aligned} & \text { Lower } \\ & \text { midd } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { Upper } \\ & \text { middl } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ | $\left\{\begin{array}{l} \text { X busi- } \\ \text { nesses } \\ \text { reporting } \end{array}\right.$ | Total | Bottom 25\% | $\begin{aligned} & \text { Lower } \\ & \text { middl } \\ & 25 \% \end{aligned}$ | $\begin{array}{r} \text { Uoper } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { ToD } \\ & 25 \% \end{aligned}$ |
|  |  |  | ercent of | - seles |  |  |  |  | reent of | 2alos |  |
| Cost of sules | 12.5 | - | -- | - | -- | 41.7 | 29.9 | -- | -- | - | -- |
| Decupency expenses | 25. | =- | - | -- | -- | 58.8 | 27.7 | - | - | -- | -- |
| Deprecistion | 8.5 | -- | - | - | - | 79.0 | 10.8 | - | -- | -- | -- |
| Repairs omaintenance | 5.3 | -- | -- | -- | -- | 53.7 | 11.7 | - | -- | -- | -- |
| Mest, light telephone | 5.6 | -- | -- | -- | -- | 73.8 | 7.6 | - |  | -- | -- |
| Rent | 8.5 | -- | -- | -- | -- |  |  | -- | - | -- | - |
| Personnel expenses | 29.1 | -- | -- | - | -* | 96.6 | 30.1 | -- | -- | -* | - |
| Fimencis expenses | 5.4 4.5 | -- | -- | -- | -- | 87.7 68.3 | 6.2 8.5 | -- | -- | -- | -- |
| Interest \& bank charges Professional fees | 1.5 | -- | - | -- | -- | 68.3 72.5 | 8.5 1.3 | -- | -- | -- | - |
| Other expenses | 28.3 | - | - | - | - | 100.0 | 28.3 | - | - | - | = |
| Profic (lose) | -2.1 | -- | - | -- | - | 100.0 | -2.1 | - | -- | -- | -- |
| Total | 100.0 | -- | - | -- | - | 100.0 | $\cdots$ | -- | -- | = | - |

Syubo 18
zero or no observations

- 100 smel! 100 be expressed not epplicebl
$x$ confidensis!


## Footnotes

111 These estimetes ere besed on semple of busineses reporting seles between 325,000 and $52,000,000$
(21 Value in fech cell $=\frac{\text { totel weighted oxpenditure on given itom }}{\text { lotal weighted sales of all businesses in the sample }} \times 100$ for esen ourtile.
(\$1 Value im ench cell $=\frac{\text { Totel weighted expenditure on given item }}{\text { lotal wighted soles of businesses reporting this item of expenditure }}$ for ech quertile.
This portion of the table pertoins only to the businesses reporting the specific expense item. Therefore these ratios are celculated individuelly and the lost will not necessarily equel $100 \%$.

## Mores

Dete ere shown by quartiles when at leest 13 of the sampled businusses poport the specific ipom.
Records wer ranked in escending order according so sales size. Esch quertite li. bottom 25\%, lower midde 25\%, Etc. lepresents on quarter of the sotal number of businesses. Within eech quersile. the overge retio is presented. for comparison purposes. the high and low vilues of sales ere shown.

Mow to uee the tebles
(11 Locste the sppropriste seles ronge that is displeyed on the swo bines entitied tow soles veluem and shigh seles velue"
(21 The selected renge will indicete the proper outcite. i. ©. she bottom 25\%, the lower nidde 25z. the upper midde 258 or the top $25 \%$
13) Ota perisining to she selected sales size range will be in thot quertile.

Stenderd Induetriel CIestificetion Definition (S1C 1n80):
SIC 9650 - Sports and Recreetion Clute and Services
Businesses ppimerily engaged in operating golf courses. cupling clubs. skiing facilities. bott rentais. mar inas and other sports and pecreation clubs and services

TABLE 2. Balance sheet profile for incorporated businesses only. 1987
New Brunswick, Sports and Recreation clubs and Services (SIC 96s)

|  | Total(1) | Bottom 25\% | $\text { miode } \begin{aligned} & \text { ower } \\ & \text { m } \end{aligned}$ | $\begin{aligned} & \text { UDDer } \\ & \text { middle } 25 \% \end{aligned}$ | $\begin{aligned} & \text { Top } \\ & \text { 25\% } \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ 's) High sales value ( $\$ 000$ 's) | 16 $(1)$ $(1)$ | -- | -- | -- |  |
|  | Average (\$000's) |  |  |  |  |
| Assets - - - - - - - - |  |  |  |  |  |
| Accounts and notes receiveble | 4 | -- | -- | - | -- |
| Inventory | - | -- | -- | -- | - |
| Other current assets | 34 | -- | -- | - |  |
| Total curcent assets | 38 | -- | -- | - | -- |
| Fixed assets | 437 | -- | -- | -- | -- |
| Less: Accum. dep. on fixed lisela | - | - | - | - | - |
| Other issets | 17 | -- | -- | -- | -- |
| Total mets | 482 | -- | -- | -- | =- |
| Liebilities end equity |  |  |  |  |  |
| Current loans liabilities | 35 63 | -- | -- | - | -- |
| Total curtent liabilities | 98 | -- | -- | -- | -- |
| Mortgages payable | - | -- | - | -- | -- |
| Long term debt | 40 | -- | -- |  | -- |
| Other lisbilities | 376 | -- | -- | -- | -- |
| Total lisbilities | 514 | -- | -- | -- | -- |
| Total equity | -22 | -- | -- |  |  |

(1) These estimetes preped on semple of businesses reporting sales beiween $\$ 25.000$ end $\$ 2.000 .000$.

See table 1 for symbols and noies

TABLE 3. Financial ratios(1) for incorporited businesses only. 1987
New Brunswick, Sports and Recreetion Clubs and Services (SIC 965)

| Total(2) Bottom | Lower | Upoer | Too |  |
| :--- | ---: | ---: | ---: | ---: |
|  | $25 \%$ | midd $25 \%$ | midde $25 \%$ | $25 \%$ |


| Businesses in samole (No.) Low sales value ( 5000 's) High sales value ( $\$ 000$ 's) | $\left.\begin{array}{l} 16 \\ (1) \\ 11 \end{array}\right)$ |  | -- |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Average |  |  |  |
| Liquidity ratio Curtent ratio (times) | 0.4 | -- | -- | -- | -- |
| Leverage ratiol <br> Debt/equity fatio (times) <br> Interest coverage ratio (times) <br> Debt ratio (times) | $\begin{array}{r} -23.0 \\ 0.3 \\ 1.0 \end{array}$ |  | -- | -- |  |

(1) The retios represent the everge of retios for eech business in the group and cennot be celculsted from the figures show in table 2 .
(2) Those estimetes ere besed on semple of businesses reporting seles berween $\mathbf{5 2 5 , 0 0 0}$ and $\mathbf{\$ 2 , 0 0 0 , 0 0 0}$.

See feble 1 for symbols and notes.

## Definitions:

1. Liquidiey retio:

Current = current assets / current liobilities
2. Leverege retios:
d) Debleauity $=$ tois liabilities / equity
ol Debt ratio $=$ total lisbilities/total assers
cl Interest coverage = net profit interest expense / interest expense.

TABLE 4. Stetement of changes in financial position for incorporated businesses only, 1987
New Brunswlek. Sports and Recreation clubs and Services (SIC 9E5)

|  | To:al! ${ }^{\text {a }}$ | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | hower $\text { midde } 25 \%$ | UDper middle 25\% | $\begin{aligned} & \text { TOO } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in semole (No. Lom sales value ( $5000^{\circ}$ s) Migh saies value ( $\$ 000$ 's) | $(1)^{3}$ | -- |  | -- | -- |
|  |  |  | verage (\$000 |  |  |
| Operating ectivities Cosh from operstions Depreciotion Other | $x$ $\times$ $\times$ | -- | -- | -- | - |
| Dividends | x | -- | -- | -- | -- |
| Investment ectivities <br> Disposel of fixed assets <br> Purchase of fixed assets <br> Increase in investment <br> Decrease in investment | $x$ $x$ $x$ $x$ | -- | -- | -- | -- |
| Financing activities <br> Increase in long term debt Repayment of long term dedt <br> Loans fiom shareholders <br> Reparment of loans from sharetioldeis <br> Bovances \& loans from government <br> Increase in equity <br> Decresse in equity <br> Other | $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ |  | - <br> - <br> - <br> - <br> - | - - -- -- -- | - - $=-$ $=-$ - |
| Increase(decrease) in cash s equivalents Cash equivalents-Beginning of the rear Cash \& equivalents - End of the yeer | $x$ $\times$ $\times$ $\times$ | -- | -- | -- | -- |

(1) These estimetes are pesed on sample of incorporated businesses reporting seles beiween 525,000 end $\$ 2,000,000$. Somple count includes only those Dusinesses reporiing statment of changes
Ser Table I for symbols and noies

TABLE 5. Employment changes by size of business. 1984-1987 based on Sic ciassification in 1987 New Brunswick, Sports and Recreation clubs and Services (SIC 965 )

|  |  |  |  | Changes in numb with paid | of businesses playees |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Business ize expressed in overage labour units(9) | Number of businesses | $\begin{array}{r} \text { Total payrall } \\ \{\$ 000 \text { 's) } \end{array}$ | Average labour units(1) | Newly reporting(2) | No longer reporting(3) |
| 1984 |  |  |  |  |  |
| Totel | 133 | 5.698 | 491 | 17 | 14 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \end{aligned}$ | 129 2 2 | 4.134 $x$ $x$ | $\begin{array}{r} 347 \\ 38 \\ 106 \end{array}$ | 17 | 14 |
| 500 and over | - | - | - | - | - |
| 1987 |  |  |  |  |  |
| Total | 147 | 7.549 | 523 | 28 | $\cdots$ |
| less than 20 $20-99$ | 142 | 4.752 | 379 124 | 28 | $\cdots$ |
|  |  | - | - | - | . |
| 500 and over | 1 | x | 120 | - | . . |

 Survey of Employment. Paypoll and Moups. Statisics Canade. Catalogue 72-002. An average labour unit could de interpreted as full-time employee Note that the business size groups used are deiermined ot the consob level. Thus if obusiness has at last 500 emplovees in lanades whole Dut less then thet numper in eny given province it is shom in the 500 and over groud.
12. Refers to businesses reporting no payroll deductions in the provious year
(3) Refers to businasses reporting no payroll deductions in the following yest
*Newly reporiing" and "no longer reporting" businesses are assumed to have been in aciivity for six months and the intormation is edjusted accordingiy

Set iacle I for symads and notes

TABLE 6. Selected operating characteristics of smali businesses by sales quertile, $1985-1987$
New Brunswlek. Sports and Recreation Clubs and Services (SIC 965)


| Mumber of observations in sample <br> Aver ge sales $\$$ <br> Average expense $\$$ <br> Average net profit (loss) \$ | $\begin{array}{r} 7 \\ 90.468 \\ 74,668 \\ 15.800 \end{array}$ |
| :---: | :---: |
| Businesses reporting profit (Mo.) | 6 |
| Average sales $\$$ | 91.879 |
| Average expense \$ | 72.404 |
| Average net profit \$ | 19.475 |
| Businasses reporting loss (No.) | 1 |
| Average sales \$ | 34.935 |
| Average expense \$ | 44,714 |
| Average net loss \$ | -9,779 |

1985

1986

| Mumber of observations in sample <br> Average sales $\$$ <br> Average expense \$ <br> Averoge net profit (loss) \$ | $\begin{array}{r} 380.734 \\ 359.662 \\ 21.072 \end{array}$ |
| :---: | :---: |
| Businesses reporting a profit (Mo.) | 7 |
| Average sales \$ | 380.734 |
| Average expense \$ | 359.662 |
| Average net Drafit \$ | 21.072 |
| Businesses reporting a loss (Mo.) |  |
| Average sales \$ |  |
| Average expense \$ |  |
| Average net loss \$ |  |

1987

| Wumber of observations in sample <br> Average sales \$ <br> Average expense $\$$ <br> Average net profit (loss) \$ | $\begin{array}{r} 19 \\ 201.058 \\ 211.210 \\ -10.142 \end{array}$ |
| :---: | :---: |
| Businestes reporting profit (Mo.) <br> Average sales \$ <br> Average expense $\$$ <br> Average net profit $\$$ | $\begin{array}{r} 13 \\ 232,153 \\ 204,028 \\ 28,125 \end{array}$ |
| Businesses reporting lose (No.) <br> Average sales \$ <br> Averape expenses <br> Average net loss $\$$ | $\begin{array}{r} 5 \\ 176.253 \\ 225.064 \\ -48.811 \end{array}$ |

11 Thest estimates are based on sample of businesses reporting sales betwem $\$ 25,000$ and $\$ 2.000,000$.
See table 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales. 1987
New Brunswick, Barber Shops (SIC 9711)

|  | Total(1) |  | Bottom 25\% |  | $\begin{array}{r} \text { Lowe? } \\ \text { midole } 25 ; \end{array}$ |  | Upper midde 25: |  |  | Tof |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (NO.) Law sales value ( $\$ 000$ 's) High sales value (\$000's) |  | 8 $(1)$ $11)$ |  | -- |  | -- |  |  |  |  |  |
| Selected expense item | Industry sverage(2) |  |  |  |  | $\begin{aligned} & \text { \% busi- } \\ & \text { nesses } \\ & \text { reoorting } \end{aligned}$ | Reporting businesses only ( 3) |  |  |  |  |
|  | Tot ${ }^{1}$ | Bottom 25\% | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Upper } \\ & \text { middle } \end{aligned}$ $25 \%$ | $\begin{aligned} & \text { ToD } \\ & 25 \% \end{aligned}$ |  | Total | Bottom 25\% | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | Udoer middie 25\% | $\begin{aligned} & \text { Too } \\ & 25 \% \end{aligned}$ |
|  | Parcent of sales |  |  |  |  |  | Percent of sales |  |  |  |  |
| Decupancy expenses | 16.7 | -- | -- | -- | -- | 96.0 | 17.4 | - | - | -- | -- |
| Deprecition | 1.0 | -- | -- | -- | -- | 83.5 | 1.2 | -- | -- | -- | -- |
| Rapairs \% maintenance | 0.5 | -- | -- | -- | -- | 19.9 | 2. 5 | -- | -- | -- | -- |
| Hest, light s telophone | 3.9 | - | -- | -- | -- | 71.0 | 5.5 | -- | -- | -* | -- |
| Rent | 11.3 | - | -- | -- | -- | 83.5 | 13.5 | -- | -- | - | -- |
| Personnel expmenses | 24.3 | - | -- | -- | -- | 95.0 | 25.1 | -* | -- | - | -- |
| Finsncial expenses | 3.3 2.4 | -- | -- | -- | -- | 96.0 68.2 | 3.5 3.6 | -- | -- | -- | -- |
| Interest \& Dank charges Professional fees | 2.4 0.9 | -- | -- | - | - | 78.8 | 3.6 1.1 | -- | -- | -- | -- |
| Other expenses | 19.7 | - | -- | -- | -- | 100.0 | 19.7 | -- | -- | -- | -- |
| Profit (loss) | 36.0 | - | -- | -- | -- | 100.0 | 36.0 | -- | -- | - | -- |
| Total | 100.0 | -- | -- | -- | -- | 100.0 |  | - - | -- | -- | - |

## Symbols

- zero or no observations
- = too small too be expresseo
not spplicable
$x$ confidentisl


## Footmotex

(1) These estimates ore based on samol of businesses peporting sales between $\mathbf{2 5}, 000$ and $\mathbf{2}$, 000,000.

Totel weighted expenditure on given iten
(2) Velue in each cell $=$ Total weionted sales of all businesses in the sample $\times 100$ for fach quartile
(3) Value in each cell $=\frac{\text { Total weighted expenditure on given item }}{\text { Total weighted sales of businesses reporting this item of gocpendirure }}$ foo for quertile.

This portion of the toble pertains oniy to the businesses reporting the specific expense item. Therefore these ratios feralculato individuelly and the cozal will not necessarily equal $100 \%$.

## Notet

Date are shown by quertiles when of least 13 of the sampled busimesses report the specific ivem.
hecords wire renked in escending order according to sales size. Each quartile li. bottom 25\%, Iower midale 25z, tc. ropresents one querter of the totel number of businesses. Within each quertile, the ever age retio is presented. For comperison purposes, the high and low velues of sales are shown

How so use the enbles
111 Locete the appropriste seles range thet is displayed on the two lines entitied "low soles velue" end aMigh seles veluem
$(2)$ The selected ronge will indicete the proper quartile. i. e. The botton 25\%, the lower middle 25\%. the upper midd $25 \%$ op the top 25\%.
(3) Dats perteining to the selocted seles size range will be in that quartile.

## Standerd Industrial CIesslfiestion Definition (SIC 19s0):

SIC 2711 - Berber Shops
Busimesses primar ily engaged in providing men's berbering and hair styling services such as barber shops and men"s heir stylist shops.

TABLE 2. Balance sheet profile for incorporated bustnesses only, 1987
New Brunswick, Barber Shops (SIC 9711)

|  | Total(1) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { bower } \\ \text { midole } 25 \% \end{array}$ | Upper midale 25\% | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samele (Mo.) Low sales value ( $\$ 000$ 's) Migh sales value ( $\$ 000$ 's) | $(1)^{2}$ | -- |  | -- |  |
|  | Average ( 8000 's) |  |  |  |  |
| Asets <br> Cash <br> accounts and notes receivable <br> Inventory <br> Other current assets <br> Total current assets <br> Fixed assets <br> Less: Accum. dep. on fixed essets <br> Other assets | $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ | -- <br> $-=$ <br> -- <br> -- <br> -- <br> - | -- -- -- -- -- | - - - - -- -- | - <br> - <br> - <br> - <br> - |
| Total assets | $\times$ | - | - | -- | - |
| Lisbilities and equity Current loans Other curcent liabilities Total current liabilities Mortgages payable Long term dabt Other lisbilities | $x$ $x$ $x$ $x$ $x$ $x$ $x$ | -- <br> -- <br> - <br> - | -- | -- -- -- -- | - |
| Total lisbillties Total equity | $x$ $x$ | -- | -- | -- | -- |


|  | Total(1) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { bower } \\ \text { midole } 25 \% \end{array}$ | Upper midale 25\% | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samele (Mo.) Low sales value ( $\$ 000$ 's) Migh sales value ( $\$ 000$ 's) | $(1)^{2}$ | -- |  | -- |  |
|  | Average ( 8000 's) |  |  |  |  |
| Asets <br> Cash <br> accounts and notes receivable <br> Inventory <br> Other current assets <br> Total current assets <br> Fixed assets <br> Less: Accum. dep. on fixed essets <br> Other assets | $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ | -- <br> $-=$ <br> -- <br> -- <br> -- <br> - | -- -- -- -- -- | - - - - -- -- | - <br> - <br> - <br> - <br> - |
| Total assets | $\times$ | - | - | -- | - |
| Lisbilities and equity Current loans Other curcent liabilities Total current liabilities Mortgages payable Long term dabt Other lisbilities | $x$ $x$ $x$ $x$ $x$ $x$ $x$ | -- <br> -- <br> - <br> - | -- | -- -- -- -- | - |
| Total lisbillties Total equity | $x$ $x$ | -- | -- | -- | -- |

Upper
(II) These estimstes are besed on semple of businesses reporting sales between $\$ 25.000$ ond 82.000 .000 .
see fable 1 for symbols ano notes.

TABLE 3. Financtal retios(1) for incorporsted businesses oniy, 1987
New Brunewick. Barber Shops (SIC 9711)

|  | Total(2) | $\begin{array}{r} 801 t 0 m \\ 25 \% \end{array}$ | Lower middle 25\% | Upper $\text { midd } 25 \%$ | Top $25 \%$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesser in sample (No.) Low soles value ( 8000 s) Migh sales value ( $9000^{\circ}$ s) | $(1)^{2}$ |  |  |  | -- |
|  |  | Average |  |  |  |
| Liauidity retio Current ratio (times) | $x$ | -- | - | -- | -- |
| Leverage ratios <br> Debt/equity patio (times) <br> Interest coverage ratio (times) <br> Debt ratio (times) | $x$ $x$ $x$ | -- | -- | -- | -- |


(2) Thase estimetes ere based on semplo of businesses piporting seles between $\$ 25,000$ end $\$ 2,000,000$

See inble 1 for ymbols and notes.

## Definitions:

1. Liquidity retio:

Curpent $=$ current ssse:s $/$ current lisbilitiss.
2. Levernge retios:

Debt/equity = total liabilities / equity.
el Hebt ratio = total liabilities f cotal assets
el Inerest coversge = net profit interes: expense/ interest expense.

TABLE 4. Statement of changes in financtal position for incorporated businesses only. 1987
New Brunswick, Barber shops (SIC 9711)

 only those businesses riporting a statement of changes
See Table 1 for symbols and notes.

TABLE 5. Employment changes by size of businass, 1984-1987 besed on SIC claselficetion in 1987
New Brunswick, Barber and Beauty Shops (SIC 971)



 Survey of Employment, Payroll and Hours. Sististics Canada. Catalogue 72-002. An aver age labour unit coufd be interpreted as a fulf-time employee. Note that the business size groups used are determined at the Canso level. Thus if a business has at leest
500 emoloyees in Canada as whole but less than thet number in ony given province it is shown in the soo and over group
121 Reters to businesses reporting no payroli deductions in the provious 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 facle 1 for symtols and notes

TA8LE 6. Selected operating characteristics of small businesses by sales quartile. $1985-1987$
New Brunswick, Barber Shops (SIC 9711)

|  | Tota:(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | tower $\text { middle } 25 \%$ | Upper $\text { m:ddle } 25 \%$ | ToD 25: |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | 1985 |  |  |
|  |  |  |  |  |  |
| Average sales 8 | 39.232 | -- | -- | -- | - |
| Average expense $\$$ | 20.643 | -- | -- | -- |  |
| Average net Drofit (loss) \$ | 18.589 | -- | -- | -- | -- |
| Businessee reporting profit (No.) | 9 |  |  |  |  |
| Average sales $\$$ Averige expense $\$$ | 39.232 20.643 | -- | -- | -- | -- |
| Average expense $\$$ Average net profit $\$$ | 20.643 18.589 | -- | -- | -- | -- |
| Businesses reporting loss (Mo.) | - |  |  |  |  |
| Average sales $\$$ | - | -- | -- | -- | -- |
| Average expense $\$$ | - | - | -- | - | -- |
| Average net loss \$ | - | -- | -- | -- | -- |

1985


| Number of observations in sample | ${ }^{8}$ |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Average sales $\$$ | 49.178 | -- | -- | -- |
| Average expense \$ | 35,338 | -- |  |  |
| Average net profit (iass) \$ | 13.840 | -- | -- | -- |
| Businesses reporting profit (Mo.) | ${ }^{8}$ |  |  |  |
| Average sales 8 | 49,178 | -- |  |  |
| Average expenses | 35.338 | -- | -- |  |
| Avesage net profit | 13.840 | -- | -- | -- |
| Susinesses reporting lose (Mo.) | - |  |  |  |
| Average sales \$ |  | -- | -- | -- |
| Average expenses |  | -- | - |  |
| Average net loss |  | -- | -- |  |

(11) These estimetes bre based on semple of businesses reporting sales between $\$ 25.000$ and $\$ 2.000 .000$.

See table if for symols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brunswick, Beauty Shops (SIC 9712)

|  | Total(1) |  | Bottom 25\% |  | kowe: <br> middle 25\% |  | Upder middle 25\% |  |  | $\begin{aligned} & \text { Tof } \\ & 25 \% \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( 5000 's) High saies value (\$000's) |  | $\left.\begin{array}{l} 46 \\ 11 \\ 1 \end{array}\right\}$ |  | -- |  | -- |  |  |  |  |  |
| Selected expense item | Industry average(2) |  |  |  |  | $\begin{aligned} & \text { \% busi- } \\ & \text { nesses } \\ & \text { report ing } \end{aligned}$ | Reporting businesses onty (3) |  |  |  |  |
|  | Total | $\begin{array}{r} \text { Bot+am } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lower } \\ & \text { middl. } \\ & 25 \% \end{aligned}$ | $\begin{array}{r} \text { Unoer } \\ \text { midole } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |  | Total | Bottom 25\% | $\begin{aligned} & \text { Lower } \\ & \text { middle } \\ & 25 \% \end{aligned}$ | $\begin{array}{r} \text { Upoer } \\ \text { midel } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { ToD } \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Percent of sales |  |  |  |  |
| Oceupency expenses | 16.3 | -- | -- | -- | -- | 100.0 | 16.3 | -- | -- | -- | -- |
| Depreciation | 2.5 | -- | -- | -- | -- | 81.1 | 3.0 | -- | -- | -- | -- |
| Repairs 8 maintenance | 2.0 | -- | -- | -- | -- | 51.4 | 3.9 | -- | -- | - | -- |
| Hest, light \& telephone | 3.0 | -- | -- | - | -- | 77.8 | 3.9 | -- | - | - | =- |
| Rent | 8.8 | -- | -- | -- | - | 87.7 | 10.0 | -- | - | -- | - |
| Personnel expenses | 35.4 | -- | -- | -- | -* | 87.2 | 40.6 | -- | -- | -- | -- |
| Financial expenses | 2.5 | -- | -- | -- | -- |  |  | -- | -- | -- | -- |
| Interest 8 oank charges Prafessional fees | 1.9 0.7 | -- | -- | -- | -- | 65.6 64.7 | 2.7 1.0 | -- | -- | -- | -- |
| Other expenses | 27.2 | - | -- | - | -* | 100.0 | 27.2 | -- | -- | -- | -- |
| Profit (loss) | 18.5 | -- | -- | - | -- | 100.0 | 18.5 | -- | -- | -- | -- |
| Total | 100.0 | -- | -- | - | -- | 100.0 | $\cdots$ | -- | -- | - | - |

## Symbels

zero or no observetions
-- too smell too be expressed
not applicable
$\times$ confidential

## Footnoter

(11 These estimeses sre besed on sampl of pus inesses reporting seles between 325,000 sno $\$ 2,000,000$
(2) Velue in each call $z$ lotal weighted oxpenditure on given item

inis portion of the table perteins only to the businesses reporiing the specific expense item. Therefore these retios bre calculated individublly end the tolal will not necessarily equal $100 \%$.

## motes

Oats are shown by quartiles when at least 13 of the semplad businesses report the specific item
Records were ranked in ascending order according to seles size. Eseh quartile (i.e. Dottom 25\%, lower midde 25\%. etc.) represents one quarter of the sotel number of Dusinesses. Within each quartile, the average ratio is presented. For comparison purposes. the high and low values of seles se shown.

Mow to use the tables
(1) Locate the appropriete teles renge that is displayed on the two lines mitiad "low sates value" and "high sties value"
(2) The selected range will Indicte the proper qumitic, i.e. the bottom $25 \%$, the lower middle $25 \%$, the upper midde $25 \%$ or the $10025 \%$.
(3) Deta perimining to the stolaciod seles size range will be in that quartile

5tenderd Industrisl Classifiestion Definition (SIC 1880):

## SIC 8712 - Beauty Shops

Businesses pimerity angaged in providing women's hairdressing and bebuty services such as beauty parlours, beauty salons. Deauty shops, momen's only manicuring and women's hair stylist shops.

TABLE 2. Balance sheet profile for incorporeted businesses only. 1987
New Brunswick. Beauty Shops (SIC 9712)

|  | Total(1) | $\begin{array}{r} \text { Botiom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { dower } \\ & \text { middle } 25 \% \end{aligned}$ | Upper $\text { middle } 25 \%$ | $\begin{aligned} & \text { TOO } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales vaiue (5000's) High sales value ( $\$ 000^{\circ}$ s? | $\begin{aligned} & 18 \\ & (1) \\ & (1) \end{aligned}$ | -- | -- |  | -- |
|  | Average $\{5000$ s $\}$ |  |  |  |  |
|  |  |  |  |  |  |
| Cash |  | -- | -- | -- | -- |
| Accounts and notes receivable | 1 | -- | -- | -- | -- |
| Inventory | - | -- | -- | -- | -- |
| Other current assets | 14 | -- | -- | -- | -- |
| Total curient essets | 15 | -- | -- | -- | -- |
| Fixed assets | 16 | -- | -- |  | -- |
| Less: Accum. dep. on fixed assets | - | -- | -- | -- | -- |
| Other sssets | 5 | -- | -- | - | -- |
| Total assets | 37 | $\cdots$ | -* | - | - |
| Lisbilities and equity - |  |  |  |  |  |
| Current loans l | 14 | -- | -- | -- | -- |
| Total curcent liabilities | 18 | - | -- | -- |  |
| Mortgapes payable | - | -- | -- | -- | -- |
| Long term debt | 2 | -- | - | - | -- |
| Othe? liabilities | 11 | -- | -- | -- | -- |
| Total liabilities | 32 | -- | -- | -- | -- |
| Total equity | 5 | -- |  | -- | - |

(1) These estimstes are besed on sampl of businesses reporting sales between $\$ \mathbf{2 5 , 0 0 0}$ and $\mathbf{\$ 2 , 0 0 0 , 0 0 0}$.

See fabie 1 for symbols and notes.

TABLE 3. Financial ratios (1) for incorporated businasses oniy. 1987
New Brunswlck, Eemuty Shops (SIC 9712)

|  | Total (2) | Bottom |
| :--- | :---: | :---: | :---: | :---: |

11 The retios represent the overege of retios for each business in the group and cannot be celculated from the figures shown in toble 2 .
(2) Thest estimetes ere besed on semple of businesses peporting seles beimeen \$25,000 and \$2,000,000.

See Table ifor symbols and notes.

## Definitions:

1. Liquidity retio:

Current $=$ current assets / current liabilities
2. teverage retios:
a Debr/equity $=101$ al 1 iabiliqies $/$ equity
b) Deb: ratio $=$ total |isbilities / total assets.
c) Interest coversge = net prafit interest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only. iget
New Brunswick, Beauty Shops (SIC 9712)

| Total(1) | Botiom | Lower | Uoper |
| :--- | ---: | ---: | ---: |
|  | $25 \%$ | miod'e $25 \%$ | midole $25 \%$ |


(1) These estimetes ore desed on sample of incorporared businasses reporting sales between $\$ 25.000$ and $\$ 2,000,000$. Semple count includes only those businesses reporting stotenent of chonges.
see table 1 for symbls and notes.

TABLE 5. Employment changes by size of business. 1984-1987 based on SIC ciassification in i987
New Brunswick, Barber and Beauty Shops (SIC 371)


[^34]See tatle 1 for symbols and notes

TABLE 6. Selected operating characteristics of small businesses by sales quartile. 1985-1987
New Brunswick, Beauty Shops (Sic 9712)


1985
Wumber of observations in sample
Average soles $\$$
Average mpense
Average net profit (loss) $\$$
Dusinesses reporting profit (Mo.)
Average sales $\$$
Average expense
Average net profit
Businesses reporting lose (Mo.)
Average soles
Average expense $\$$
Average net loss $\$$
20
78.105
67.717
10.388

18
70.783
58.328
12.405

2

1856

| Mumber of observetions in sumple <br> Average sales \$ <br> Average expense \$ <br> Average net profit (loss) \$ | $\begin{array}{r} 39 \\ 59.735 \\ 59.913 \\ 7.822 \end{array}$ |
| :---: | :---: |
| Busineses reporting opofit (No.) <br> Average sales \$ <br> Average expense $\$$ <br> Average net profits | $\begin{array}{r} 35 \\ 60.795 \\ 49.928 \\ 10.867 \end{array}$ |
| Susinerses reporting loss (Mo.) <br> Avernge sales \$ <br> Average expense <br> Average net loss $\$$ | $\begin{aligned} & 34,017 \\ & 35,517 \\ & -1,500 \end{aligned}$ |

1987
Mumber of observations in sampl
Average sales $\$$
Average expense $\$$
Average net profit (loss) $\$$

| $\begin{array}{r} 51 \\ 68.869 \\ 60.389 \\ 8.480 \end{array}$ | $\begin{aligned} & 31.792 \\ & 21.450 \\ & 10.342 \end{aligned}$ | $\begin{array}{r} 40,580 \\ 32,479 \\ 8,101 \end{array}$ | $\begin{array}{r} 55,659 \\ 46,146 \\ 5,513 \end{array}$ | $\begin{array}{r} 147.446 \\ 141.479 \\ 5.967 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: |
| $\begin{array}{r} 41 \\ 66.070 \\ 55.470 \\ 10.600 \end{array}$ | $\begin{aligned} & 30.934 \\ & 18.204 \\ & 12.730 \end{aligned}$ | $\begin{array}{r} 40.580 \\ 32.479 \\ 8.101 \end{array}$ | $\begin{aligned} & 55.763 \\ & 44.825 \\ & 10.938 \end{aligned}$ | $\begin{array}{r} 137.002 \\ 126,370 \\ 10.632 \end{array}$ |
| $\begin{array}{r} 10 \\ 89,136 \\ 96,732 \\ -7.596 \end{array}$ | $\begin{array}{r} 36.240 \\ 38.285 \\ -2.045 \end{array}$ | - | $\begin{array}{r} 53.988 \\ 67,419 \\ -13.431 \end{array}$ | $\begin{array}{r} 177.179 \\ 184.492 \\ -7.313 \end{array}$ |

(9) These estimates are besed on somple of businesses reporting seles bytween $\mathbf{\$ 2 5 , 0 0 0}$ and $\$ 2,000,000$

See table ifor symools and notes

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brunswick, Combination Barber and Beauty Shops (SIC 9713)


## Symbol:

zero or no observations
-- too smell too be expressed
not spplicsble
$\times$ confidentiol
Pootnotes
(1) These
ntimetes sre besed on a sample of bus inesses reporting soles between $\$ 25,000$ and $\mathbf{8 2 . 0 0 0 , 0 0 0}$.
(2) Value in each cell $=\frac{\text { Total weighred expenditure on given item }}{\text { Total weighted sales of bil businesses in the sample }} \times 100$ for esch quartile.
(3) Value in each cell $=\frac{\text { Total weighted expenditure on given item }}{\text { Totel weighted sales of businesses reporing this item of expenditure }} \times 100$ for ach quartile.

This portion of the iable pertains only to the businesses reporting the specific expense irem. Therefore these ratios are calculated individuslly and the iotal will not necessarily equal $100 \%$.

Motex
Data are shown by quariles when ai least 13 of the samoled businesses report the specific item.
Records were ranked in ascending order according to sales size. Each quertile li.e.bottom 25\%, lower middle 25\%, etc. feprests one quarter of the totel number of businesses. Within esch gusitile, the overge ratio is presented. For comparison purposes, the high and low volues of sales ore shown.

Mow to use the tind les
(11 Locate the approprist sales range that is displayed on the two tines entitied "low sales value" ond "high sales velue"
(2) The selected range will indicate the proper quartile, i. the bottom 25\%, the lower midde $25 x$, tho upper midele $25 \%$ or the top 25\%.
(3) Date pertaining to the selected sales size range will be in that quartile.

## Stenderd Industris) CIsssificerion Definition (SIC 1980):

sic 9713 - Combinetion Barber end Benuty Shops
Businesses primarily engaged in providing men's berbering or hair siyling end women's hairdressing andfor beauty services on the same premises such as barder and beauty shop combinations and unisex haip stylist shops

TABLE 2. Balance theet profile for incorporated businesses only. 1987
New Brunswick, Combination Barber and Beauty Shops (SIC g713)

(1) These estimates are besed on semple of ousinesses reporsing sales berween $\$ 25,000$ and $\mathbf{2 2 , 0 0 0 . 0 0 0 .}$
see itble i for symools ano notes

TABLE 3. Financiel ratios(1) for incorporeted businesses only. 1987
New Erunswick, Comblnation Berber and Beauty Shops (SIC 9713)

|  | Total (2) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | Lower middle 25\% | Upper midde 25\% | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (NO.) Low ssles value ( $\$ 000 \mathrm{~s}$ ) High sales value ( $\$ 000^{\prime}$ s) | (1) ${ }^{1}$ | -- | -- | -- | -- |
|  | Averege |  |  |  |  |
| Liquidity retio Current ratio (times) | 0.5 | -- | -- | -- | -- |
| Leverage petios <br> Debtiequity ratio (times) <br> Interest coverage retio (times) <br> Debt petio (times) | $\begin{aligned} & 1.0 \\ & 9.2 \\ & 0.5 \end{aligned}$ | -- | -- | -- | -- |

(1) The retios represent the everege of patios for ench businest in the group and cennot be celewleted from the figures shown in teble 2 .
(2) These espimetes ere besed on esple of businesses reporting seles between $\mathbf{2 5}, 000$ shd $82,000,000$.

See reble 1 for symbols and notes.

Oefinitions:

1. Liquidity ratio:

Current = current assets / cuprent lisbilities.
2. Leverage ratiof:
al Debt/equity = total liabilisies / equipy
(b) DeDt retio = total liabuities/total asseis
cl interest coverage z net profit. interest expense/interess expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987
New Brunswick. Combination Barber and Beauty Shops (Sic 9713)

|  | Fotal(1) | $\begin{array}{r} \text { Bot } 40 \mathrm{~mm} \\ 25: \end{array}$ | howe : midde 25\% | UpDe: $\text { middie } 25 \%$ | $\begin{aligned} & \text { Tof } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Rusinesses in sample (No. Low sales value ( $\$ 000$ 's) Migh sales value ( $\$ 000^{\prime}$ s) | $\left\{\begin{array}{r} 4 \\ \{1\}^{4} \end{array}\right.$ | -- | -- | -- |  |
|  |  |  | verage $1 \$ 000$ |  |  |
| Operating ectivities Cash from oderations Dedreciation Other | $\begin{aligned} & x \\ & x \\ & x \\ & x \end{aligned}$ | -- | -- | -- | -- |
| Dividends | $x$ | -- | -- | -- | -* |
| Investment ectivities <br> Disposal of fixed assets <br> Purchase of fixed assets <br> Increse in investment <br> Oecresse in investment | $\begin{aligned} & x \\ & x \\ & x \\ & x \\ & x \end{aligned}$ | -- | -- | -- | - <br> - <br> - |
| Financing activities <br> incresse in long term debt <br> Repayment of iong term debt <br> Loans from shareholders <br> hepayment of loans from shareholders <br> Advances of ioans from government <br> incresese in equity <br> Decrease in equity <br> Other | $\begin{aligned} & x \\ & x \\ & x \\ & x \\ & x \\ & x \\ & x \\ & x \\ & x \end{aligned}$ | - <br> - <br> - <br> - <br> - <br> - | - - - - - - | - - - - - | - |
| Increse(decresse) in cash equivelents Cash equivelents-8eginning of the yeer Cash equivelents - End of the year | $x$ $\chi$ $\chi$ $x$ | -- | -- | -- | -- |

11 These estimates are dased on ample of incorporated ousinesses reporifing sales beiween $\$ 25,000$ and $\$ 2,000,000$. Sample count includes only those businesses reporting osiatemeni of chenges.
see ieble 1 for symbols and notes

TABLE 5. Employment changes by size of business. 1984-1987 based on SIC ciassificetion in i987
Now Brunswick. Barber and Beauty Shops (SIC 971)
Business size expressed in
average labour units(1)
(11) average labour units are colculated Dy dividing totsl peypoll by the average annual wege and salary pate as raported in the Super of Employment. Dayroll and mours. Statistics Consode. Caralogue $72-002$. An averoge ladour unit could be interdeted as e fuli-fime employec. Nore that the business size groups used are dererminted at the canade fovel. Thus if a business has at least 500 mployees in candod as a whole but less than that number in eny given province it is shown in the 500 and over group.
(2) Refars to businesses reporting no payroll deductions in the previous year
(3) Refers to businesses reporting no payroll deductions in the following year

[^35]TABLE 6. Selected operating characteristics of smeli businesses by saies quartile. 1985-1987
New Brunswick. Conbination Barber and Beauty Shops (SIC 9713)

|  | Total(1) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | midde $\begin{array}{r}\text { Lower } \\ \text { mi }\end{array}$ | Upper miode 25\% | To 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | 1985 |  |  |
| Mumber of observations in samole | 6 |  |  |  |  |
| Average sales \$ | 64.992 | -- | -- | -- |  |
| Averoge expense \$ (10es) | 56.386 | - | -- |  |  |
| Averse net profit (loss) \$ | 8,006 | -- | - | -- | - |
| Busimesces reporting profit (Mo.) | 5 |  |  |  |  |
| Average sales 8 | 77.488 | -- | - | -- | - |
| Average expense ${ }^{\text {a }}$ | 64,980 | -- | -- | -- | -- |
| Average net profit \$ | 12,508 | -- | -- | - | -- |
|  |  |  |  |  |  |
| Averape sales $\$$ | 40.000 | "- | -- | -- | -- |
| Average expense \$ | 11.000 | " | - | $\cdots$ | -- |
| Average net loss 8 | -1.000 | -- | -- | -- | -- |

1986

| Mumber of observetions in somple <br> Averoge sales $\$$ <br> Average expense \$ <br> Average net profit (lass) \$ | 15 69.239 55.822 13.417 |
| :---: | :---: |
| Businesses reporting profit (Mo.) | 13 |
| Averoge sales ${ }^{\text {s }}$ | 69.349 |
| Average expense \$ | 54,221 |
| Aversege net profit \$ | 15.128 |
| Busimesses roporting loss (Mo.) | 2 |
| Averege sales \$ | 41.706 |
| Average expense 3 | 46.414 |
| Average net loss $\$$ | -4.708 |

1987

| Number of observations in semple <br> Average seles $\$$ <br> Average expense $\$$ <br> Average net piofit (loss) \$ | $\begin{array}{r} 11 \\ 99.800 \\ 87.888 \\ 11.912 \end{array}$ |
| :---: | :---: |
| Businesses reporting erofit (No.) |  |
| Average stles S | 99.800 |
| Average expense 8 | 87,888 |
| Average net profits | 11.912 |
| Businestes reporting a loss (Mo.) | - |
| Average sales 5 | - |
| Average expense ${ }^{\text {S }}$ | - |
| Average net loss |  |

111 These estimeres are besed on samol of businesses reporting seles beiween $\$ 25.000$ and $\$ 2.000 .000$
See table 1 for symbols and nozes

TABLE 1. Selected operating ratios, in percant of sales, 1987
Now Brunswick, Laundry and Cleaners (SIC 972)

|  | Tots1(1) |  | Bottom 25\% |  | kower middle 25\% |  | Upper midde $25 \%$ |  |  | $\begin{aligned} & \text { ToD } \\ & 25: \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No. Low sales value ( $\$ 000$ s) High sales value (\$000's) |  | $\left.\begin{array}{l} 17 \\ (1) \\ 11 \end{array}\right)$ |  | -- |  | -- |  |  |  |  |  |
| Selected expense item | Industry average (2) |  |  |  |  | $\begin{aligned} & \text { \% busi- } \\ & \text { nesses } \\ & \text { reporting } \end{aligned}$ | Reporting businesses only (3) |  |  |  |  |
|  | Total | $\begin{array}{r} 80+40 \mathrm{~m} \\ 25 \% \end{array}$ | $\begin{gathered} \text { Lower } \\ \text { middle } \\ 25 \% \end{gathered}$ | $\begin{aligned} & \text { Upper } \\ & \text { middl } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |  | Total | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lower } \\ & \text { middle } \\ & 25 \% \end{aligned}$ | Uipper middl $25 \%$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Percent of sales |  |  |  |  |
| Occupency expenses | 19.4 | -- | - | -- | -- | 100.0 |  | -- | -- | -- | - |
| Dedreciation | 6.2 | -- | -- | -- | -- | 87.3 | 6.4 | -- | -- | - | -- |
| Redoips mointonance | 2.2 | -- | -- | -- | -- | 84.8 | 2. 6 | -- | -- | -- | -- |
| Heat. I ight \& telephone | 6.4 4.5 | -- | -- | -- | -- | 97.3 64.3 | 6.6 7.1 | -- | -- | -- | -- |
| Personnel expenses | 44.3 | -- | - | -- | -* | 100.0 | 44.3 | -* | -- | - | - |
| Financial expenses | 4.9 | -- | -- | -- | -- | 100.0 | 4.9 | -- | -- | =- | -- |
| Interest \& bank charges | 3.9 | -- | -- | -- | -- | 100.0 | 3.9 | -- | -- | -- | -- |
| Professionat fees | 1.1 | -- | -- | -- | -- |  |  | -- | - | -- | -- |
| Other expenses | 30.2 | -- | - | -- | -- | 100.0 | 30.2 | -- | -- | -- | -- |
| Profit (loss) | 1.2 | -- | -- | -- | -- | 100.0 | 1.2 | -* | -- | - | -- |
| Total | 100.0 | -- | -- | -- | -- | 100.0 |  | -- | -- | - | -- |

## Sy=0ol:

zero or no observetions
-. 100 small 100 be expressed
not applicable
$\times$ confidential

## footnotes

(1) These estimetes are based on sample of businesses reporting sales between $\$ 25,000$ and $\$ 2.000,000$

(3) Veiue in each cell $=\frac{\text { Total weighted expenditure on given item }}{\text { lotal weighted sales of businesses reporting this item of expendiqupe }}$ forertile

This portion of the table pertains only to the businesses reporting the specific expense item. Therefore these ratios bre colculated individually and the total will not necesserily equal $100 \%$.

## Metes

Dato are shown by quartiles when at laast 13 of the sampleg businesses repori the specific itum
Records were ranked in sscending order according to stes size. Each quspile li. bottom $25 \%$. lawer midde $25 \%$, etc.l represents one querter of the total numoer of businesses. Within each quartile, the aversge ratio is presented. For comparison purposes, the high and low values of seles are shown.

How io nse the tables
111 Locte the approprite sales penge thet is displeyed on the two lines entitied ELow sples velue" and wigh sel bs vilut
(2) The selected range will indicete the proper quertile, i. the bottom 25\%. the lower middle 25\%, the upper midde 25z or the top $25 \%$.
(3) Dete pertaining to the selected sales size range will be in that quertile.

Standard Induetrial CIEstificetion Definition (SIC 1980\}:
sic 9720 - Laundries and Cleemers
businesses primarily engaged in providing laundering. dry cleaning. valer. carper cleanimg and lingm supoly services.

TABLE 2. Balance sheet profile for incorporated businesses only, 1987
New Brunswick, Laundry and Cleaners (Sic 972)

|  | iotalil) | Bottom |
| :--- | :---: | :---: | :---: |

(11) These estimates br besec on semple of businesses reporiing sates bemben 325,000 and 32.000 .000 .

See Toble 1 for symbols and noies.

TABLE 3. Financtai ratios (1) for incorporeted businesses oniy, 1987
New Brunswick, Laundry and ciemers (SiC 972)

|  | Total(2) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\text { midd Lower } 25 \%$ | Uoper $\text { middle } 25 x$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000^{\circ} \mathrm{s}$ ) High sales value $\left(\$ 000^{\prime}\right.$ s) | $\begin{aligned} & 15 \\ & (1) \\ & (1) \end{aligned}$ |  |  | -- |  |
|  | Average |  |  |  |  |
| Liquidity ratio Cuprent ratio (times) | 1.2 | -- | -- | -- | -- |
| Leverage ratios <br> Debt/eauity retio (times) <br> Interes? coverage ratio (times) <br> Debt ratio (times) | $\begin{aligned} & 3.4 \\ & 2.2 \\ & 0.8 \end{aligned}$ | -- | -- | -- | -- |

[^36](2) These estinates bre besed on semple of businesses reporting soles between $\$ 25,000$ end $\$ 2.000 .000$.

See itable 1 for symbols and notes.

## Offinltions:

1. Liquidiey retio:

Current = cuprent assets / current lisbibisies
2. Leverage ratios:

D Debt/equity $=$ sosal liabilities $/$ equity
of Debt fatio $=$ iotal liabilipies / total assets
cl Interest coverage $=$ net drofic . interest expense $/$ interest expense

TABLE 4. Statement of changes in financial position for incorporated businesses only, i987
New Brunswick, Laundry and Cleaners (SIC 972)

|  | Total111 | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | middle $\begin{aligned} & \text { kowel } \\ & \text { m }\end{aligned}$ | $\begin{array}{r} \text { Upeer } \\ \text { middle } 25 \% \end{array}$ | Tof $25 \%$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No.) Low sales value $\left(\$ 000^{\prime}\right.$ s) High sales vaiue $\{\$ 000$ 's) | $(1)^{3}$ | -- |  | -- | -- |
|  |  |  | verage (\$000 |  |  |
| Operating ectivities Cash from operations Deprecietion Other | $\begin{aligned} & x \\ & x \\ & x \end{aligned}$ | -- | -- | -- | -- |
| Qividends | x | - | -* | -* | - - |
| Investment mctivities <br> Disposal of fixed assets <br> Purchase of fixed assets <br> Increase in investment <br> Decresse in investment | $\begin{aligned} & x \\ & x \\ & x \\ & x \end{aligned}$ | -- | -- -- -- | -- | -- <br> -- <br> - |
| Finencing octivitics <br> Incresse in long term debt Repayment of long term debt Loans from sharenol ders <br> Repayment of loans from sharehalders <br> Advances 8 loans 1 rom government <br> Increase in equity <br> Decrease in equity <br> Other | $\begin{aligned} & x \\ & x \\ & x \\ & x \\ & x \\ & x \\ & x \\ & x \\ & x \end{aligned}$ | - <br> - <br> - <br> - <br> - <br> - | -- -- -- -- -- | - <br> - <br> - <br> - <br> - | -- -- -- -- -- |
| Incrosese(decresse) in cash \& equivalents Cash \& equivalents-Beginning of the year Cash equivalents - End of the year | $x$ $\times$ $\times$ | =- | -- | -- | -- |

 only those businesses reporting statement of changes
See Tisie 1 fop symbols and hotes.

TABLE 5. Employment changes by size of butiness, 1984-1987 based on SIC ciassification in i987
New Brunswick, Laundry ind Cleaners (SIC 972)

| Business size expressed in overage labour units(1) | Number of businesses | $\begin{array}{r} \text { Total payrall } \\ \left(\$ 000^{\prime} \mathrm{s}\right) \end{array}$ | Average Iabour units(1) | Changes in number of businesses with poid employees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{array}{r} \text { Newly } y \\ \text { reporting }(2) \end{array}$ | No longer reporting(3) |
| 1984 |  |  |  |  |  |
| Totel | 75 | 6.364 | 680 | 13 | 5 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 64 9 1 1 | $\begin{array}{r} 2.475 \\ 2.571 \\ x \\ x \end{array}$ | $\begin{array}{r} 265 \\ 279 \\ 135 \\ 3 \end{array}$ | 11 2 - | 5 - - |
| 1987 |  |  |  |  |  |
| Total | 85 | 7.395 | 723 | 22 | . . |
| $\begin{aligned} & \text { less than } 20 \\ & 20 \text { : } 99 \\ & 100-499 \\ & 500 \text { and over } \end{aligned}$ | 75 11 1 2 | $\begin{array}{r} 2.570 \\ 3.149 \\ x \\ x \end{array}$ | $\begin{array}{r} 251 \\ 308 \\ 142 \\ 22 \end{array}$ | 19 3 - | , |

III Average tabour units are calculated by dividing total payroll by the average annual wage and salary rate as reported in the Surver of Employment. Paypoll and Hours. 5taristics Canada, Catalogue 72-002. An average labour unit could be interpreted as a futi-time employee. Note that the business size grouds used are determined at the canada level. Thus if a business has at least 500 employees in Canada as anole Dut less than that number in any given province it is shown in the 500 and over group.
(2) Refers to businesses reporting no paypoll deductions in the brevious year
(3) Refers to businesses reporting no payroll deductions in the following year
"Newly peporting" and "no longer reporting" businesses are assumed to have been in activity for six months and the information is adjusted accordingly.

See table : fo: symbols and notes

TABLE 6. Selected operating charecteristics of smili businesses by sitis quartile. 1985-1987
New Brunswick, Laundry and Cleaners (SIC 972)


1985

Mumber of observations in sample
Average sales $\$$
Average sales
Average expense
Average expense $\$$
Average net profit (loss) $\$$
-usinesses reporting profit (Wo.)
Aversoe sales $\$$
Average expense $\$$
Averege net profit $s$
8
170,634
154,491
16,143
16.143

5
159.526
$\begin{array}{ll}\text { Businesses reporting eloss (Mo.) } & 3 \\ \text { Avertge stes } \$ & 405.506 \\ \text { Average expense } \$ & 416.301\end{array}$
Average net loss $\$$
$-10.795$

| -- | - | -- |
| :--- | :--- | :--- |
| -- | -- | -- |
|  | - |  |
| -- | -- | -- |
| -- | - |  |
|  | - |  |
| -- | - | - |
| -- | - | - |
|  |  |  |

1986

Number of observitions in ample
Aversge sales $\$$
Average expense $\$$
16
105.239
99.395
99,395
Average ret profit (loss) \$

Businesses reporting profit (Mo.) Average sales \$
127.879

Aversge expense \$ 109.088
Average net profit $\$ \quad 13,791$

Businesses reporting loss (No.)
Average sales $\$$
154
Average expense
154.438
166.772

Average net loss $\$$-12.334

1987

| Number of observations in sample Average sales Average expense $\$$ Average net profit (loss) \$ | 27 261.569 251.306 10.263 |
| :---: | :---: |
| Businesses reporting oprofit (Mo.) | 8 |
| Average sales \$ | 252.145 |
| Average expense \$ | 237.273 |
| Average net profit \$ | 14.872 |
| Businesses reporting loss (Mo.) |  |
| Average sales \$ | 322.903 |
| Average expenses | 329.426 |
| Averape net loss ${ }^{\text {s }}$ | 6.523 |

(1) These estimates are based on a sample of businesses reporting sales between $\$ 25,000$ and $\$ 2,000,000$.

See Table i for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brunswick. Power Laundries and/or Dry Cleaners (Sic 9721)

|  | Total: 1 ) |  | Bottom $25 \%$ |  | midale 25 : |  | UDDE: middle $25 \%$ |  |  | Tor |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) bow sales value ( $\$ 000$ 's) Migh sales value ( $\$ 000$ s) |  | 12 $(1)$ 11 |  | -- |  |  |  |  |  |  |  |
| Selected expense item | Industry average (2) |  |  |  |  | $\begin{aligned} & \text { \% busi- } \\ & \text { nesses } \\ & \text { reporting } \end{aligned}$ | Reporting businesses on (y) 3) |  |  |  |  |
|  | Total | $\begin{array}{r} \text { Bot } 10 \mathrm{~m} \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lower } \\ & \text { middle } \\ & 25 \% \end{aligned}$ | $\begin{array}{r} \text { Upoer } \\ \text { middl } \\ 25 \% \end{array}$ | Top $25 \%$ |  | Totel | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | Upper middl. 25\% | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Percent of sales |  |  |  |  |
| Cost of sales | 4.9 | -- | -- | -- | -- | 32.7 | 15.1 | -- | -- | -- | -- |
| Occupency expenses | 21.5 | -- | -- | -- | -- | 100.0 | 21.5 | -- | -- | =- | -- |
| Dedrecistion | 6.4 | -. | -- | -- | -- | 100.0 | 6.4 | -* | -- | -- | -- |
| Repairs 8 maintenance | 2.8 | -- | -- | -- | -- | 100.0 | 2.8 | - | -- | -- | -- |
| Heat, light s telephone | 7.3 | - | -- | -- | -- | 96.2 | 7.6 5.3 | - | -- | -- | -- |
| Rent |  | - | -- |  | -- | 77.8 | 6.3 | -- | -- | -- | -- |
| Personnel expenses | 46.9 | - - | -- | -- | -- | 100.0 | 46.9 | - | -- | -- | -- |
| Financisl expenses | 4.3 | -- | -- | -- | -- | 100.0 | 4. 3 | -- | -- | -- | -- |
| lnterest \& bink cherges | 3.2 1.2 | - | -- | -- | -- | 100.0 96.2 | 3.2 1.2 | -- | -- | -- | -- |
| Dther expenses | 21.2 | -- | -- | -- | =- | 100.0 | 21.2 | -- | -- | -- | -- |
| Profit (loss) | 1.1 | -* | -- | -- | -- | 100.0 | 1.1 | -- | -- | -- | -- |
| Total | 100.0 | -- | -- | -- | -- | 100.0 | . ... | -- | -- | -- | -- |

```
Symbols
    zero or nc observations
-- to0 small too De expressed
    not applicadl
x confidenticl
```


## Footnotes

(1) These estimetes ar besed on sample of businesses reporting saiss between $\mathbf{2 5} 5.000$ end $\mathbf{2 2 , 0 0 0 . 0 0 0 .}$

Inis Dortion of the table pertains only to the businesses reporting the specific expense item. Therefore these retios ere celculeted individually and the toial will not necessarity equal 100 y .

## Notes

Dats ere shown by quertiles when tit least 13 of the sempled Dusinesses peport the specific item
Records were renked in ascending order becording to stes size. Each quartile li. . botrom 25z. Iower midde 25x, etc.l represents one querter of the cotal humoer of businesses. Within esch quertile. the bverege retio is presented. for conperison purposes. ine high and low vilues of seles ere shown.

## How to use the tebles


$(2)$ The selected renge will indicate the proper quertile, i.e. the botton 25\%. the lowit middt 25\%, the upper midde $25 \%$ or the 10p $25 \%$
(3) Dats perteining 10 the selected sties size renge will of in that quertile

Stenderd Inducerist C(estification Definition (SIC 1980):

## SIC 5721 - Power Lsundries andfor Dry Cleanere

 businesses include dry cleaners lexcept self-servicel. power laundry services lexcept self-servicel and power laundry and dry cleaning planis.

TABLE 2. Balance sheet proflie for tncorporeted businesses only, 1987
Now Brunswick, fower Leundries and/or Dry Cleaners (Sic 9721)

(1) These estimates besed on semple businesses repopting sales between $\$ 25.000$ and $\$ 2.000 .000$. 5et iable for symools and notes

TABLE 3. Financial rattos(1) for incorporated businesses only. 1987
New erunswick. Power Laundries and/or Dry cleuners (Sic 9721)


(1) The patios represent the evernge of ratios for each business in the group and cannot oe calculatadiom the figuras shown in table 2 .

121 These sstimetes er besed on asmple of businesses reporting sales between $\mathbf{3 2 5 , 0 0 0}$ and $\mathbf{8 2 , 0 0 0 , 0 0 0}$.
Ser tobl if for symols and notes.

## Affinitions:

1. Liquidity petio:

Curfent $=$ cupeni assets / current liabilities
2. Leverage rotios:
ai Debi/equipy $=$ iotal liabilities / equity
D) Dedt ratio $=$ total liadilities/toial assers
c) Interes : coverage a net profit + interest expense / interest expense

TABLE 4. Statement of changes in financial position for incorporated businesses only. 1987
New Erunswick. Power Lmundries and/or Dry Cleaners (S|C 9721)

|  | Total(1) | $\begin{array}{r} \text { Botiom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { miode } 25 \% \end{array}$ | Unpe: $\text { m:odie } 25:$ | $\begin{aligned} & \text { Top } \\ & 25: \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samp: (No.) Low sales value $\left(\$ 000^{\circ}\right.$ s) H.gh sales value ' $\$ 000$ 's) | $(1)^{3}$ | - | -- | -- |  |
|  | Average $\left(\$ 000{ }^{\prime}\right.$ s ${ }^{\text {S }}$ |  |  |  |  |
| Operating ectivities Cash from operstions Depresistion Dther | $\begin{aligned} & x \\ & x \\ & x \end{aligned}$ | -- | -- | -- | -- |
| Dividends | $x$ | -- | -- | -- | -- |
| Investment ectivities <br> Dispossal of fixed assets <br> Purchase of fixed assets <br> Increse in investment <br> Decresse in investment | $\begin{aligned} & x \\ & x \\ & x \\ & x \end{aligned}$ | -- | -- | -- | -- |
| Financing ectivities Increase in long term debt Repaymen: of long term debt Loans from shereholders Repayment of loans from shareholders Advances \& loans from government Increase in equity Decrease in equity Other | $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ | -- <br> -- <br> -- <br> -- <br> -- <br> - | - <br> - <br> - <br> - <br> - <br> - | - <br> - <br> - <br> - <br> - | - <br> - <br> - <br> - <br> - |
| Increase (decrease) in cash \& equivelents Cash equivalents-Beginning of the yer r Casts squivilents - End of the yesr | $x$ $\times$ $\times$ $\times$ | -- | -- | -- | -- |

181 These estimates ar Dased on a sample of incorporafed businesses reporting sales betmeen $\$ 25.000$ and $52.000,000$. Sanple count includes only those businesses reporting statement of changes.
see table 1 for symbols ana noles.

TABLE 5. Employment changes by size of business. 1984-1987 based on SIC ciassiflcation in 1987
New Brunswlck, Laundry and Cleeners (SIC 972)

|  |  |  |  | Changes in num with pis | of businesses oloyees |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Business size expiessed in average lebour unitsil) | Number of businesses | Total payroll $\begin{array}{r}\text { ( } \$ 000 \text { s }\end{array}$ | Average labour units(1) | $\begin{array}{r} \text { Newly } y \\ \text { reporting }(2) \end{array}$ | Mo longer reporting(3) |
| 1984 |  |  |  |  |  |
| Totel | 75 | 6.364 | 680 | 13 | 5 |
| $\begin{aligned} & \text { tess than } 20 \\ & 20-99 \\ & 100-495 \end{aligned}$ | $\begin{array}{r} 64 \\ 9 \\ 1 \end{array}$ | $\begin{array}{r} 2.475 \\ 2.579 \\ x \\ x \end{array}$ | $\begin{array}{r} 265 \\ 277 \\ 135 \\ 3 \end{array}$ | 11 2 - | 5 |
| 1587 |  |  |  |  |  |
| Totel | 89 | 7,395 | 723 | 22 | -.. |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-199 \\ & 500 \text { ond over } \end{aligned}$ | 75 11 1 2 | $\begin{array}{r} 2.570 \\ 3.149 \\ x \\ x \end{array}$ | $\begin{array}{r} 251 \\ 308 \\ 142 \\ 22 \end{array}$ | $\begin{array}{r}19 \\ 3 \\ - \\ \hline\end{array}$ | $\cdots$ $\cdots$ $\cdots$ |

(1) Average labour units are calculbled by dividing total plyroll by the average annul mage and solary fole feported in the Surver of Employment. Paycoll ano Hours, Statistics Contod. Catalogue 72-002. An average labour unit could be interpreted as a
 500 employees in canado as a whole but less than that number in ony given province it is shown in the 500 ano over group
(2) Refers te ousinesses reporting no payrall deductions in the previous year
(3) Reters io ousinesses reporting no paypoll deductions in the following year
"Newly redorting" and mo longer reporting" businesses are assumed to have been in activity for six months and the information is adustec accordingly
see rable 1 for symbols and notes.

TABLE 6. Selected operating charecteristics of small businesees by sales quartile. 1985-1987
New Brunswick, Power Laundries and/or Dry Cleaner: (SIC 9721)

| Totel(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\text { miodie } 25 \%$ | $\begin{aligned} & \text { Upoer } \\ & \text { midde } 25 \% \end{aligned}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: |

```
Mumber of observetions in semple
    Average sales $
    Average sales $
    Averspe net prof it (loss) $
Businesstes reperting spofit (No.)
    Average saless
    Average expenses
    Average net profits
8usinesses reporting loss (Mo.)
    Average bales $
    Average expenst $
    Average net loss $
Averape net loss s
```



1985
1985

## 號

TABLE 1. Selected operating ratios, in percent of wales. 1987
New Erunswick, Industrial Machinery end Equipment Rentai and Leasing (SIC 9911)

|  | Total(1) |  | $\begin{aligned} & \text { Bottom } \\ & 25 \% \end{aligned}$ |  | kower$\text { midole } 25 \%$ |  | $\begin{aligned} & \text { Upper } \\ & \text { midde } 25: \end{aligned}$ |  |  | $\begin{aligned} & 700 \\ & 25 \% \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses ir sample (No.) Lom saies value $(\$ 000$ 's \} Migh sales value ( $\$ 000$ 's) |  | $\begin{array}{r} 6 \\ 11)^{6} \\ (i) \end{array}$ |  | -- |  | -- |  |  |  |  |  |
| Selected expense item | Industry average(2) |  |  |  |  | $\begin{aligned} & \text { \% busi- } \\ & \text { nesses } \\ & \text { reporting } \end{aligned}$ | Reporting businesses only ( 3) |  |  |  |  |
|  | Total | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lawer } \\ \text { midd } \\ 25 \% \end{array}$ | Upper middle 25\% | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |  | Totol | Bottom 25\% | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | Upper middl 25\% | Top |
|  | Parcent of sales |  |  |  |  |  | Percent of soles |  |  |  |  |
| Depreciation | 36.0 | -- | -- | -* | -- | 100.0 | 36. | -- |  | -- | -- |
| Repeirs s maintenance | 1.7 | -- | -- | -- | -- | 52.2 | 3.3 | -- | -- |  | .. |
| Heat. light stelephone | 0.4 | -- | -- | -- | -- | 29.2 | 11.3 | ** | -- | -- | -- |
| Rent | 3. |  |  |  |  | 30.4 |  |  |  |  |  |
| Personnel expenses | 11.1 | -- | - | -- | -- | 36.4 | 30. | - | - | -- | - |
| Financial expenses | 8.9 | -- | -- | - | - |  | 8.9 | - | -- |  | -- |
| Interest \& bank charges Piofessional fees | 8.2 0.7 | -- | - | -- | -- | 85.4 85.4 | 9.6 | -- | -- | -- | -- |
| Other expenses | 41.3 | -- | -- | -- | -- | 100.0 | 41. | -- | - | -- | -- |
| Profit (loss) | -2.7 | -- | -- | -- | -- | 100.0 | -2. | -- | -- | -- | -- |
| Total | 100.0 | -- | -- | -- | -- | 100.0 |  | -- | -- | - | -- |

## Syebols

zero or no observetions

- too small too be expresed
not copliceol.
$\times$ confidentisl


## footnotes

(1) These estimetes are bssed on stmple of businesses peporting salas batween $\$ 25.000$ and $\mathbf{3 2}, 000.000$
(2) Vout Totsl weighted expendiqure on given item

1) Value in esch cell s
$\frac{\text { Torel weighed expenditure on given item }}{\text { Totel weighseo seles of businesses reporting this item of expenditure }} \times 100$ for esch quer ilte

This bortion of the table pertains only to the businesses reporting the specific expense item. Therefore these patios are calculted individually end the tola! will not necesserily equel 100z.

Notes
Data ore shown sy quarifes when ef lest 13 of the sampled Dusinesses peport the specilic itom
Records were panked in sscending order sccording to ssiss size. Esch quartile fi. bottom 25z. lower midde 25z. Etc. fepresents one quarter of the topal number of businesses. Hishin each quertile, the overage ratio is presented. For comparison purposes. the high and low values of sales bre shown.

How to use the tedes
(1) Locate the appropriste sales pange thst is disployed on the two lines entitled low sales value" end enigh seies value"
(2) The selected ronge will indicete the proper queptile. i. e. the bottom 25\%, the lower nidde 25\%, the upper midde 25\% or the top 25 I.
(3) Deta pertaining to the selected salus size range will be in thet quertile

## Stenderd industrisl Elsetificetion Definition (51C 1080):

## 51C 9911 - Industriel Mochinery and Equipsent Rentel and lessing

Bus inesses primarily engaged if the rental or leasing of heavy indusprisl machinery and equipment. Businesses engeged in agricultural machinery and equipment rentals, indusifiel machinery onc equipment rental ond leasing. ieasing of indusirisl machinery and equipment. industrial machinery and equipment rentals. mater isis handing machinery anc equipment pentais lexcept with operators). metalmorking machinery bo equipment pantals. mining machinery and equipment rentals. oil well drilling machinery and equipment pentals. rental of industr al machinery and equipment and woodworking machinery and equipment rentals are imcluded in inis industry

TABLE 2. Balsnce sheet proftie for fncorporated butinesses only, 1987
New Brunswick, Industrial Machinery and Equlpment Rentel and Leasing (SIc 9911)

|  | Total(1) | Bot 10 m 25\% | $\begin{aligned} & \text { dower } \\ & \text { middl } 25 \% \end{aligned}$ | Upper midde $25 \%$ | $\begin{aligned} & \text { iop } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value $\left(\$ 000^{\prime}\right.$ s) High sales value ( $\$ 000^{\circ}$ s) | $(1)^{5}$ |  |  | -- | -- |
|  | Averege (5000's) |  |  |  |  |
| Assets - - .- - - - . |  |  |  |  |  |
| Accounts and notes receivoble | 46 | -- | -- | -- | -- |
| Inventory | - |  | -- | -- | -- |
| Dther current assets | 42 | -- | -- | -- | -- |
| Total curcent assets | 88 | - | - | -- | -- |
| Fixed assets | 220 | - | -- | - |  |
| Less: Accum. dep. on fixed essets | 120 | -- | -- | -- | -- |
| Other sssets | 120 | -- | -- | -- |  |
| Total sesets | 428 | =- | -- | -- | -- |
| Limbllities and mquity |  |  |  |  |  |
| Other current liabilities | 137 | -- | -- | -- | -. |
| Total current liabilities | 156 | -- | -- | -- | -. |
| Mortgages dayable | - | -- | -- | -- | -- |
| Long term debt | 7 | -- | -- | -- | -- |
| Other lisbilities | 68 | -- | -- | -- | -- |
| Total lisbilities | 231 | -- | - | -- | - |
| Total suitr | 197 | - | -- | -- | - |

(1) These estimetes are besed on sample of businesses reporqing sales between $\$ 25,000$ and $\$ 2,000,000$.

See Table $\uparrow$ for symbols and notes.

TABLE 3. Financial ratios(1) for incorporated bustnesses only. 1987
New Brungwick. Induseriel Machinery and Equipment Rentel and Leasing (Sic 9911)

|  | Total(2) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { midd } 25 \% \end{array}$ | Upow middle 25\% | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ 's) High stiles value $\left(\$ 000^{\prime}\right.$ s) | $(1)^{5}$ | -- | -- | -- | -- |
|  | Average |  |  |  |  |
| Liquidity ratio Current ratio (times) | 0.6 | -- | -- | -- | -- |
| Leverage ratios <br> Debt/equity ratio (times) <br> Interest coverage ratio (times) <br> Onbt istio (times) | $\begin{aligned} & 1.2 \\ & 4.2 \\ & 0.5 \end{aligned}$ | -- | -- | -- | -- |

(II The ratios represent the everege of rotios for each business in the group and cannot be celculated from the figures shown in fable 2 .
12 These estimbes er besed on semple of businesses reporiing sales between $\$ 25,000$ and $\$ 2.000,000$
see table ifor symbols and notes.

## Definitions:

1. Liquidity ratio:

Current $=$ current assets / current lisbilisies.
2. leverse retios:
3) Debt/ecuity = total liatilities / equity.
b) Debt pasio = pota liabilities/total assets
c) Interest coverage z net profit , intetest expense / interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only. 1987 New Brunswick, Industrisl Machinery and Equipment Rental and Leasing (SIC g9i1)

|  | Tatalis) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lowel } \\ -m i d e 25 \% \end{array}$ | $\begin{array}{r} \text { UDDer } \\ \text { miode } 25 \text { : } \end{array}$ | $\begin{aligned} & \text { To: } \\ & 25: \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Qusinesses ir sample (N'c. Low sales value ( $\$ 000 \mathrm{~s}$ ) High sales value ; $\$ \mathrm{COO}^{\prime}$ s) | $(1)^{2}$ |  | -- |  | -- |
|  |  |  | Average 18000 |  |  |
| Operting activities Cash from operations Deprecietion Dther | $x$ $x$ $x$ | -- | -- | -- | -- |
| Dividends | $x$ | -* | - | -- | -- |
| Investment ectivities <br> Disposal of fixed assets <br> Purchase of lixeo assets <br> Increase in investment <br> Decrease in investment | $\begin{aligned} & x \\ & x \\ & x \\ & x \end{aligned}$ | -- | -- | -- | -- -- -- |
| Financing ectivitios <br> Increase in long term debt <br> Repayment of long term debt <br> Loans from shareholders <br> Repoymen: of loans from shareholders <br> Advances \& loans from government <br> Increase in equity <br> Decresse in equity <br> Other | $\begin{aligned} & x \\ & x \\ & x \\ & x \\ & x \\ & x \\ & x \\ & x \\ & x \end{aligned}$ | $=$ <br> - <br> - <br> - <br> - <br> - | - <br> - <br> -- <br> -- <br> - | - <br> - <br> - <br> - <br> - <br> - | -- <br> - <br> - <br> - <br> - <br> - |
| Increaseldecreasel in cash sequivelents Cash Equivalents-Beginning of the year Cest equivalents - End of the yeer | $x$ $\times$ $\times$ | -- | -- | -- | -- |

 only those Dusinesses peporting o sistement of changes.
See iabie i for symoois and notes.

TABLE 5. Employment changes by size of business. 1984-198T based on SIC ciassifieation in 198T
New Brunswlck. Industrial Machinery and Equipment Rental and Lemsing (Sit 9911)


[^37]TABLE 6. Selected operating characteristics of small businesses by sales quartile, 1985-1987 New Brunswick. Industrial Machinery and Equipment Rental and Leasing (SIC 9911)


1985

Number of observations in sample
Average sales $\$$
Aver ape expense $\$$
Average net profit (loss) $s$
$\$$

Wusinesses reporting profit (Mo.)
Average sales \$
Average expense $\$$
Average net profits


Dusinesses peperting lose (Mo.) Averige sales Average expense $\$$ Averege net loss $\$$

## 1987

Mumber of observations in sample
Average sales 5 Avierage expense 5 Average net profit 〈loss)
10
239,209
234.867
4.342

5
359.896
310.242
49.654

208.702
295.166
-86.464
usinesses reporting profit (Mo.) Average sales 5
359.896

Average expense $\$$
310.242
49.654

Busineszes reporting lose (Mo.)
Average sules 5
$208.70{ }^{5}$
Average expense g 295.166
Average net loss $\$$
$-86.464$

| $=-$ | $=-$ |
| :--- | :--- |
| $=-$ | $=-$ |
|  |  |
| $=-$ | $=-$ |
| $=-$ | $=-$ |
| $=-$ | $=$ |
| $=-$ | $=-$ |
| $=-$ | $=$ |
| $=-$ |  |


(1) These estinetes are besed on sample of businesses reporting salus betwean $\$ 25.000$ and $\$ 2.000 .000$

See ieble 1 for symbois and nozes

TABLE 1. Selected operating ratios, in percent of sales. 1987
New Brunswick, Video Movies and Audio-Visull Equipment Rental (SIC 9912)

|  | Total:1; |  | Bottom 25\% |  | Lower middie 25\% |  | $\begin{aligned} & \text { Upoer } \\ & \text { miode } 25 \% \end{aligned}$ |  |  | 70¢ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Eusinesses in samele (No. Low sales value ( $\$ 000$ s) High salas value ( $\$ 900$ 's) |  | (1) ${ }^{9}$ |  | -- |  | -- |  |  |  |  |  |
| Solected expense item | Industry averoge(2) |  |  |  |  | $\begin{aligned} & \text { \% busi- } \\ & \text { fesses } \\ & \text { reporting } \end{aligned}$ | Reporting businesses only (3) |  |  |  |  |
|  | Tot 1 | $\begin{array}{r} \text { Bot } 40 \text { m } \\ 25 \% \end{array}$ | $\begin{gathered} \text { Lomer } \\ \text { middle } \\ 25 \% \end{gathered}$ | Upper middle $25 \%$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |  | Total | sottom 25\% | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Uoper } \\ & \text { middle } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Percent of sales |  |  |  |  |
| Occupency expenses | 24.6 16.9 | -- | -- | -- | -- | 100.0 100.0 | 24.8 16.9 | -- | -- | -- | -- |
| Repsirs o maintenance | 1.3 | -- | -- | -- | -- | 74.3 | 1.7 | -- | -- | -- | -- |
| Heat, light \& telophone | 2.4 | -- | -- | -- | -- | 92.3 | 2.6 | -- | -- | -- | -* |
| Rent | 4.0 | -- | -- | -- | -- | 53.4 | 7.5 | - | -- | -- | -* |
| Persontel expenses | 23.5 | -- | -- | -- | -- | 100.0 | 23.5 | -- | -- | -- | $=$ |
| Financial expenses | 3.5 | -- | -- | - | -- | 100.0 | 3.5 | -- | -- | -- | -- |
| Interest 8 bank charges | 2.8 | -- | - | -- | -- | 96.2 | 2.9 | -- | -- | -- | -- |
| Professional fees | 0.7 | -- | -- | -- | -- | 96.2 | 0.7 | -- | -- | -- | -- |
| Other expenses | 44.6 | -- | -- | -- | -- | 100.0 | 44.8 | -- | -- | -- | -- |
| Prefit (loss) | 3.9 | - | - | - | -- | 100.0 | 3.9 | -- | -- | - | -- |
| Total | 100.0 | -- | -- | - | -- | 100.0 |  | -- | -- | -- | -- |

## Syebols

- zero or no observations
- 200 small too be expressed
nor spplicable
$\times$ confidential


## Footmotes

111 These estimates are besed on semple of businesses reporting seles between $\$ 25,000$ and $\mathbf{8 2 , 0 0 0 , 0 0 0}$

(3) Value in each cell $=\frac{\text { Totel we ghted expenditure on oiven item }}{\text { total wighen }} 100$ for each Quertile

This portion of the teble deribins only to the businesses reporting the specific expense item. Thepefore these retios are calculated individually and the sotal will not necessarily equal $100 \%$

## Notes

Dota ar show by quartiles when at tees? 13 of the sampled businesses report the specific item
Recopos were renkeg in ascending orgep eccording to sales size. Eech quertile li. . Dottom 25\%, lower midde $25 \%$, ic. 1 epresents one quarter of the total number of businesses. Within each quaptit. the average ratio is presented. For comparison purposes, the high and low values of sales are shown.

How to use the tedles

12) The selected range will indicate the proper quertile. i. the bottom 25\%, the lower midde 25\%, the upper midde 25\% or the top $25 \%$.
(3) Dase pertoining to the selected seles size ronge will be in thet quertile.

## Stencerd Induterisl Clestificetion Definition (SIC 1980):

SIC 8812 - Audio-Visus Equipwent Rentel and Leesing
Businesses primarily engeged renting and lessing audio-visual equipment, gusinesses engaged in audio-visual renel and feasing, projection equipment pental. public address system rental. rental of audiovisual equipmen:, sound equipment rental, tape recopder rental and television rental are included in this industry

TABLE 2. Bzlance sheet profile for incorporated businesses only, 1987
New Brunswick, Video Movies and Audio-visuml Equipment Rentel (SIC 9912)

|  | Tetal(1) | Bottom 25\% | dower middle 25\% | Upper middle 25\% | $\begin{aligned} & 700 \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses ir sample (No.) Low sales vaiue ( $\$ 000$ 's) High sales value ( $\$ 000$ 's) | $\left(\begin{array}{l}\text { (1) } \\ (1)\end{array}\right.$ | - | -- | -- |  |
|  | Average \{ $5000{ }^{\prime}$ s ${ }^{\text {¢ }}$ |  |  |  |  |
| Assets |  |  |  |  |  |
| Cash Accounts and notes receivable | 4 | -- | -- | -- | -- |
| Inventory | 5 | -- | -- | -- | -- |
| Other current assets | 57 | -- | -- | -- | -- |
| Total current assets | 61 | - | -- | -- |  |
| Fixed assets | 96 | -- | -- | -- |  |
| Less: Accum. dep. on fixed assets | - | - | -- | -- | -- |
| Other assets | 38 | -* | - - | -- | -- |
| Total ussets | 195 | -- | - | -- | - |
| Liebilities end equity |  |  |  |  |  |
| Curient loans $\begin{aligned} & \text { Other current liabilities } \\ & \text { Ota }\end{aligned}$ | 9 | -- | -- | -- | -- |
| Total curient ilabilities | 54 | -- | -. | -- | -- |
| Mortgages dayable | - | -- | -- | -- | -- |
| Long term debt | 18 | -- | -- | -- | -- |
| Other liabilities | 70 | -- | -- | -- | -- |
| Total lisbilities | 142 | -- | - | -- | -- |
| Total cquity | 53 | - | -- | -- | -- |

(1) These estimetes are based on sample of businesses peporing sieles beiween $\$ 25,000$ sich $\$ 2,000,000$.

See Table if for symols and notes

TABLE 3. Financial matios(1) for incorporated bustnesses only. 1987
New Brunswlck. VIdeo Movies and Audio-Visuel Equipment Rental (Sic ga12)

Total(2)

idd UpDer middle 25
Businesses in sample (No.)
Low saies value ( $\$ 0000^{\prime} \mathrm{s}$ )
High sales value $\left(\$ 000^{\prime}\right.$ s)

-
Liquidity ratio
Curfant iatio (times)
1.1

## Leverage ratios

$\begin{array}{ll}\text { Oebtlequity ratio (times) } & 2.7 \\ \text { Interest coverage ratio (times) } & 5.0 \\ \text { Debt fatio (times) } & 0.7\end{array}$
.7
.7
(1) The rotios represent the overge of rotios for ench business in the group and cannot be calculated from the figures shown in iable 2 .
(2) These estimates or bosed on semple of businesens peporting soles between $\$ 25,000$ enc $\$ 2,000,000$

See inole ifor symools and notes

Definitions:

1. Liquidity retio:

Current = current assets / current liabibities
2. Leverage retios:
a) Debr/equity $=$ total liabilities / equity
D) Deti ratio = total lisbilities / total assets.
c) Interest coverage $=$ net profit interest expense $/$ interest expense

TABLE 4. Statement of changes in financial position for incorporated businesses only. 1987
New Brunswick, Video Movies and Audio-Visus? Equipment Rentel (Sic 9912)

|  | Total(1) | Bot tom 25" | $\begin{array}{r} \text { fower } \\ \text { m.cole } 25 \% \end{array}$ | Upper middle 25\% | $\begin{aligned} & \text { TOE } \\ & 25: . \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No.) Low sales value (5000's) Migh sales value (\$000's) | $(1)^{2}$ | -- | -- | -- | -- |
|  |  |  | verage ! \$000 |  |  |
| Operating ectivities Cash from operations Depreciation Other | $x$ $x$ $x$ | -- | -- | -- | -- |
| Dividends | $x$ | -- | -- | -- | -- |
| Investment ectivities Disposal of fixed assets Purchase of fixed assets lncrese in investment Decrese in investment | $x$ $x$ $x$ $x$ | -- |  | -- | -- |
| Financing activisios <br> Increase in long term debt <br> Repayment of long term debt <br> Loens from shareholders <br> Repayment of loans from sharenolders <br> Advances \& loans from government <br> increase in equity <br> Decrease in equity <br> Other | $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ $x$ | -- <br> -- <br> -- <br> -- <br> - | -- <br> - <br> - <br> - | -- -- -- -- | -- - - - - -- -- |
| Incresse(decresse) in cash \& equivelents Cash s equivelonts-8eginning of the year Cash $\frac{1}{\text { equivalents - End of the year }}$ | $x$ $x$ $x$ | -- | -- | -- | -- |

(1) These es?imates are based on semple of incorporated businesses reporting sales beiween $\$ 25,000$ and $\$ 2,000$, 000. Sample count includes
onty those businesses reporting siatement of changes
see table 1 for symbols and notes.

TABLE 5. Employment changes by size of business, 1984-1987 besed on SIC classificetion in ig87
New Brunswick, Video Movies and Audio-Visual Equipment Rental (SIC 9912)

| Business size expressed in average labour units(1) | Number of businesses | $\begin{array}{r} \text { Total Dayroll } \\ \left(\$ 000^{\prime}\right. \end{array}$ | Average laboup units(1) | Chenges in number of businesses with poid employees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{array}{r} \text { Newly } \\ \text { reporting(2) } \end{array}$ | No longer reporting(3) |
| 1984 |  |  |  |  |  |
| Totel | 45 | 742 | 34 | 32 | 8 |
| less than 20 | 44 | $x$ | 33 | 32 | 8 |
| 20-99 | 1 | X | 1 | - | - |
| $100=499$ | - | - | - | * | - |
| 500 and over | - | - | - | - | - |
| 1987 |  |  |  |  |  |
| Totel | 51 | 1.855 | 50 | 11 | . . |
|  |  | 1.523 |  | 11 |  |
| 20-99 | 2 | 1.523 | 25 | 1 | *- |
| $100-489$ | 1 | X | 2 | - | -. |
| 500 and over |  | - | - | - | . . . |

(I) Avarage tobour units are calculated by dividing total poyroll by the averge manal wage and salary rate as reported in the Surver of Employment. Payrall and mours, Statistics Conade. Catologue 72-002. An average labour unit could be interpreted as fult-time employee. hote thet the business size groups useo ore oncermined at the Conade level thus if business has at least 500 employees in cenbor es ahole but less than that number in ony given province it is show in the 500 and over group
(2) Refers to ousiresses peporiing no Dayroll deductions in the previous year
13) Refers 10 ous inesses reporting no dayroll deductions in the following year
"Nowly reporting" and "no longer reporting" businesses are assumed to have been in scrivity for six months and the informbtion is adjusted accoldingly.
see tatle 1 for symbols and notes

TABLE 6. Selected operating characteristics of small businesses by sales quartile. 1985-1987
New Brunswick, Video Movies and Audio-Visual Equipment Rental (S1C 9912)



|  | 1985 |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Mumber of observations in sample | 13 |  |  |  |  |
| Average sales \$ | 142.170 | -- | -- | -- | -- |
| Average expense \$ | 140.555 | -- | -- |  | -- |
| Average net protit (loss) \$ | 1.605 | -- | -- | -- | -- |
| Businesses reporting profit (Mo.) | 7 |  |  |  |  |
| Aversee sales \$ | 142.317 | -- | -- | - | -- |
| Average exponse \$ | 128.261 | -- | -- | -- | -- |
| Averoge net profit | 14.056 | -- | -- | -- | $\cdots$ |
| Businesses reporting a lose (Mo.) | 6 |  |  |  |  |
| average saios \$ | 92.271 | -- | -- | -- | -- |
| Average expense \$ | 107,103 | - | -- |  | -- |
| Average net loss \$ | -14.832 | -- | -- | -- | -- |

1987

| Mumber of observetions in sample <br> Average sales <br> Average expense $\$$ <br> Average net profit (lass) $\$$ | $\begin{array}{r} 12 \\ 249.902 \\ 228.212 \\ 21.690 \end{array}$ |
| :---: | :---: |
| Susinesses reporting profit (No.) |  |
| Average sales \$ | 350.923 |
| Averoge expense \$ | 315.249 |
| Average net profis \$ | 35.674 |
| Businesses reporting e less (Mo.) |  |
| Averoge sales $\$$ | 157.426 |
| Average expmes \$ | 163.749 |
| Average net loss \$ | -6. 323 |

(1) These estimetes ore based on sample of businesses reporting sales between $\$ 25.000$ and $\$ 2.000 .000$
see table i for symols and notes

TABLE 1. Selected operating ratios, in percent of sales. 1987
New Brunswick, Automobile and Truck Rentel and Leesing Services (SIC 9921)

|  | Total(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | midde Lower | Unper <br> riddele $25 \%$ | 700 |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ 's) High sales vaiue ( $\$ 000$ 's) | $\begin{aligned} & 10 \\ & \{1\rangle \\ & 11\} \end{aligned}$ |  | -- | -- | -. |


| Selected expense item | Industry overage (2) |  |  |  |  | $\begin{gathered} \text { 2 busi- } \\ \text { nesses } \\ \text { roporting } \end{gathered}$ | Reporting businesses only (3) |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lomer } \\ & \text { middl } \\ & 25 \% \end{aligned}$ | $\begin{array}{r} \text { Upper } \\ \text { middie } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |  | Total | $\begin{array}{r} \text { Bot tom } \\ 25 x \end{array}$ | $\begin{aligned} & \text { Lomer } \\ & \text { middie } \\ & 25 \% \end{aligned}$ | Uoper midde 25\% | $\begin{aligned} & \text { ToD } \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Percent of seles |  |  |  |  |
| Cost of seles | 6.8 | -- | -- | -- | -- | 7.1 | 96.7 | -- | -- | -- | -- |
| Decupancy expenses | 43.8 | -- | -- | -- | - | 100.0 | 43.8 | -- | -- | -- | -- |
| Deprecietion | 28.4 | -- | -- | -- | -- | 92.9 | 30.6 | -- | -- | - | -- |
| Repairs s maintenance | 7.1 | -- | -- | -- | -- | 60.0 | 11.8 | -- | -- | -- | -- |
| Heat, Iight 8 telephone | 0.6 | -- | -- | -- | -- | 28.3 | 2.1 | -- | -- | -- | -- |
| Rent | 7.7 | -- | - | -- | -- | 2i. 2 | 36.4 | -- | -- | -- | -- |
| Personnel expenses | 5.6 | -- | - | -- | -- | 42.4 | 13.3 | -- | -- | - | -- |
| Financial expenses | 10.2 | -- | - | -- | -- | 52.9 | 10.9 | -- | -- | -- | -- |
| Inturest 8 bsak chorges | 9.6 | -- | -- | -- | -- | 92.9 | 10.1 | -- | -- | -- | -- |
| Professional foes | 0.8 | -- | - |  | -- | 67.1 | 1.2 | -- | -- | -- | -- |
| Othef expenses | 20.1 | -* | -- | - | -- | 100.0 | 20.1 | -- | - | -- | - |
| Profit (loss) | 13.5 | -- | - | - | - | 100.0 | 13.5 | -* | -- | - | -- |
| Total | 100.0 | -- | -- | - | -- | 100.0 |  | - - | -- | -- | - |

[^38]
## Feotneter

(1) These estimetes ar besed on sample of bus inesses roporting seles between 525,000 snd $52,000,000$

Totel weighted expenditure on given isem

(3) Volue in esch cell Total wighted expenditure on given item
Totel weighted sales of businesses reporting this isem of expenditupe $\times 100$ for foch quertile
This portion of the table perteins only to the businesses reporting the specific expense item. Therefore thest retios ere celculated individuatly and the lotel will mot necessarily equel $100 \%$.

## Notes

Deto te shown oy quertiles when ef lust 13 of the sempled businesses report she specific itum
Aecords were renked in escending order eccording to seles size. Eech quertile li. botton 25\%, bower midde 25z, etc. represente one querter of the lotal numper of Dusinesses. Within each quertile, the everege ratio is presented. For comperison purposes. the high end 1 om values of sales ere flown.

## Now to use the tebles

(1) Locat the eppropriete seles renge thet ls displayed on the two bines entitlid "Low siles value end "High sales vilue"
(2) The selectad runge will indicate the proper quartile, i. . the bottom 25\%, the lowtr middle 25\%. the upper niddle 25\% or the top 25z
(3) Det pertaining to the selacted sales size range will be in that quartile.

## Stenderd Industrisi Clestificetion befinision (SIC 1880):

```
SIC 8s21 * Nutonobib end Truck Rentel end Leesing Services
8usinesses primarily engaged in rentimg and leasing passenger caps or prucks without orivers. autonobile rental or leasing lwithout
driverl. car renia: agencies and truck rentals lwithout or iverl are included in this industry
```

TABLE 2. Balmee sheet profile for incorporeted businesses only, 1987
New Brunswick, Mutomobile and Truck Rentel and Leasing Services (SIC 9921)

|  | Total(1) | $\begin{array}{r} 80 t+0 m \\ 25 \% \end{array}$ | Lowe : $\text { midde } 25 \%$ | $\begin{aligned} & \text { UDDe i } \\ & \text { middie } 25 \% \end{aligned}$ | Top |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (Mo.) Low sales value ( $\$ 000$ s) Migh salas value $\left(\$ 000^{\prime}\right.$ s) | $(19)$ | -- | -- | -- | -- |
|  | Average ( $\$ 000$ 's) |  |  |  |  |
| Aseets |  |  |  |  |  |
| Cash Accounts end notes peceivoble | 37 | -- | -- | - | -- |
| Inventary | - | -- | -- | -. | -- |
| Other current ossets | 64 | -- | -- | -- | -- |
| Total current assets | 100 | -- | -- | -- | -- |
| Fixed assets | 250 | -- | -- | -- | -- |
| Less: Accum. dep. on fixed assots | - | -- | -- | -- | -- |
| Other assets | 12 | -- | -- | -- | -- |
| Total aseets | 362 | -- | -- | -- | -- |
| Lisbilities and equity |  |  |  |  |  |
| Other current liabilities | 123 | -- | . | -- | -- |
| Total current liabilities | 171 | -* | -- | -- | -- |
| Mortgages oarable | - | -- | -- | -- | -- |
| Long term debt | 11 | - | -- | -- | -- |
| Other liabilities | 169 | -- | -- | -- | -- |
| Total liabilities | 352 | -- | -- | -- | - |
| Total equity | 10 | -- | -- | -- | -- |

(1) These estimates are based on sampl of businesses reporting sales between \$25,000 and \$2,000,000.

See iable for symbols and notes

TABLE 3. Financial ratfos(1) for incorporated businesses only, 1987
New Brunswick, Automobile and Truck Rental and Leasing Services (SIC 9921)

|  | Total(2) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Lower } \\ & \text { middle } 25 \% \end{aligned}$ | Upper $\text { middle } 25 \%$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ 's) High sales value (\$000's) | $(1)^{9}$ | -- | -- | -- | -- |
|  |  |  | Average |  |  |
| Liquidity ratio Curcent ratio (times) | 0.6 | -- | -- | -- | -- |
| Leverage tatios <br> Debt/equity ratio \{times) <br> Interest coverage ratio (times) <br> Oebt retio (times) | $\begin{array}{r} 35.3 \\ 1.2 \\ 1.0 \end{array}$ | -- | -- | -- | -- |

(1) The petios represent theverso of retios for moch business in the proup and cannot be celculated from the figures shown in leble 2.
$\$ 2$ These ettimetes ere buted on smple of businesses reporting sales between $\$ 25,000$ and $\$ 2.000,000$.
See Teble for symbols and netes.

## Definitiont:

1. Lixuidisy retie:

Current = current essets/curren: lisblitios
2. Leverige fios:
b DeDtrequity $=$ rotar liabilities / equity
b) Debt ratic = qotal liabilities / total assets
c) Interest coversge $=$ met profit interest expense / interest expense

TABLE 4. Statement of changes in financial position for incorporated busineases only, 1987
New Brunswlck, Automobile and Truck Rental and Leasing Services (StC g921)

|  | Total(1) | $\begin{array}{r} \text { Bot } 40 \mathrm{~m} \\ 25 \% \end{array}$ | dome: middle 25\% | Upper middle 25\% | $\begin{aligned} & \text { ToF } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales vilue ( $\$ 000$ 's) Migh sales value ( $\$ 000$ 's) | $\left(\begin{array}{l} 1 \\ (1) \end{array}\right.$ | -- | -- | -- | -- |
|  |  |  | average 15000 |  |  |
| Opersting ectivities Cash from operations Depreciation Diner | $\begin{aligned} & x \\ & x \\ & x \end{aligned}$ | -- | -- | -- | -- |
| Dividenda | $x$ | -- | -- | -- | -- |
| Investment ectivities <br> Disposal of fixed assets <br> Purchase of fixed essets <br> Increase in investmant <br> Decrease in investment | $\begin{aligned} & x \\ & x \\ & x \\ & x \end{aligned}$ | -- | -- | -- | -- |
| Financing ectivities <br> Incresse in lang term debt <br> Repayment of long term debt <br> Loans from shareholders <br> Recayment of loans from shareholders <br> Advances \& loans from government <br> Incresse in equity <br> Decrese in equity <br> Other | $\begin{aligned} & x \\ & x \\ & x \\ & x \\ & x \\ & x \\ & x \\ & x \\ & x \end{aligned}$ | - <br> - <br> - <br> - <br> - | -- -- - - -- -- | -- - - - -- -- | - <br> - <br> - <br> - <br> - |
| Increaseldecrease) in cash \& equivalents Cash \& equivalents-Beginning of the year Cash equivalents - End of the year | x $\times$ $\times$ | -- | -- | -- | -- |

(11) These estimetes ere based on a sample of incorporated businesses reparting sales detween $\$ 25,000$ and $\$ 2,000,000$. Semple count includes only those businesses reporting statment of changes.
see Thole 1 for symbols end notes.

TABLE 5. Employment changes by itze of business, 1984-1987 based on sic ciassification in 1987
New Brunewick. Automoblle and Truck Rental and Leasing Services (Sic 9921)


(1) Average lobour units are calculated by dividing total poyroll by the everage annual wage and solary rate as faported in the Surver of Employmens, Payroll and Hours, Siatistics Conade, Cotalogue $72-002$. An average labour unit could De interpreted as a full-time emplcyee. Note thei the business size groups used are determined ot the Canada level. Thus if a dusiness has at last 500 omployees in canada as a whole but less than that number in any given province it is stown in the 500 and over group.
121 Refers to businesses reporting no payroll deouctions in the provious year.
(3) Refe:s to businesses reporting no payroll deductions in the following year
"New:y reporting" and mo longer reporiing" businesses are assumed to have been in activity for six months and the informarion is
adusted accordingly.
See table 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesses by sales quartile. 1985-1987
New Brunswick, Automobile and Truck Rental and Lemsing Services (Sic 9921)

|  |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |

1986


(1) These estimetes are based on sample of businesses reporting seles between $\mathbf{\$ 2 5 , 0 0 0}$ and $\$ 2,000,000$.

See trole 1 for symbols and notes

TABLE 1. Selected operating ratios. in percent of sales. 1987
New Brunswick. Photographers (SIC 9931)


## Sybole

zero or no observations

- tor small 100 be expressed
not epplicable
- confidentiol


## foetnotes


(2) Velue in eteh cell $=\frac{\text { Total weighed expenditure on given item }}{\text { Total weighted setes of ell businesses in the sample }}$ loo for eech quertile
(3) Velue in eech cell $=\frac{\text { Totel wighted expenditure on given ittm }}{\text { Tots weighted seles of businesses peporting this item of expenditure }}$ for furtile.

This portion of the seble pertains only to the businesses reporting the specific oxpenst item. therefore these retios ert calculated individully and the total will not necesserily equal 1008.

## Mates

Dota are shown by quartiles wher st lest 13 of the sampled businesses report the specific itum.
mecords were renked in sscending order eccording to sties size. Eech quertile li.e. botton 25\%. Iower midde 25\%. etc. represents one quapter of the tolel number of businesses. Within each quartile. the over age ratio is presented. for comper ison purposes. the high and low values of seles are ghown

How to ute the tebles

(21 The selected range will indicete the proper quertile. i. t. the botton 25\%. the lower midde 25\%, the upper midde 25\% or the top 253.
(3) Date pertsining to the selected seles size range will be in that quartile.

Stenderd Induetrisl CIEssification Definition (515 1880):

```
SIC ge31 . Photographers
Businasses primarily engaged in portrait and commercial photography. This industry incluces commercial photographers. photogemphic
siudios and portrail photographers
```

TABLE 2. Balance sheet profile for incorporated businesses only, 1987
New Brunswick, Photographers (SIC 9931)


I11 These estimates bere besed on sumpl of businesses peporting sal es betwen \$25,000 and $\mathbf{8 2}, 000,000$
See Table 1 for symbols and nates.

TABLE 3. Financial ratios(1) for incorporated businesses only, 1987
New Brunswick, Photographers (SIC e931)

|  | Total(2) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | Lower midde 25\% | Upper midd | Top $25 \%$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low salas value ( 5000 's) Mign sales volue ( $\$ 000$ 's) | 19 11 |  | -- |  | -- |
|  | Aversge |  |  |  |  |
| Liquidity retio Curpent patio (times) | 1.9 | -- | -- | -- | - |
| Leverage ratios <br> Oebt/equity ratio (times) <br> Interest coverage retio (times) <br> Debt ratio (times) | $\begin{aligned} & 0.9 \\ & 1.3 \\ & 0.5 \end{aligned}$ | -- | -- | -- | -- |

(1) The retios represent the averege of ratios for each business in the group and cennot belculted from the figures shown in table 2 (2) These estimete beeed on semple of businesses ruporting seles between 35,000 and \$2,000.000.

Sec iable 1 for symble and notes.

## Definltions:

1. Liquidity retio:

Currens = current ossets / current liabilities
2. Leverege retios:
a) Debr/equity $=$ poral lisbilities / equity.
b) Debr pario = sora: liabilities / total asseis.
c) interest coverage : net protit. interest expense/finterest expense

TABLE 4. Statement of changes in financial position for incorporated businesses only. 1987
New Brunswick, Photographers (SIC 9931)

|  |
| :--- | :---: | :---: |

(i) These estimes are based on semple of incorporated businesses reporting sales berween $\$ 25.000$ and $\$ 2.000,000$. Senple count includes only those businesses reporting statement of changes.
see ieble ifor symol and notes.

TABLE 5. Employment changes by size of business, 1984-1987 based on SiC ciassification in i987
New Brunswick, Photogrephers (Sic 9931)

| Business size expressed in |
| :--- | :--- | :--- |
| average lebour unitsil) |

(1) Average labour units ofe colculated by dividing rotal payroll by the everage annul wage and salary rate as feported in the Survey of Employmen 1. Payroll and Hours, Statistics Canode, Catalogue 72-002. An average labour unit coulo be interpred as a full-time employee. Not that the business size groups used are determined at the Canada level. Thus if ousiness hes at least 500 employess in Canada as a whole but less than that number in any given province it is shown in the 500 and over group.
121 Refers to businesses reporting no payrall deductions in the previous year.
13) Refers 10 businesses reporting no payrall deductions in the following year
"Newly redorting" and "no longer reporting" businesses are assumed to hove been in activity for six months and the information is adusied accoroingly.

See table I for symbols ano notes

TABLE 6. Selected operating characteristics of mall businesses by sales quartile. 1985-1987
New Brunswick, Photogrephers (SIC 9931)


1985

| Number of observations in sample <br> Average sales $\$$ <br> Average expense ; <br> Average net profit (loss) $\$$ |
| :---: |
| Businesses reporting opofit (Mo Average soles $\$$ <br> Averseg expense \$ <br> Average net profits |
| Busineses reporting e lose (Wo. Average sales \$ <br> Average expense $\$$ <br> average net loss \$ |

1986
Wumber of observations in smole
Average sales $\$$
Average expense $\$$

Average stos $\$$
Average sies $\$$
Averso expense $\$$
Averso expense $\$$
Averso net loss $\$$

1987
Number of observstions in sample
Average sales $\$$
Average expense $\$$
Average net profit (loss) $\$$

$(11$ These estimetes are based on sample of businusses reporting sties between 525.000 and 52.000 .000
See Toble ifor symbols and notes

TABLE 1. Selected operating ratios, in percent of sales, 1987
New Brunswick, Welding (SIC 9942)
Total(1)
Bot tom kower
midde $25 \%$
Upoel
Top

|  | Total(1) |  | Bot tom 25: |  | kower <br> middle 25\% |  | $\begin{aligned} & \text { Upoe! } \\ & \text { m:ode } 25 \% \end{aligned}$ |  |  | Top |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value $1 \$ 000$ s) High sales value ( $\$ 000$ 's) | $\begin{aligned} & 12 \\ & (1) \\ & (1) \end{aligned}$ |  |  |  |  |  |  |  |  |  |  |
| Selected expense item | Industiy average (2) |  |  |  |  | $\begin{aligned} & \text { \% busi- } \\ & \text { nesses } \\ & \text { reporting } \end{aligned}$ | Reporting businesses only( 3) |  |  |  |  |
|  | Totel | $80 t+0 m$ $25 \%$ | $\begin{aligned} & \text { Lower } \\ & \text { middle } \\ & 25 \% \end{aligned}$ | Upder middl $25 \%$ | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |  | Tots 1 | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { middle } \\ 25 \% \end{array}$ | UpDer middl $25 \%$ 25\% | $\begin{aligned} & \text { Top } \\ & 25 \% \end{aligned}$ |
|  | Percent of seles |  |  |  |  |  | Percent of sales |  |  |  |  |
| Decupency expenses | 9.6 | -- | -- | -- | -- | 100.0 100.0 | 3.5 5.5 | - | -- | -- | -- |
| Depreciation ${ }^{\text {Repairs }}$ \% maintenance | 5.5 0.9 | -- | - | -- | -- | 82.2 | 1. 2 | -- | -- | -- | -- |
| Hest. light e telephone | 2.9 | - | -- | - | -- | 100.0 | 2.9 | -- | - | - | -- |
| Rent | 0.2 | - | -- | -- | -- | 10.1 | 1.9 | -- | -- | -- | -- |
| Personnel expenses | 36.6 | -- | -- | -- | -- | 84.7 | 43.3 | -- | -- | -- | -- |
| Financial expenses | 3.7 | -- | - | - | - | 100.0 | 3.7 | -- | -- | -- | -- |
| Interest 8 bank charges Professional fees | 2.4 | -- | -- |  | -- | 88.0 100.0 | 2.7 9.3 | -- | -- | -- | -- |
| Other expenses | 50.3 | -- | -- | -- | -- | 100.0 | 50.9 | -- | -- | -- | -- |
| Profit (loss) | -0.8 | -- | -- |  | -* | 100.0 | -0.8 | -- | -- | -- | -- |
| Totel | 100.0 | =- | -- | -- | -* | 100.0 |  | - | -- | -- | - |

## Symols

zero or no observations
-- 100 small 100 De expressed not apolicable
$x$ confidential

## rootnotes

(1) These estimates are besed on E sempl Of businesses reporting soles between \$25,000 and \$2,000,000.

2i value in each cell = lotal weighted expenditur on a given item
(3) Value in esch cell $=\frac{i o t a l \text { weighted expenditure on given item }}{\text { iotal weighted sales of dusinesses repopting this item of expenditure }} \times 100$ for each quertile.

This portion of the teble pertains only to the businesses reporting the specific expense itam. Therefore thest rotios are calculated individuslly and the cotal will not necessarily equal $100 \%$.

## Wores

Dete are snown by quartiles when at least 13 of the sempled businesses report the specific item.
 one quarter of the tctal number of businesses. Hithin each quertile. the average ratio is presented. for comparison purposes, the nigh and low values of sales ere shown.

How to use the tables
(1) locet the appropriate sales renge that is disployed on the two lines entitled "tow sales value and "High sales value"
(2) The selected range will indicate the proper quatilic. i.e. the botion 25\%, the lower middic 25\%. the upper nidde $25 x$ or the 100 25\%.
(3) Deta pertaining to the selected seles size range will be in that quartile.

## Standard Industriel Clesaificetion oefinition (SIC 18s0):

\$1C 9982 - Welding $\begin{aligned} & \text { Businesses primarily engaged in repair work by welding such as: acetylene welding services, blacksmith services, brazing imeldimgl services. }\end{aligned}$ electric waldirg services (except construction site'. Welding repair work and melding shops.

TABLE 2. Balance sheet profile for incorporeted businesses only, 1987
Now grunswick, Welding (SIC 9942)

|  |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |

(11) These estimates apt based on osample businesses reporting sales between $\mathbf{8 2 5 , 0 0 0}$ and $\$ 2,000,000$.

See Table 1 for symbols and notes

TABLE 3. Financial retios(1) for incorporated businesses only. 1987
Now Brunswick, Wolding (SIC 9g42)

|  | Total(2) | $\begin{array}{r} \text { Bot } 10 \mathrm{~m} \\ 25 \% \end{array}$ | Lower $\text { middle } 25 x$ | Upper middle $25 \%$ | $\begin{aligned} & \text { ToD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ 's) High salos value $\left(\$ 000^{\prime}\right.$ s) | $(1)^{9}$ | -- | -- | -- | -- |
|  | Average |  |  |  |  |
| Liquidity etetio Curient ratio (times) | 1.1 | -- | -- | -- | -- |
| Leverage ratios <br> Debtleauity patio (times) <br> Interest coversoge iotio (times) <br> Debt potio (times) | $\begin{aligned} & 2.1 \\ & 2.2 \\ & 0.7 \end{aligned}$ | -- | -- | -- | -- |

(1) The rntios reprosent the everage of petios for each business in the group and cennot be celculated fom the figupes shown in fable 2 .
12) These estimates ere besed on semple of businesses raporting sales between $\$ 25.000$ nd $\$ 2.000 .000$.

See rewle ifor symbols and notes.

## Definitions:

1. Liquidiey ratio:

Current = current assets / current lisbilities
2. leverege retics:
s) Debt/equity $=802 \mathrm{~s} 1 \mathrm{liabilities} /$ equity
b) Deter ratio = cotal liabilities / total assets
cf Interest coverage : net profit - interest expense / inferest expense.

TABLE 4. Statement of cmanges in financial position for incorporated businesses only. 1987
New Brunswick, Welding (SIC 9942)

|  | Total(1) | $\begin{array}{r} \text { Botiom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { bower } \\ \text { ridote } 25^{\circ} \end{array}$ | Upder <br> middle 25\% | $\begin{aligned} & 100 \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value ( $\$ 000$ s) High sales vaiue ( $\$ 00 \mathrm{C}^{\prime} \mathrm{s}$ ) | $\begin{aligned} & 1 \\ & (1) \\ & (i) \end{aligned}$ | -- | -- | -- | -- |
|  |  |  | erage (\$000 |  |  |
| Dperating sctivities Cash from oderations Oepreciation Other | $\begin{aligned} & x \\ & x \\ & x \end{aligned}$ | -- | -- | =- | =- |
| Dividende | X | -- | -- | =- | - |
| Investment activities <br> Oispossal of fixed ossets <br> Purchase of fixed assets <br> Incresse in investment <br> Oecresse in investment | $\begin{aligned} & X \\ & X \\ & X \\ & X \end{aligned}$ | - | -- | -- | - |
| Finmeing ectivlties <br> Increase in long term debt <br> Repayment of long ierm debt <br> Loans from shareholders <br> Redayment of loans from shareholders <br> sovances 8 loans from government <br> Increase in equity <br> Oecrease in equity <br> Other | $\begin{aligned} & x \\ & x \\ & x \\ & y \\ & x \\ & x \\ & x \\ & x \\ & x \end{aligned}$ | -- | $=-$ $=-$ $=-$ $=-$ $=-$ $=-$ | - $=-$ - $=-$ -- | - |
| Increase(decrease) in cash tequivalents Cash tequivelents-Beginning of the yeer Cash 8 equivelents - End of the yeer | $x$ $x$ $x$ | -- | -- | -- | -- |

 only those businesses reporting t tument of changes.
See fible 1 for symbols and notes.

Mew irunswick. Welding (SIC 9942)


[^39]TABLE 6. Selected operating characteristics of smili businesses by sales quartile. $1985-1987$
Mew Erunswick, Welding (SIC 5942)


1986


| Number of observetions in semple <br> Average sales $\$$ <br> Average expense $\$$ <br> average net profit (loss) \$ | $\begin{array}{r} 14 \\ 137.818 \\ 128.183 \\ 9.635 \end{array}$ | -- | -- | -- |
| :---: | :---: | :---: | :---: | :---: |
| Businesses reporting eprofit (Mo.) <br> Average sales 5 <br> Average expenses <br> Averape net profits | $\begin{array}{r} 10 \\ 189.338 \\ 165.481 \\ 23.857 \end{array}$ | -- | -- | -- |
| Businesses reporting less (Mo.) <br> Average sales <br> Average expenses <br> Average net loss $\$$ | $\begin{array}{r} 4 \\ 133.069 \\ 138.411 \\ -5.342 \end{array}$ | -- | -- | -- |

[^40]see rable 1 for symbols and notes

TABLE 1. Selected operating ratios, in percent of sales. 1987
New Brunswick. Services to Buildings and Dwellings (SIC 995)


Symbols

- zero or no observations
- loo smell 100 de expressed
.. not eppliceole
- confidentil


## Feornotes

(1) These estimstes bre based on sample of businesses reporting seles between $\$ 25.000$ end $\$ 2.000 .000$. Toral weighted expenditure on aiven item

(3) Volue in each cell $=\frac{\text { lotel weighted expenditur on given item }}{\text { Total weighted seles of businesses reporting this item of expenditure }} \times$ for each guertile.

This portion of the table pertsins only to the businesses reporting the secific expense item. Therefore these ratios ar celculateo individualiy and the total will not necessarily equel $100 \%$

## Moten

Data ere shown by Quarqiles when at least 13 of the sempled businesses report the specific item
hecords were renked in escending order according to seles size. Etech quertile (i. Dotiom 25\%. lower middele 25\%, etc.) represents one quarter of the cotel number of businesses. Within esch quertile, the overage retio is preseniso. for compsison purposes, the high and low vilues of seles ere shown.

## Mow so use the tebles

(11 Locet the sppropriste seles range thet is displayed on the two lines entitled "low sales velue" and "high seles velue"
(2) The selected range will indicete the proper quertile, i.e. the bottom 25\%. the lowe midole 25\%. the upper midde $25 \Sigma$ or the $10025 \%$
(3) Dete partaining to the selected soles size range will be in that quertile.

Stenderd industrisl Clessificetion Definision (SIC 1980):
SIC 9050 - Services to Buildings and Dwellings
Businesses primarily engaged in disinfecting and exterminating. windom clening. janitorial and ozner services to buildings and owellings

|  | Tota:(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | Kower midde 25\% | Upper $\text { middie } 25 \%$ | $\begin{aligned} & \text { ToD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales vaiue ( $\$ 000$ 's) Migh sales value (\$000's) | 15 $11)$ $11)$ |  |  | -- |  |
|  | Average ( 5000 's) |  |  |  |  |
| Assets |  |  |  |  |  |
| Accounts and notes receivable | 13 | -- | -- | -- | -- |
| Inventory | ; | -- | -- | -- | -- |
| Other current assets | 17 | -- | -- | -- |  |
| Total cuprent assets | 30 | - | -- | -- |  |
| Fixed ossets | 28 | - | - | -- |  |
| Less: Accum. dep. on fixed essets | - | - | - | -- |  |
| Other assets | 29 | -- | -- | -- |  |
| Totel sseets | 75 | -- | - | -- | -- |
| Liabilities and equity |  |  |  |  |  |
| Other current liabilities | 16 | -. | -- | -- | -- |
| Total cuprent liabilitios | 24 | -. | . | -- | -- |
| Mortoages payable | - | - | - | -- |  |
| Long term debt | 2 | - | - | - | -- |
| Other lisbilities |  | - | -- | - | -- |
| Total liabilities | 32 | - | - | - | -- |
| Total equity | 47 | -- | - | - | -- |

(1) These estimetes are based on semple of businesses reporting soles detween 825.000 and $82,000,000$.
see iable ; for symbols and notes

TABLE 3. Financial ratios(1) for incorporated businesses only. 1987
Mew erunewick. Services to Bulldings and Owellings (SIc ggs)


(1) The retios represens the vernge of rotios for esh business in the group ond connot be celculated fiom the figures shown in lable 2 .
12) These estimetes sre besed on smple of businesses peporting seles beiween 325.000 and $52.000,000$.

See Tabie ifor smbols and noter.

## Definitions:

1. Liquicisy retio:

Current a current assets / current liabilities
2. Leverape pefios:
a) Debrlequity $=$ total liablities / equity
b) Debt iatio $=$ total liabililies / total assets.
c) Interest coverage = ne: profit . interest expense / interest expense

TABLE 4. Statement of changes in financial position for incorporeted businesses only, ige7
Now Brunswick, Services to Buildings and Dwellings (Sic 995)

| $\ldots$ | Total(1) | $\begin{array}{r} \text { Bot } \% \text { om } \\ 25 \% \end{array}$ | $\text { mide fower } 25^{\circ}$ | Upper $\text { midele } 25 \%$ | $\begin{aligned} & 100 \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samole (No.) Low sales value $15000^{\prime}$ ) High seles value ( $\$ 000$ 's) | $\left\{\begin{array}{l} 6 \\ \{1 \end{array}\right\}^{6}$ | -- | -- | -- | -- |
|  |  |  | verage $1 \$ 000$ |  |  |
| Operating ectivities Cash from operations Dedreciation Other | 12 7 -5 | -- | - | -- | -- |
| Dividends | - | -- | -- | -- | -- |
| Investment ectivities <br> Disposel of fixed essets <br> Purchase of fixed assets <br> Increase in investment <br> Decrese in investment | 1 -10 - | -- | -- | -- | -- |
| Finencing ectivities <br> Increase in long term debt <br> Repayment of long term debt <br> Loans from shareholders <br> Redayment of loans from shareholder <br> Advances \& loans from povernment <br> Increase in equity <br> Oecress in equity <br> Other | 1 -2 -2 | -- <br> - <br> - <br> -- <br> - | -- <br> $-=$ <br> -- <br> $-\infty$ <br> - | -- -- -- -- -- | - <br> - <br> - <br> - <br> - <br> - <br> - |
| Incresse(decrease) in cesh equivalents Cosh tequivelents-Beginning of the yeer Cash equivelents - End of the year | 2 5 7 | -- | -- | -- | -- |

 see Tobl f for symbols end notes.

TABLE 5. Employment changes by size of business. 1984-1987 based on SIC classificetion in is87
New Brunswick. Services to bulldings and Dwellings (Sic 995)

| Business size expressed in average labour units(1) | Number of businesses | $\begin{array}{r} \text { Totel } \left.\begin{array}{c} \text { payroll } \\ (\$ 000 \text { s) } \end{array}\right) \end{array}$ | Average labour units(1) | Changes in number of businasses with paid emplorees |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{array}{r} \text { Newly } \\ \text { reporting(2) } \end{array}$ | No longer reporting(3) |
| 1984 |  |  |  |  |  |
| Total | 153 | 7.003 | 828 | 32 | 17 |
| $\begin{aligned} & \text { less han } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { ond over } \end{aligned}$ | $\begin{array}{r} 151 \\ 6 \\ 1 \end{array}$ | $\begin{array}{r} 4.124 \\ 1.822 \\ x \end{array}$ | $\begin{array}{r} 470 \\ 227 \\ 106 \\ 25 \end{array}$ | 32 | 17 |
| 1987 |  |  |  |  |  |
| Totel | 182 | 9.330 | 775 | 40 | - |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100=499 \\ & 500 \text { and over } \end{aligned}$ | $\begin{array}{r} 169 \\ 9 \\ 2 \\ 2 \end{array}$ | $\begin{array}{r} 5.952 \\ 2.239 \\ x \\ x \end{array}$ | $\begin{array}{r} 415 \\ 193 \\ 148 \\ 19 \end{array}$ | $\begin{array}{r}37 \\ 2 \\ 1 \\ \hline\end{array}$ | $\cdots$ |

(1) Average labour units are colculated by dividing total payroll by the average annual mage and solary rate es fepopted in the Survey of Employment. Poyrall and hours. Statistics Conada. Cotalogue 92-002. An average labour unit could be interpreted as o full-tine employee. Note that the business size groups used ore determined at the canada level. Thus if a business has as least 500 enployees in conade as a whole but less than that number in eny 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 10 businesses reporing no payroll deductions in the following year
"Newly reporting" and "no fonger reporting" Dusinesses are assumed to have been in activity for six months and the information is odjusted aceordingly.
see fable 1 for symbols and notes.

TABLE 6. Selected operating characteristics of small businesees by sales quertile. 1985-1987
New Brunswlek, Services to bulldings and Dwellings (Sic 995)


1985


| Mumber of observetions in smple <br> Averige sales $\$$ <br> Average expense $g$ <br> Average net profit (loss)s | $\begin{array}{r} 49 \\ 88.647 \\ 74.017 \\ 14.630 \end{array}$ |
| :---: | :---: |
| Businesser reporting epofit (Wo.) | 36 |
| Aver se selos 5 | 94.032 |
| Average expense s | 77.871 |
| Average not profits | 16.161 |
| Businesses reporting lass (Mo.) | 13 |
| Averege ssles \$ | 95.010 |
| Average expense 5 | 100.449 |
| Average net loss \$ | -4,439 |

1987

| Number of observations in ssmole <br> Averoge sales $\$$ <br> Average expense $\$$ <br> Averege net piofit (loss) \$ | $\begin{array}{r} 30 \\ 108.660 \\ 94.372 \\ 14.288 \end{array}$ | -- | -- | -- |
| :---: | :---: | :---: | :---: | :---: |
| Businesses roporting proflt (No.) | 25 |  |  |  |
| Average sales | 110.432 | - | -- | -- |
| Average expense \$ | 91,302 | -- | -- |  |
| Average net profits | 19.190 | -- | -- | -- |
| Busimesses reporting loes (Wo.) | 5 |  |  |  |
| Averege sales | 123.700 | - | -- | -- |
| Aversge expense 5 | 132.965 |  | -- |  |
| Aversge net losss | -9.265 | - | -* | -- |

[^41]TABLE 1. Selected operating ratios, in percent of sales. 1987
New Brunswick, Jenitorial Services (SIC 9953)
Bot 10 m
$25 \%$
<omer
Upper


| Selected expense item | Industry average(2) |  |  |  |  | $\begin{aligned} & \text { Z busi- } \\ & \text { nesses } \\ & \text { reporting } \end{aligned}$ | Reporting businesses only ( 31 |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { midd } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Uooer } \\ \text { midd } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |  | Tots 1 | Bot tom 25\% | $\begin{array}{r} \text { Lower } \\ \text { midd } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Upoer } \\ & \text { midd } 10 \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
|  | Percent of sules |  |  |  |  |  | Percent of seles |  |  |  |  |
| Occupency expenses | 10.5 | -- | -- | -- | - | 100.0 | 10.5 | - | - | -- | -- |
| Dedrecistion | 7.3 | -- | -- | -- | =- | 100.0 | 7.3 | -- | -- | - | -- |
| Repsirs emsintenance | 0.6 | -- | =- | - | - | 50.0 | 1.3 | -- | -- | - | -- |
| Hest. Iight s telephone | 1.2 | -- | - | - | -- | 74.0 | 1.6 | -- | -- | - | - |
| Ront |  | -- | -- | - | -- | 37.6 | 3.7 | -- | -- | -- | -- |
| Personnel expenses | 32.0 | -- | -- | -- | - | 92.7 | 34. 5 | -- | -- | -- | -- |
| Finencial expenses | 3.0 | -- | - | -- | - | 100.0 | 3.0 | - | -- | -- | -- |
| Interest \& Dank charges | 2.6 | -- | -- | -- | - | 96.9 | 2.7 | -- | -. | -- | -- |
| Professional fees | 0.4 | -- | -- | - | -- | 80.7 | 0.5 | -- | -* | -- | -- |
| Ditor expenses | 35.1 | - | - | - | -- | 100.0 | 35.1 | - | -- | -- | - |
| Profit (loss) | 13.3 | -* | -- | -- | -- | 100.0 | 13.3 | $\cdots$ | - | -- | - |
| Total | 100.0 | -- | - |  | -- | 100.0 |  | -- | -- | - | - |

## Symbols

- cero or no observetions
- 100 small to0 be expressed
not spplicatol
$\times$ confidentisl


## feotnotes


121 velue in enth cell $=\frac{\text { rotel wighted expenditure on given item }}{\text { recei weighted soles of sll businesses in the sample }} \times$ loo for ech oustile
(3) Velue in each cell $=\frac{\text { lotel weighed expenditur on given item }}{\text { lotel weighted seles of businesses reporting this item of expendi ture }}$ for esh quertile.

This portion of the tuble pertains only to the businesses reporting the specific expense item. Therefore these petios serelculated individully and the totel will not necesserily equel 100 t.

## Motes

Dete ere shown by quertiles when et last 13 of the sampled businesses raport the specific item.
Records wert ranked in tscending order eccording to seles size. Eech quertile li. e, bottom 25\%. lower midde 25\%. etc.l represents one quspter of the totel mumbr of businesses. Hithin esch quartile, the everege retio is presented. For comperison purposes. the high eno low velues of selet ere shoms.

How to use the tebles
11) locere the spproprite seles range thet is displayed on the two lines entitled kom seles voluem und ehigh seles velue"

121 The selected renge will Indicete the ppoper quertile, i. the botion 25\%. the lower midde $25 \%$, the upper midde 25\% or the top $25 \%$.
(3) Dese pertoining to the selected seltes size ronge will be in that guertile.

## Stenderd Industriel CIssaifiestion Dafinition (5IC 1980):

[^42]TABLE 2. Baiance sheet profile for incorporeted businesses oniy. 1987
Now Brunswick, Jenitorlal Services (SIC 9953)

|  | Total(1) | $\begin{array}{r} \text { Bot tom } \\ 25 \% \end{array}$ | hower $\text { midde } 25 \%$ | Upper $\text { midde } 25$ | Top 25\% |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (No.) Low sales value $1 \$ 000^{\prime}$ s) High sales value ( 9000 's) | $\left.\begin{array}{l} 10 \\ (1) \\ 11 \end{array}\right)$ | -- | -- | -- | -- |
|  | Average ( $\$ 000$ 's) |  |  |  |  |
|  |  |  |  |  |  |
| Cash | - | -- | - | -- | -- |
| Accounts and notes receiveble | 22 | -- | - | -- | -- |
| Inventory | 22 | -- | -. | -- | -- |
| Other current assets | 17 | -- | -- | -- | -- |
| Total current assets | 39 | -- | -- | -- | -- |
| Fixed assets | 33 | -- | -- | -- | -- |
| Less: Accum. dec. on fixed assets | 35 | -- | - | -- | -- |
| Other essets | 35 | - | - | -* | -- |
| Totel semets | 107 | -- | - | -- | - |
| Liebilities end equity |  |  |  |  |  |
| Other current liabilities | 22 | -- | - | -- | -- |
| Total current liabilities | 37 | -- | -- | -- | -- |
| Mortgages payable | - | -- | -- | - | - |
| Long term debt | 2 | -- | -- | $\cdots$ | -- |
| Other liabilities | 10 | -- | -- | -- | - |
| Total lisbilities | 49 | $\cdots$ | -- | -- | -- |
| Total equity | 58 | -- | [ | -- | -- |


See table for symools and notes

TABLE 3. Financial retios (1) for incorporated businesses only. 1987
New Brunswick. Janitoriat Services (Sic 9g53)



121 Thess estimate are based on semple of busintsins reporting selts between $\$ 25,000$ end $\$ 2,000,000$.
See Timble I for symbis and notes

Definitions:

1. Liquidisy rotio:

Curtent z curtent assets / current liabitities.
2. Leverage petios:
8) Detrecuity = qoial liabilieies/ equiqy
b) Deet fatic $=$ cotal 1 iabilisies / toral assets
c) interest coverage $=$ net profit . interest expense $/$ interest expense.

TABLE 4. Statement of changes in financial position for incorporated businesses only, 1987
New Brunswick, Jenlsorial Services (SIC 9953)

|  | Total(1) | $\begin{array}{r} \text { Bottom } \\ 25 \% \end{array}$ | $\text { middre } 25 \%$ | Upder middle 25\% | Tor $25 \%$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samele (No. Low soles value ( $\$ 000^{\prime}$ s) Migh sales value ( $\$ 000$ 's) | $\begin{aligned} & (1)^{5} \\ & (1)^{2} \end{aligned}$ | -- | -- | -- | -- |
|  |  |  | Average $1 \$ 000$ |  |  |
| Operating ectivitiss Cash from operations Depreciation Other | $\begin{array}{r} 18 \\ 8 \\ -9 \end{array}$ | -- | -- | -- | -- |
| Dividends | - | -- | -- | - | -* |
| Investment ectivisies <br> Disposal of lixed sessets <br> Pupchase of fixed sssets <br> Incrase in investment <br> Decrese in investment | - $\begin{array}{r}2 \\ -15 \\ -\end{array}$ | -- | =- | -- | -- |
| Financing ectivities <br> Increase in long term debt Repayment of lang term debt Loans from shareholders <br> Repayment of toans from shareholders <br> Advances 8 loars trom government <br> Increse in equity <br> Decrese in eaulty <br> Other | 2 -4 | -- <br> - <br> - <br> - <br> - | - <br> - <br> - <br> - <br> - <br> - <br> - | $-\infty$ -- -- -- $-\infty$ | -- - -- -- -- |
| Increase(decrese) in cash equivelents Cesh suivalents-Beginning of the vear Cash sauivalents - End of the yoer | 2 -1 1 | -- | -- | -- | -- |

(1) These estimates ere based on sample of incorporated businesses peporting sules betmen $\mathbf{3 2 5 . 0 0 0}$ ond $\mathbf{3 2 . 0 0 0 . 0 0 0 \text { . Sample count includes }}$ only those businesses reporting stetement of changes.
see Teble 1 for symbols and notes.

TABLE 5. Employment changes by stze of business. 1984-1987 besed on Sic ciaselfication in 1987 New Brunswick. Services to Bulldings end Dwellings (sic 995)

|  |  |  |  | Changes in num with pe | of businesses ployees |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Business size expressed in overage labour units(l) | Number of businesses | $\begin{array}{r} \text { Total payroll } \\ \text { (\$000's) } \end{array}$ | Average labour units(1) | Newly reporting(2) | No longer reporting(3) |
| 1984 |  |  |  |  |  |
| Totel | 159 | 7,003 | 128 | 32 | 17 |
| $\begin{aligned} & \text { less than } 20 \\ & 20-99 \\ & 100-499 \\ & 500 \text { ond over } \end{aligned}$ | $\begin{array}{r} 151 \\ 6 \\ 1 \\ 1 \end{array}$ | $\begin{array}{r} 4.124 \\ 1.822 \\ x \\ x \end{array}$ | $\begin{array}{r} 470 \\ 227 \\ 106 \\ 25 \end{array}$ | 32 | 17 |
| 1987 |  |  |  |  |  |
| Tots 1 | 182 | 9.330 | 775 | 40 | ... |
| $\begin{aligned} & \text { less then } 20 \\ & 20-99 \\ & 100=499 \\ & 500 \text { end over } \end{aligned}$ | 169 9 2 2 | $\begin{array}{r} 5.152 \\ 2.239 \\ x \\ x \end{array}$ | $\begin{array}{r} 415 \\ 193 \\ 148 \\ 19 \end{array}$ | $\begin{array}{r}37 \\ 2 \\ 1 \\ \hline\end{array}$ | $\ldots$ $\ldots$ $\ldots$ |

ill herege labour uniss are calculated by dividing solal payroil by the averse onnual wage and salary rete es reported in the Survey of Employment. Payroll and hours. Statistics Canade. Cotologue 72-002. An overage labour unit could be interpreted as a full-ife mployee. More that qhe business size groups usted are determined ot the canoda lovel. ihus if ousiness hes of 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.
12) Refers 10 businesses roporting no payroll deductions in the previous year
13) Refers to businesses reporting no payfoll deductions in the following year
*Newly feportinge and "ne longer roporting" businesses are assumed to have been in activity for six months anc the information is ecjusted accordingly

See lable i for symbols and notes

TABLE 6. Selected operating characteristics of small businesses by saies quartile, 1985-1987 Now $\begin{aligned} & \text { runcwick. Janitorisl Services (SIC 9953) }\end{aligned}$
Total(1) Bottom Uomer Uow Uor Top




[^43]TABLE 1. Selected operating ratios, in percent of seles, 1987
New Brungwick. Ticket and Trevel Agencies (SIC 9961)

|  | Total!1) |  | Bottom 25\% |  | $\text { midd } 25 \%$ |  | Upper$\text { middele } 25 \% \text { - }$ |  |  | $\begin{aligned} & 700 \\ & 25: \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samol (No. Low sales value i $\$ 000$ s) High seles vaiue $(3000$ 's) |  | $\left(\begin{array}{r} 6 \\ (1) \end{array}\right.$ |  | -- |  | -- |  |  |  |  |  |
| Selected expense item | Industry average(2) |  |  |  |  | $\begin{aligned} & \text { X Dusi- } \\ & \text { nesses } \\ & \text { reporting } \end{aligned}$ | Reporting businesses only( 3) |  |  |  |  |
|  | Total | $\begin{array}{r} \text { Bot+om } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Lower } \\ \text { midd } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { Upper } \\ & \text { midd Ie } \\ & 25 \% \end{aligned}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |  | Total | Bottom 25\% | $\begin{array}{r} \text { Lower } \\ \text { midd } \\ 25 \% \end{array}$ | $\begin{array}{r} \text { Upoer } \\ \text { middie } \\ 25 \% \end{array}$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
|  | Percent of sales |  |  |  |  |  | Percent of soles |  |  |  |  |
| Cost of sules | - | -- | - | -- | -* | - | - | -- | -* | -- | - |
| Occuponer expentes | 20.2 | -- | -- | -- | -- | 100.0 | 20.2 | -* | -- | - | -- |
| Deprecistion | 3.5 | -- | - | - | - | 100.0 | 3.5 | -- | -- | -- | -- |
| Repairs maintonance | 0.2 | -- | - | - | -- | 94.0 | 0.2 | -- | - | -- | -- |
| Mest. light \& teledhone | 3.1 | -- | - | -- | -- | 58.5 | 5.3 | -- | -- | -- | -- |
| Rent | 13.4 | -- | - | -- | - | 100.0 | 13.4 | -- | -- | -- | -- |
| Personnel expenses | 45.0 | -- | - | -- | -- | 100.0 | 45.0 | -- | -- | -- | -- |
| Financial expenses | 6. 5 | -- | =- | -- | -- |  |  | -- | -- | -- | -- |
| Interest $\&$ bank charges Professionel fees | 2.8 3.7 | -- | -- | -- | -- | 94.0 100.0 | 3.0 3.7 | -- | -- | -- | -- |
| Other expenses | 39.1 | -- | -- | -- | -- | 100.0 | 39.1 | -- | - | - | -- |
| Profli (loss) | -10.7 | - | - | - | -* | 100.0 | -10.7 | -- | -- | -- | -- |
| Totel | 100.0 | - | -- | -- | -- | 100.0 | $\ldots$ | -- | -- | -- | -- |

## Symbels

zero or no observilions
-- 100 smell too be expressed
not eoplicat.
$\times$ confidentisl

## footnotes

(1) Ihese estimetes bresed on samplof businesses reporting sales between \$25,000 end $\$ 2,000,000$
12) Velue in each cell s latal whighed expenditure on given item
13) Value in esch cell $=\frac{\text { Totel weighted expenditure on given item }}{\text { Totel weignted seles of businesses reporting this item of expenditure }}$ for eech quertile.

[^44]Motes
Dete fe shown by quertites when et leest 13 of the sampleo businesses report the specific itum.
Records were renked in escending order eccording to seles size. Ench quartile li. bottom 25z. lower midele 25\%, etc. 1 represents on querter of the totsi number of businesses. Within each quartile. the everage retio is presented. for comperison purposes. the high and low values of sales re shown.

How to ute the tebles

(2) The selected renge will indicete the proper quertile, i.e. the botton 25\%. the lower migdie 252. the upper midele 25: op the top $25 \%$.
(3) Dote pertaining to the stiected sties ist renge will be in that quertile.

Stenderd Industriel Eluselficetion Definition (SIC 19e0):
S1C DP81 - Ficket and Irevel Agencies
Businesses primarily engaged in furnishing quavel information, ecting es egents in ar renging tours. Bccomodation and transportation for travellers or acting as independent agencies for framsporiation establistmenis. Included are businesses engaged in booking accomodation
 and vacation iraval services.

TABLE 2. Balance sheet profile for incorporated businesses only. 1987
New Brunswlck. Ticket and Travel Agencles (SIC 9961)

|  | Total(1) | $\begin{array}{r} \text { Bot } 80 \mathrm{~m} \\ 25 \% \end{array}$ | Lower middle 25\% | Upper middle $25 \%$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in sample (Mo.) <br> Low sales value ( $9000^{\prime}$ s) <br> Migh sales value ( $\$ 000^{\prime}$ s) | 11 111 | -- | -- | -- | -- |
|  | Average ( 8000 's) |  |  |  |  |
| Asset: |  |  |  |  |  |
| Cash $\begin{aligned} & \text { Accounts and notes receivable }\end{aligned}$ | 32 | -- | -- | -- | -- |
| Inventory | 22 | -- | -- | -- | -- |
| Other current assets | 35 | -- | -- | -- | -- |
| Total current assers | 68 | -- | -- | - | -- |
| Fixed ossets | 15 | - | -- | -- |  |
|  | \% | - | -- | -- | -- |
| Other assets | 28 | -- | -- | -- | -- |
| Total assets | 111 | - | - | -- | -- |
| Liebilities end equity |  |  |  |  |  |
| Current loans O (imer current liabilities | 51 38 | -- | -- | -- | -- |
| Total current liabilities | 89 | -- | -- | -- | -- |
| Mortgages parable | - | - | -- |  | -- |
| Long term dobt | 1 | -- | -- | -- | -- |
| Other liabilities | 64 | - | -- | -- | -- |
| Total liabilities | 154 | - | - | -- | -- |
| Total equity | -43 | -- |  | -- | - |

(1) inese estimetes are besed on sample of businesses reporiing soles between $\$ 25.000$ and $\$ 2.000,000$.

See table ifor symbols and notes.

TABLE 3. Finencial ratios(1) for incorporated businesses only. 1987
Mew srunswlck. Ticket and Travel Agencies (SIC 9981)


ill The retios ropresent the everge of retios for esch business in the group ond connot be celculated from the figures shown in inble 2 .
(2) These estinetes are besed on semple of businesses poporiing sales between $\$ 25,000$ and $\$ 2,000,000$.

See Table 1 for symols and notes.

## Definitions:

1. Liquidity ratio:

Curfent E current assets $/$ current lisbilities.
2. Leverspe retios:

Debt/equity $=$ total liatilities / equity.
Debt ratio $=$ total liabilities/total assets
Interest coverage $=$ net profit - interest expense / interest expense

TABLE 4. Statement of changes in financial position for incorporated busthesses only. 1987
New Brunswick, Ticket and Travel Agencies (SIC 9961)

|  | Total(1) | $\begin{array}{r} \text { Bo: tom } \\ 25 \% \end{array}$ | bowe: $\text { midole } 25 \text { : }$ | UDPE midole $25 \%$ | $\begin{aligned} & \text { TOD } \\ & 25 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Businesses in samp: (No.) <br> Low sales value ( $\$ 000$ s) <br> High sales vaiue ( 5000 's) | $\begin{aligned} & 1 \\ & (1)^{1} \end{aligned}$ | -- | -- |  |  |
|  | Average ( $\$ 000{ }^{\text {c }}$ s) |  |  |  |  |
| Opereting ectivities Cash from operations Dedreciation Other | $x$ $x$ $x$ | -- | -- | -- | -- |
| Dividends | $x$ | - | -- | -* | -- |
| Investment sctivities <br> Disposel of fixed assets <br> Pufchase of fixeo assets <br> Increse in investment <br> Decresse in investment | $\begin{aligned} & x \\ & x \\ & x \\ & x \end{aligned}$ | -- | -- | -- | -- |
| Financing ectivities <br> Increase in long term debt Repayment of long term debt Loans from shareholders <br> Repsyment of loans from sharetiolders Advances 8 torns from government <br> lnerease in equity <br> Decresse in equity <br> Other | $\begin{aligned} & x \\ & x \\ & x \\ & x \\ & x \\ & x \\ & x \\ & x \\ & x \end{aligned}$ | - - - - - - | $=-$ <br> - <br> - <br> - <br> $=-$ <br> - | -- -- -- -- -- | $=-$ <br> - <br> - <br> - <br> - |
| Increste(decrease) in cesh equivalents Cesh s equivalents-Beginning of the year Cash s equivalents - End of the yesr | $x$ $\chi$ $\chi$ x | -- | -- | -- | -- |

 only those businesses reporiting statement of changes
set teol ! for symols ono noles
TABLE S. Employment changes by size of business, 1984-1987 besed on SIC claselficetion tn i987 New Brunswick. Ticket and Travel Agencies (SIc 9981)


(1) Average labour units are colculated by dividing totel payroll by the buerege annum wage and salmer reto as reported in the Surver of Employment. Poyrolf and Mours. Statistics Cansda. Catalogue 72-002. An averege lebour unip could be inierpreied as B full-i, me employec. Note that the business size proups used are ofermined at the Cenade lovel. thus if business has at least 500 employees in Canada as bhole but less then that mumber in any given province it is shown in the 500 and over group
121 Refers to businesses reoorting no paypoll deductions in the provious yar
131 Refers to businesses reporting no payroll deductions in the following year
"Newly reporting" and "no longer poporting" businasses are assumed to have been in activity for six months ond the informetion is edjusted accordingly

See Taple for symbols and notes

TABLE 6. Selected operating chsracteriftics of sumil businesses by sales quartile. $1985=1987$
New Brunswick. Ticket and Travel Agencies (Sic g951)


```
Number of observetions in semple
    Average sales$
    Average soles
    Average expense $
Businesses reporting profit (Mo.)
    Average sales 5
    Average sales s
    Average expense s
Busineses repopting loss(Mo.)
    Average soles $
    Average expense S
    Average net loss$
```

$\qquad$
1
$x$
$x$
$x$
$\begin{array}{llll}-- & - & - & - \\ -- & - & - & - \\ - & - & - & -\end{array}$
--

$\begin{array}{llll} & & & - \\ -- & -- & - & - \\ -- & -- & - \\ & & & \\ -- & - & - & - \\ - & - & - & - \\ - & - & - \\ & & & \end{array}$
$+$
1986
Mumber of observations in sample
Average sales \$
Average sales $\$$
Average expense $\$$
Average nei profis (loss) $\$$
$\begin{array}{llll}-- & -- & - & - \\ -- & -- & - & - \\ - & - & -\end{array}$
Gusineses reporting proflt (Mo.)
Average sales $\$$
sverage oxpense $\$$
Average net profiqs
Eusinesses reporting loss (Mo.)
Average sales
Aversoe exd
Average expense
$\frac{4}{x}$
$x$
$x$
$x$
Averse nei Drofis (loss) $\$$

| Mumber of observations in sample <br> Average sales \$ <br> Aveiage expense \$ <br> Average ner Drofis \\|oss) \$ |
| :---: |
| Eusinesses reporting proflt (Mo.) |
| Average sales $\$$ |
| Average oxpenso s |
| Average net profits |
| Eusinesses reporting lose (Mo.) |
| Aversge soles |
| Average expenge 8 |
| Averape net loss |

Number of observetions in semple
Aversge sales $\$$
7
168.310
170,262
$-1,952$
Aver age expense
Aversge net profit (loss) \$
--
$-$
Auerber net loss 5

Businesses reporting profit (Mo.)
Average sales
211.383
178.158
33.22
Average expenges
4
211.383
178.156
33.227
4
211.383
178.156
33.227
Average expenge
Average nut profit $\$$
$-1,952$
$\begin{array}{ll}-- & =- \\ --\end{array}$
(Mo.)
127.856
Sineses reportin
Average sales $\$$
$\begin{array}{ll}\text { Average sales } \$ & 127.856 \\ \text { Average expense } \$ & 146.696 \\ \text { Average net loss } \$ & -18.840\end{array}$
Average net loss \$
$-18.840$
(1) These estimates ore based on senple of businesses reporting sales between $\mathbf{\$ 2 5 . 0 0 0}$ and $\$ 2.000,000$.

See Table 1 for symbols and notes

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## Ca OOS


[^0]:    (1) These estimates are based on sample of businesses reporting sales detween $\$ 25,000$ ono $\$ 2,000,000$.

[^1]:    (1) These estimates are based on sample of businesses reporing sales betwen $\$ 25.000$ and $\$ 2.000 .000$ see isble 1 for symools and notes

[^2]:    111 Averge labour units be celculted by dividing totel poyrolt by the average minul whe and salsy rate as reportod in the survey of Employment. Payroll and Hours. 5tatistics Canada. Catslogue p2-002. An averege labour unit could be interpretad as a full-time employee. Note thet the business size groups used bre determined at the canade level. Thus if a business has at least 500 employees in Censo es whole but less then thet number in gy given province it is shown in the soo sind over group.
    (2) Refers to businesses feporiing no peyroll deducpions in the previous year
    (3) Refers to businesses reporting no payroll deductions in the following yeer

    - Newly reooring anc mo longer reporting" businesses gre sssumed to have been in activity for six months and the information is adjustad accordingly.

    Sae table 1 for symbols and noles

[^3]:    (1) These esimbtes are based on sample of businesses reporing sales beiveen $\$ 25.000$ anc $\$ 2,000.000$.

    See ioble 1 for symbols and noies

[^4]:    111 These estimates are based on a sample of businesses reporting sales between $\$ 25,000$ and $\$ 2,000,000$.
    See Table 1 for symbols and notes

[^5]:    [1f The retios pepresens the average of ratios for each business in the groud shd connot be colculoted from the figures shown in lable 2 .
    (2) These estimetes er bised on semple of businesses paporting seles between 825,000 end $82,000,000$

[^6]:    111, These estimstes are based on sample of businesses raporiing sales between $\mathbf{\$ 2 5 . 0 0 0}$ and $\$ 2.000 .000$
    See Table 1 for symbols and notes

[^7]:    (1) Average abour units are calculated by dividing totel paypoll by the average annual wage and solery fate as feported in the Survey of Employment. Payroll and Hours. Statistics Canada. Catalogue $72-002$. An ayerage labour unit could be interpreted as a full-time mployee. Note that the business size groups used are determined at the canade level, thus if business has at least 500 employess in'Canada as a whole but less than that number in any given province it is shown in the 500 and over group
    121 Refeis io businesses reporting no payroil deouctions in the previous year
    (3) Refers to Dusinesses reporting no peyroil deductions in the following yeer
    "Newly repopting" and "no longe" reporting" businesses are assumec to have deen in activity for six months and the information is adjusted according!y

    See table for symbols and nores

[^8]:    (11) These estimates are besed on sample of businesses repoping sales between $\$ 25,000$ ond $\mathbf{3 2} .000 .000$

[^9]:    if) These estimates are based on a sample of businesses reporing seles between $\$ 25,000$ ond $\$ 2.000,000$

[^10]:    111 These estimates are based on sanqle of businesses reporting sales between \$25,000 end \$2,000.000

    See Table for symbols and notes

[^11]:    (1) Ihese estimeres are based on a sample of businesses reporiing stivs between $\$ 25.000$ and $\$ 2,000.000$.

    See table ifor $\$ y m b o l s$ and notes

[^12]:    (1) The rotios represent the overoge of cotios for esch business in the group and cannot be calculated from the figures shown in fable 2

[^13]:    str 5980 * Wholesele Generol merchendice
    Businesses primerily engeged in wholesale dealing in a diversified line of household merchandise of which hardware, foods. elothing. sporting goocs, coys anc games tend to be the most important, but no iine is sufficiently important to cons:itute primary activity

[^14]:    S1C 6011- Food IGroceries) Storet
     vegetables, desserts and staples such as tea. coffee. spices, sugar and floup. Fresh meats and poultry may be included. Jn addition. limired lines of newspaders, magezines. paper products. soft dinks, beer and wine. tobacco products. health snd besuty ids, housewares, flowers. plants bo other hon-lood er ticles may be sold. These bus inestes imclude chein grocery stores. convenience food lgroceries) stores. corner grocery stores, food (groceries' stopes. retoil generel foods. retail groceries end supermerkets

[^15]:    111 These espimates are based on a semple of businesges reporting siles between $\mathbf{2 5}, \mathbf{0 0 0}$ and $\mathbf{\$ 2}, 000,000$.

    See inble for symbols and notes

[^16]:    (1) Guerag labour units er calculated by dividing total payroll by the overage annul wage end salary rete as reportad in the Surver of Employment. Paypoll and Hours. Statistics Cansda. Catologue 12-002. An sverseg labour unit could be interpinted as a full-pime employet. Note that ine ousiness site groups used are determined at the Canada layel. Thus if a business has at last 500 employees in Canso es a whole but iess than that number in Bny givan province it is shown in the 500 end over group
    (2) Refers to businesses reporting no payroll deductions in the previous year

    13: Refers to businesses reporting no payroll deductions in the follomingyear
    "Mew'y reporting" and no longer peporting" Dusinesses ere assumed po have peen in activity for six months and the information is adjusted accordingly

    See itele ifor symbols and noqes.

[^17]:    111 These estimstes are dosed on sample of businesses reporting sales between $\$ 25.000$ and $\$ 2.000 .000$.
    Set Table i for symbols and notes

[^18]:     Survey of Emplormens, Poyroll and hours, Stelistics Cenede. Ceialogue 72-008. An overage labour unis could be interpreted as a full-time employes. Wole that the business size groups used ere defermined st the censde iovel. Fhus il business hes at least 500 moloyees in cande te atole but less then thet number in ony given province it is show in the 500 and over group.
    (2) Refers 10 businesses reporting no peyroll deductions in the provious yesr.
    (3) Refers to businesses reporting no paycall deductions in the following year
    "Nowly roporting" and "no longer raporting" businesses are assumed to have been in activity for six nonths and the information is odjusted accordingly.

    See iable 1 for symbols and notes.

[^19]:    (1) These estimetes me besed on semple of businesses reporting seles between $\mathbf{8 2 5 , 0 0 0}$ and $82,000.000$

[^20]:    Ill ine retios represent the merage of retios for each business in the group end canot be celculated from the figures ghow in toble 2.
    121 These estimates bre beeod on sumple of businessea reporting sales between $\mathbf{5 2 5}, 000$ and $52,000,000$.

[^21]:     Survey of Employment. Peyroll and Hours, Statistics Canada. Calalogue 92-002. An average labour unit could be interpreted es a full-qime employee. Note the? the business size groups used ere determined at the Cenade lovel. Thus if b business hes at lest 500 enployes in Canace as a whol but less then that number in any given province it is shown in the 500 and over group.
    (2) Refers to Dusinesses reporting no obyroll deductions im the provious yerer.
    (3) Refers to businesses reporting no peyfoll deductions in the following year

    Mewiy reoorting" and mo longer peporting" businesses are assumed to heve beer in activity for stm months and the information is adjusted eccordingly.

    See Jable 1 for symbols and notes.

[^22]:    5IC 5413 - Dther Eenersil Merchandite \$toret
    Businesses primarily angaged in retail dealing in general lint of merchandise on mon-departmental basis including ready-to-wear aporel toiletries, cosmetics, hardware and housewares, where food and housenold furniture are not mormally comodity lines and Where one comodigy line accounts for more than $50 \%$ of rotal revenue. General merchandise stores lexcept department stores and general stores). mit order offices of depariment stores and variety stores are included in this industry.

[^23]:    (1) Average labour unis are calculbted by dividing total poyroll by the average annul wage and salary rete os reporied in the Surver of Employment, Payroll and Hours, Stasistics Cenade, Cotalogue 72-002. An average labour unit could be ingerpreted as a full-time employee. Note that the business size groups used ore determined ai the canada level. fhus if business has at leas: 500 employpes in Canada as whole but less than that number in any given province it is shown in the 500 and over proup.
    121 Refers to Dusinesses reporting no payrall deductions in the previous year
    (13) Refers to Dusinesses reporting no paypall deductions in the following year
    "Newly reporting" and "no longer reporting" businesses are assumed to have been in acsivisy for six months and the information is adjusted accordirgly.

    See taole 1 for symbols and notes

[^24]:     only those businesses reporting stetement of changes
    See Table 1 for symools and notes.

[^25]:     onty those Dusinesses reporting steiement of changes.
    set iable i for symools and notes.

[^26]:    (1) These estimates are based on sample of businesses reporiing sales betwen $\$ 25,000$ and $\$ 2.000 .000$

[^27]:    (1) These estimetes are besed on sample of businesses peporing seles between $\$ 25,000$ and $32,000,000$

[^28]:    (11) The retios popresent the surage of patios for each business in the group ond cennot betculoted from the figures shown in lable 2 .

[^29]:    111 these estimates are based on a sample of businesses reporting seles between $\$ 25,000$ end $\$ 2,000,000$
    see Table 1 for symbols and notes

[^30]:    (1) The ratios fepresent the teverge of retios for each business in the group and cennot be colculated from the figures shown in teole ?
    (2) These setimetes besed on smple of businesses reporting seles between $\mathbf{2 2 5 , 0 0 0}$ and $\mathbf{2 2 , 0 0 0 . 0 0 0}$

[^31]:    (1) These estimetes bre based on sampl of businesses feporting sales betwean $\mathbf{\$ 2 5 , 0 0 0}$ and $\$ 2.000,000$

[^32]:    51c 0214 - Ceterers
    Businesses primarily engaged in catering whether by mopite canteens or in private halls. camos. elc. Businasses engaged in caferepias. socibl and industrial home food catering services. mobile conteens and socish catering sepvices lweddings. parties, erc. ere included in this industiy.

[^33]:    "Newly reporting" and "no longer reporting" businesses are assumed so have been in acrivity for six months and the information is adiusied accordingly.

    See Tatile 9 for symbols and notes

[^34]:    (1) Averge labour units are colculated by dividing zotal peyroll by the overage annul wege and salary pate as reported in the Survey of Enoloyment. Poypoll and Hours, Statistics Canado. Cotologue 72-002. An overage isbour unit could be interpreted as e full-time employee. Note that the business size groups used are deqermined at the Camoda level. Thus if ousiness has at lust 500 employees in Canada as whole but less than that number in any given province it is shown in the 500 and over group.
    (2) Reters to ousinesses reporting no payroll deductions in the previous yea:
    (3) Refers to Dusinesses peporting no payroll deductions in the following year
    "Nowly redorting" and "no longer reporting" Dusinesses are assumed to hove been in activity for six months and the intormmion is odjusted accordingly.

[^35]:    "Nowly reporting" and "no onger reporting" Dusinesses are assumed to heve been in bctivity for six months ond the information is adjusted accordingly.

    Sen fobie 1 for symbols and notes.

[^36]:    11 The retios represent the overage of patios for eech business in the group and eannot belculeted from the figures show in feble 2 .

[^37]:    (1) Aversge labour units are colculated by dividing totsl payroll by the everoge annusl wage and salery fate os peported in the Survey of Employment, Payroll and Hours, Satistics Canoda. Catalogue 72-002. An everage labour unit could be interpreted as a full-time employce. Note that the ousiness size groups used ore delepmined ot the canada level. Thus if ousiness has ot least 500 employes in Canade as athole but less than that number in any given province it is show in the 500 and over group.
    121 Refers io businesses reporing no dayroll deouctions in the previous year
    131 Refers to Dusinesses reporting no payroll deductions in the following year
    "Newly reporting" ano "no longer reporting" businesses are assumed io have been in activity for six months ano the information is adusted accoroingly
    see racle 1 for symbols and notes.

[^38]:    Syebole
    zero of no observations

    - 100 snell 100 be expiessed
    not oplicable
    * confidential

[^39]:     Survey of Emplovment. Payroil and hours. Statisics Canada. Caralogue 72-002. An gerage labour unit could be interpreted es o full-i ime emoloyes. Mote thot the business size groups used ere determinco ot the Canmod level. Thus if obsiness hes ei least 500 employees in Cansoa as whol but less than that number in sny given province it is shown in the soo and over group
    (2) Refers te businesses reporting no payroll deductions in the previous yeer.
    (3) Refers to businesses reporting no payroll deductions in the following yeer
    "Newiy reporting" and mo longer reporting" businesses are sssumed to heve deen in activity for six months and the informetion is adiusited accordingly.

    See labie it for symbols and notes.

[^40]:    III These estimetes ore besed on semple of businesses reporting soles between 525,000 and $52.000,000$

[^41]:    (1) These estimates cre besed on sample of businesses ceporting soles between 525.000 and $\$ 2.000 .000$

    See table 1 for symols and notes

[^42]:    SIC 0153 - Janitoriel services
    Businesses pr imarily engaged in clearing and mantenence of buildings and dwellings such es char service, floor wexing. janitorisl services. janitoris! maintenance of Duildings and awellings end office cleanimg.

[^43]:    111 These estimates re based on sample of businesses reporting sales between $\mathbf{\$ 2 5 , 0 0 0}$ ond $\mathbf{8 2}, 000.000$
    See Tatie 1 fop symbols and rotes

[^44]:    This portion of the table pertains only to the businesses reporting the specific expenst item. Therefore these ratios are celculated individuslly and the cotel will not necessarily equal $100 \%$.

