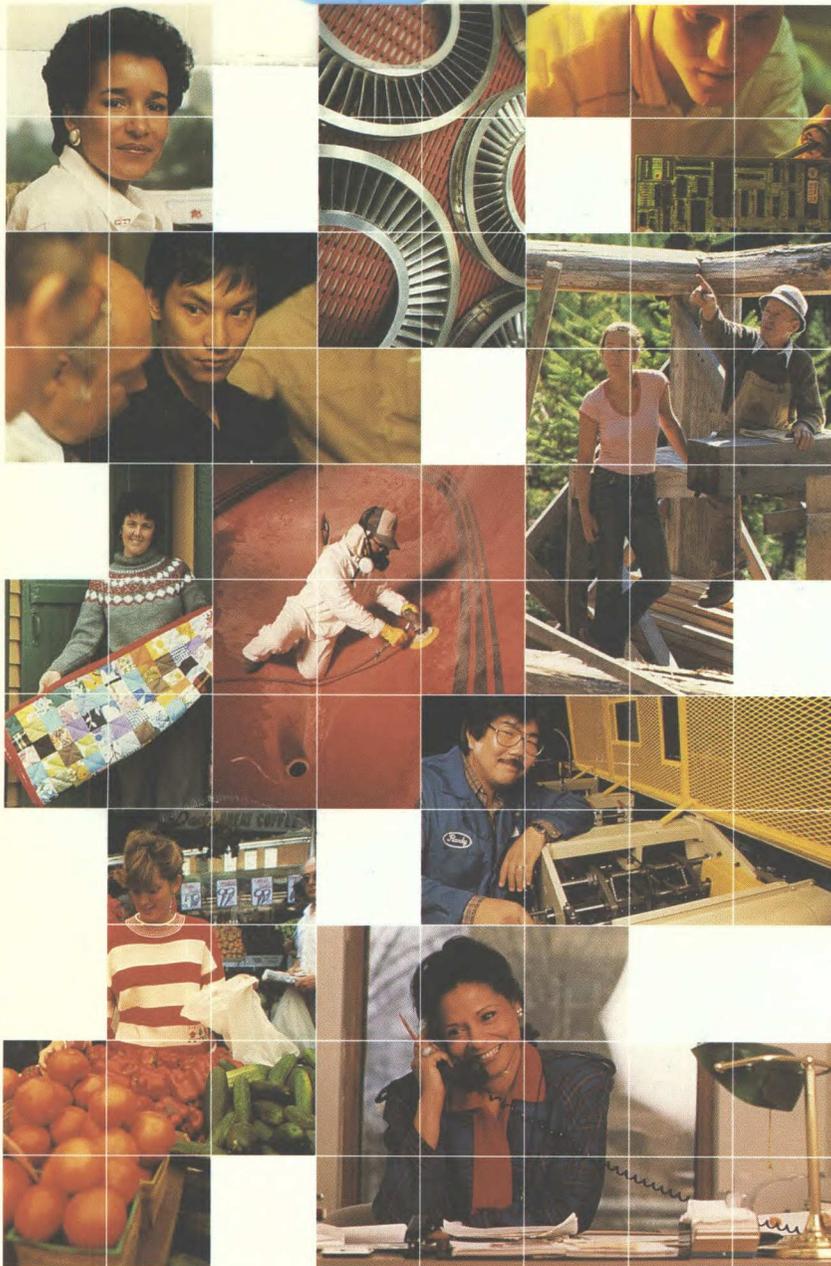


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# SMALL BUSINESS PROFILES

## CANADA 1991 Edition

### Volume III of IV



Industry, Science and  
Technology Canada

Industrie, Sciences et  
Technologie Canada



Canada

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## SIC 5011 - LIVESTOCK, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	191							
Low sales value (\$'000)	25	25	364	25	141	364	1,163	
High sales value (\$'000)	5,000	364	5,000	141	364	1,163	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	68.3	45.9	73.3	40.8	47.9	58.4	79.6	82.2
Purchases and materials	68.6	47.0	73.4	42.7	48.7	57.9	80.0	81.2
Closing inventory	10.0	15.6	8.8	30.2	9.9	8.2	9.0	50.3
Opening inventory	9.7	14.5	8.7	28.3	9.0	8.7	8.7	49.7
Wages, salaries, and benefits	9.3	13.7	8.4	16.4	12.7	13.4	6.2	77.0
Wages and benefits - direct	0.3	0.8	0.2	1.9	0.3	—	0.2	4.7
Wages and benefits - indirect	9.1	13.0	8.2	14.4	12.4	13.4	6.0	74.9
Occupancy expenses	5.0	9.6	4.0	12.7	8.4	5.7	3.2	90.6
Depreciation	2.0	4.1	1.5	4.8	3.9	1.9	1.3	78.0
Repairs and maintenance	1.0	2.1	0.8	2.9	1.8	1.2	0.6	59.7
Fuel and oil	0.3	0.5	0.3	1.3	0.2	0.5	0.2	19.4
Utilities	1.0	1.8	0.8	1.9	1.8	1.3	0.6	70.2
Rent	0.7	1.0	0.6	1.8	0.7	0.8	0.5	45.5
Financial expenses	3.0	7.4	2.1	14.2	4.7	2.8	1.7	96.3
Interest and bank charges	2.4	5.8	1.6	11.6	3.5	2.2	1.4	84.3
Professional fees	0.6	1.6	0.4	2.6	1.2	0.6	0.3	92.7
General expenses	2.2	3.9	1.8	3.6	4.1	2.4	1.6	85.9
Advertising	0.7	1.0	0.7	0.7	1.2	0.7	0.6	56.0
Delivery expenses	1.0	2.1	0.8	2.3	2.0	1.0	0.6	56.0
Insurance	0.5	0.8	0.4	0.6	0.9	0.6	0.3	52.4
Other expenses	9.6	14.3	8.6	17.9	12.9	12.5	6.9	99.5
Total expenses	97.5	94.8	98.1	105.4	90.7	95.2	99.3	100.0
Net profit/loss	2.5	5.2	1.9	-5.4	9.3	4.8	0.7	97.4

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	68							
Sales	593.8	172.1	1,333.6	70.1	241.6	680.6	2,210.8	
Expenses	556.7	149.2	1,271.7	59.7	210.2	619.0	2,148.3	
Profit	37.1	22.9	61.9	10.4	31.4	61.5	62.5	

## Non-Profitable:

Sales	432.9	101.8	1,388.0	68.0	257.1	690.6	2,519.6	
Expenses	457.2	115.4	1,443.0	81.1	272.9	716.7	2,621.6	
Loss	-24.3	-13.6	-55.1	-13.1	-15.8	-26.1	-102.0	

1987

## Profitable:

Sales	569.8	127.7	1,477.9	43.7	266.1	739.4	2,408.1	
Expenses	548.6	116.7	1,435.8	37.9	246.5	695.6	2,368.0	
Profit	21.2	11.0	42.1	5.8	19.6	43.8	40.1	

## Non-Profitable:

Sales	293.1	136.0	943.1	60.2	252.1	627.9	2,013.7	
Expenses	305.8	145.8	967.5	67.9	265.2	647.2	2,055.4	
Loss	-12.6	-9.8	-24.4	-7.7	-13.0	-19.3	-41.7	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	139							
Low sales value (\$'000)	25	25	461	25	150	461	1,292	
High sales value (\$'000)	5,000	461	5,000	150	461	1,292	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>447.6</b>	<b>254.8</b>	<b>774.5</b>	<b>162.9</b>	<b>372.8</b>	<b>642.5</b>	<b>945.7</b>	<b>100.0</b>
Total current assets	225.2	129.0	388.4	74.3	199.2	311.8	487.7	95.7
Accounts receivable	56.9	31.2	100.6	9.2	59.4	98.3	103.5	63.3
Closing inventory	73.1	34.8	138.1	38.3	30.3	50.4	251.8	50.4
Other current assets	95.1	62.9	149.6	26.7	109.4	162.9	132.2	87.8
Net fixed assets	117.3	51.7	228.5	37.5	70.0	152.6	326.9	86.3
Other assets and adjustments	105.0	74.0	157.6	51.0	103.5	178.0	131.1	84.9
<b>Total liabilities</b>	<b>192.6</b>	<b>111.5</b>	<b>330.1</b>	<b>70.4</b>	<b>164.3</b>	<b>233.8</b>	<b>455.1</b>	<b>96.4</b>
Total current liabilities	102.5	46.7	197.2	30.6	67.4	151.8	256.0	96.4
Current bank loans	57.4	24.6	113.2	17.3	33.9	83.8	151.3	36.7
Other current liabilities	45.0	22.1	83.9	13.2	33.4	67.9	104.6	96.4
Long-term bank loans	11.5	3.4	25.3	0.5	7.0	16.4	36.9	10.8
Other liabilities and adjustments	78.5	61.3	107.5	39.1	89.8	65.5	162.0	80.6
<b>Total equity</b>	<b>254.9</b>	<b>143.3</b>	<b>444.3</b>	<b>92.5</b>	<b>208.4</b>	<b>408.7</b>	<b>490.5</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	2.1	2.7	1.9	2.4	2.9	2.0	1.9	95.7
Debt to equity	0.7	0.7	0.7	0.7	0.7	0.5	0.9	96.4
Interest coverage	2.0	1.9	2.1	0.6	3.7	5.1	0.5	86.3
Debt ratio	0.4	0.4	0.4	0.4	0.4	0.3	0.4	96.4
Sales to equity	2.7	1.1	3.5	0.8	1.3	2.0	5.2	100.0
Sales to closing inventories	9.4	4.8	11.4	2.1	9.1	16.2	10.1	50.4

(percent)

Current debt to equity	40.2	32.6	44.3	33.1	32.3	37.1	52.2	96.4
Operating profit on equity	6.6	7.7	6.0	-4.2	14.6	14.4	-3.0	96.4
Net fixed assets to equity	46.0	36.1	51.4	40.5	33.6	37.3	66.6	86.3
Gross margin	20.0	42.0	16.0	41.0	42.4	32.7	9.0	100.0
Return on total assets	7.3	9.0	6.4	5.1	11.1	11.4	2.1	99.3

(days)

Collection period for accounts receivable	30.1	67.8	23.3	41.2	77.7	43.7	14.8	63.3
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	341	100,893	4,357.9	18
Less than 20	315	25,605	1,168.7	17
20-99	23	15,838	714.0	1
100-499	2	x	x	-
500 and over	1	x	x	-
<b>1987</b>				
Total	359	78,579	3,652.9	
Less than 20	332	23,539	1,144.8	
20-99	24	15,018	701.4	
100-499	2	x	x	
500 and over	1	x	x	

## SIC 5011 Livestock, Wholesale

Establishments primarily engaged in wholesale dealing in domestic animals, including live poultry and fish. Establishments primarily engaged in wholesaling dressed poultry are classified in <5214 - Poultry and Eggs, Wholesale> and those primarily engaged in wholesaling fresh, cured or frozen fish are classified in <5215 - Fish and Sea Food, Wholesale>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5012 - GRAIN, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	64							
Low sales value (\$'000)	25	25	502	25	205	502	1,766	
High sales value (\$'000)	5,000	502	5,000	205	502	1,766	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	79.0	50.5	82.4	53.9	49.3	73.7	85.6	76.6
Purchases and materials	78.7	46.6	82.5	42.7	47.9	73.3	85.8	76.6
Closing inventory	3.0	8.0	2.4	22.6	3.1	5.0	1.4	51.6
Opening inventory	3.3	11.9	2.3	33.8	4.6	5.4	1.2	48.4
Wages, salaries, and benefits	6.9	13.0	6.2	12.9	13.0	8.3	5.5	82.8
Wages and benefits - direct	0.8	1.4	0.7	-	1.9	0.6	0.7	10.9
Wages and benefits - indirect	6.2	11.6	5.5	12.9	11.2	7.8	4.7	81.3
Occupancy expenses	6.2	8.1	6.0	10.1	7.4	6.8	5.7	92.2
Depreciation	1.9	3.0	1.7	3.0	3.0	1.6	1.8	78.1
Repairs and maintenance	1.7	1.8	1.6	3.0	1.4	1.0	1.9	59.4
Fuel and oil	1.3	1.1	1.3	--	1.4	0.6	1.6	32.8
Utilities	0.9	1.6	0.8	2.9	1.2	2.0	0.3	79.7
Rent	0.5	0.6	0.5	1.2	0.3	1.7	0.1	46.9
Financial expenses	1.6	4.0	1.3	5.1	3.7	1.9	1.1	95.3
Interest and bank charges	1.2	2.9	1.0	3.2	2.9	1.4	0.8	78.1
Professional fees	0.4	1.1	0.3	1.9	0.8	0.5	0.2	90.6
General expenses	1.4	2.8	1.2	4.6	2.3	2.9	0.6	87.5
Advertising	0.3	1.0	0.2	1.4	0.9	0.5	0.1	78.1
Delivery expenses	0.7	0.7	0.7	1.0	0.7	2.1	0.2	48.4
Insurance	0.4	1.1	0.3	2.2	0.7	0.2	0.3	53.1
Other expenses	4.3	15.9	2.9	15.7	16.0	5.1	2.1	100.0
Total expenses	99.5	94.3	100.1	102.4	91.7	98.7	100.6	100.0
Net profit/loss	0.5	5.7	-0.1	-2.4	8.3	1.3	-0.6	96.9

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	56							
Sales	956.3	169.4	1,892.7	50.2	387.1	1,250.3	2,310.4	
Expenses	917.0	139.8	1,842.0	37.8	326.1	1,166.7	2,281.0	
Profit	39.3	29.6	50.7	12.4	61.0	83.6	29.4	

## Non-Profitable:

Sales	1,030.7	221.7	2,082.3	138.2	314.9	1,041.2	3,384.4	
Expenses	1,089.8	245.3	2,187.4	171.6	327.8	1,122.9	3,518.7	
Loss	-59.1	-23.7	-105.1	-33.4	-12.8	-81.7	-134.3	

1987

## Profitable:

Sales	582.9	97.5	1,778.6	61.4	351.1	1,023.8	3,304.4	
Expenses	562.9	87.9	1,732.8	53.6	328.8	986.2	3,241.9	
Profit	20.1	9.6	45.8	7.8	22.2	37.5	62.5	

## Non-Profitable:

Sales	1,979.7	263.0	2,516.4	184.9	310.7	1,151.4	3,656.6	
Expenses	2,093.2	282.9	2,659.1	193.7	337.3	1,186.1	3,889.5	
Loss	-113.5	-19.9	-142.7	-8.8	-26.6	-34.7	-232.9	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	38							
Low sales value (\$'000)	25	25	454	25	170	454	1,695	
High sales value (\$'000)	5,000	454	5,000	170	454	1,695	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>313.7</b>	<b>120.3</b>	<b>469.0</b>	<b>38.3</b>	<b>322.1</b>	<b>549.3</b>	<b>398.9</b>	<b>100.0</b>
Total current assets	188.9	103.0	258.0	35.3	269.4	419.2	117.3	100.0
Accounts receivable	77.2	11.0	130.4	8.4	17.6	188.8	79.5	78.9
Closing inventory	28.3	1.5	49.7	0.8	3.4	82.2	21.4	44.7
Other current assets	83.3	90.3	77.7	26.1	248.3	148.1	16.3	86.8
Net fixed assets	84.2	11.3	142.8	2.8	32.2	67.5	208.6	76.3
Other assets and adjustments	40.4	6.0	68.1	0.1	20.3	62.6	72.9	71.1
<b>Total liabilities</b>	<b>187.1</b>	<b>94.4</b>	<b>261.6</b>	<b>28.2</b>	<b>257.3</b>	<b>279.7</b>	<b>245.9</b>	<b>100.0</b>
Total current liabilities	147.7	72.9	207.8	17.5	209.4	251.0	170.1	100.0
Current bank loans	39.2	34.1	43.2	11.3	91.1	22.3	61.3	42.1
Other current liabilities	108.4	38.5	164.6	6.1	118.3	228.6	108.7	100.0
Long-term bank loans	9.8	--	17.6	--	--	--	33.1	7.9
Other liabilities and adjustments	29.5	21.4	36.1	10.6	47.9	28.7	42.6	84.2
<b>Total equity</b>	<b>126.5</b>	<b>25.9</b>	<b>207.3</b>	<b>10.1</b>	<b>64.7</b>	<b>269.5</b>	<b>153.0</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.2	1.4	1.2	2.0	1.2	1.6	0.6	100.0
Debt to equity	1.4	3.6	1.2	2.7	3.9	1.0	1.6	100.0
Interest coverage	4.4	6.4	4.0	10.0	5.6	9.9	1.8	68.4
Debt ratio	0.5	0.7	0.5	0.7	0.7	0.5	0.6	100.0
Sales to equity	7.8	5.0	8.0	5.1	4.9	4.0	14.3	100.0
Sales to closing inventories	34.8	81.1	33.6	63.0	91.7	13.1	102.3	44.7

(percent)

Current debt to equity	116.7	281.7	100.2	173.4	323.4	93.1	111.1	100.0
Operating profit on equity	19.6	49.9	16.5	53.7	48.4	21.6	8.7	97.4
Net fixed assets to equity	66.5	43.7	68.8	27.7	49.8	25.0	136.2	76.3
Gross margin	16.2	36.5	15.0	36.2	36.7	26.5	10.0	100.0
Return on total assets	10.2	12.7	9.6	15.7	11.8	11.8	7.1	100.0

(days)

Collection period for accounts receivable	28.5	31.1	28.4	58.3	20.1	63.5	13.2	78.9
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	103	118,034	4,027.3	4
Less than 20	76	8,326	320.5	2
20-99	20	21,724	799.4	2
100-499	4	x	x	-
500 and over	3	x	x	-
<b>1987</b>				
Total	107	229,150	9,833.8	
Less than 20	78	7,267	339.4	
20-99	22	21,049	893.0	
100-499	4	x	x	
500 and over	3	x	x	

## SIC 5012 Grain, Wholesale

Establishments primarily engaged in wholesale dealing in grains.

Symbols: -- amount too small to be expressed  
 - nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5019 - OTHER FARM PRODUCTS, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	126							
Low sales value (\$'000)	25	25	637	25	231	637	1,661	
High sales value (\$'000)	5,000	637	5,000	231	637	1,661	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	70.4	66.7	71.6	63.4	67.5	73.9	70.6	97.6
Purchases and materials	70.1	64.7	71.9	63.8	64.9	74.3	70.9	97.6
Closing inventory	7.2	12.5	5.4	9.1	13.2	6.0	5.1	67.5
Opening inventory	7.4	14.5	5.0	8.7	15.7	5.7	4.8	63.5
Wages, salaries, and benefits	11.9	12.2	11.8	15.7	11.5	9.7	12.7	88.9
Wages and benefits - direct	1.6	0.9	1.8	—	1.0	0.7	2.3	15.1
Wages and benefits - indirect	10.4	11.4	10.0	15.7	10.4	9.0	10.4	85.7
Occupancy expenses	5.5	6.4	5.2	8.5	5.9	5.1	5.2	96.0
Depreciation	1.2	1.7	1.0	2.1	1.6	1.2	0.9	88.1
Repairs and maintenance	0.7	0.6	0.7	1.3	0.4	0.4	0.9	65.1
Fuel and oil	0.4	0.7	0.3	1.1	0.6	0.2	0.3	15.1
Utilities	1.7	2.0	1.6	2.2	2.0	1.5	1.6	81.7
Rent	1.5	1.4	1.6	1.8	1.3	1.8	1.5	67.5
Financial expenses	1.8	1.8	1.9	2.0	1.7	1.5	2.0	96.0
Interest and bank charges	0.9	1.1	0.9	0.7	1.2	1.0	0.8	84.1
Professional fees	0.9	0.6	1.0	1.3	0.5	0.5	1.2	88.9
General expenses	2.4	2.6	2.4	4.3	2.2	2.5	2.3	92.9
Advertising	0.5	0.6	0.5	0.8	0.5	0.7	0.4	72.2
Delivery expenses	1.6	1.7	1.6	2.6	1.5	1.6	1.6	67.5
Insurance	0.3	0.4	0.2	0.9	0.3	0.2	0.2	69.0
Other expenses	4.9	7.3	4.1	6.0	7.6	4.4	4.0	99.2
Total expenses	97.0	97.1	97.0	99.9	96.4	97.1	96.9	100.0
Net profit/loss	3.0	2.9	3.0	0.1	3.6	2.9	3.1	98.4

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	67							
Sales	790.2	277.2	1,812.4	144.6	368.7	951.9	2,827.3	
Expenses	749.7	258.6	1,728.2	136.7	342.8	902.7	2,701.8	
Profit	40.5	18.6	84.2	7.9	25.9	49.3	125.5	

## Non-Profitable:

Sales	709.0	303.7	1,780.7	95.8	394.7	954.7	3,204.2	
Expenses	732.1	319.9	1,822.2	120.7	407.0	986.3	3,262.6	
Loss	-23.1	-16.2	-41.5	-25.0	-12.4	-31.6	-58.4	

1987

## Profitable:

Sales	803.8	262.6	1,788.4	106.2	405.1	1,081.2	2,540.8	
Expenses	766.3	242.3	1,719.4	94.9	376.6	1,022.1	2,461.3	
Profit	37.6	20.3	69.0	11.3	28.5	59.1	79.4	

## Non-Profitable:

Sales	692.0	234.2	1,760.4	92.4	410.5	1,118.0	2,383.2	
Expenses	714.8	249.6	1,800.7	103.1	431.6	1,155.7	2,426.0	
Loss	-22.8	-15.4	-40.3	-10.7	-21.1	-37.6	-42.8	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	92							
Low sales value (\$'000)	25	25	743	25	344	743	1,921	
High sales value (\$'000)	5,000	743	5,000	344	743	1,921	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>342.2</b>	<b>191.7</b>	<b>647.6</b>	<b>89.3</b>	<b>280.2</b>	<b>454.4</b>	<b>820.8</b>	<b>100.0</b>
Total current assets	277.1	164.6	505.3	74.2	242.9	391.3	607.4	100.0
Accounts receivable	78.6	34.8	167.4	34.2	35.4	84.3	241.9	88.0
Closing inventory	70.0	48.2	114.3	13.9	77.8	84.6	140.9	70.7
Other current assets	128.4	81.5	223.5	26.0	129.6	222.4	224.5	94.6
Net fixed assets	56.7	23.6	124.0	12.5	33.1	45.3	194.5	95.7
Other assets and adjustments	8.3	3.4	18.2	2.5	4.2	17.7	18.7	79.3
<b>Total liabilities</b>	<b>219.8</b>	<b>145.5</b>	<b>370.7</b>	<b>58.7</b>	<b>220.5</b>	<b>240.2</b>	<b>487.7</b>	<b>100.0</b>
Total current liabilities	152.7	84.1	291.9	45.2	117.9	180.5	391.9	100.0
Current bank loans	19.5	13.9	31.0	4.8	21.7	21.8	39.3	38.0
Other current liabilities	133.2	70.2	260.9	40.3	96.1	158.7	352.6	100.0
Long-term bank loans	--	--	--	--	--	--	--	1.1
Other liabilities and adjustments	67.0	61.2	78.7	13.4	102.6	59.6	95.8	79.3
<b>Total equity</b>	<b>122.3</b>	<b>46.2</b>	<b>276.9</b>	<b>30.6</b>	<b>59.7</b>	<b>214.2</b>	<b>333.0</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.8	1.9	1.7	1.6	2.0	2.1	1.5	100.0
Debt to equity	1.7	3.1	1.3	1.9	3.6	1.1	1.4	100.0
Interest coverage	4.6	3.6	5.1	2.7	3.9	4.3	5.4	82.6
Debt ratio	0.6	0.7	0.5	0.6	0.7	0.5	0.5	100.0
Sales to equity	7.6	7.2	7.7	6.6	7.4	5.4	9.1	100.0
Sales to closing inventories	13.3	6.9	18.8	14.6	5.7	13.7	21.5	70.7

(percent)

Current debt to equity	124.8	182.0	105.4	147.4	197.4	84.2	117.6	100.0
Operating profit on equity	24.3	22.5	24.9	11.3	27.5	18.8	28.4	97.8
Net fixed assets to equity	46.3	51.0	44.7	41.0	55.5	21.1	58.4	95.7
Gross margin	17.7	21.6	16.5	17.4	23.3	16.0	16.7	100.0
Return on total assets	11.0	7.4	13.2	6.0	7.8	11.5	14.1	98.9

(days)

Collection period for accounts receivable	30.7	38.0	28.4	61.0	28.9	26.5	29.0	88.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	345	75,168	2,931.2	24
Less than 20	304	30,990	1,236.7	25
20-99	37	x	x	1
100-499	4	x	x	-
500 and over	-	-	-	-

## 1987

Total	321	64,323	3,212.1	
Less than 20	279	23,515	1,119.6	
20-99	38	x	x	
100-499	4	x	x	
500 and over	-	-	-	

## SIC 5019 Other Farm Products, Wholesale

Establishments primarily engaged in wholesale dealing in farm products not elsewhere classified, including raw leaf tobacco. Establishments primarily engaged in wholesale dealing in cured tobacco are classified in <5241 - Tobacco Products, Wholesale>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5111 - PETROLEUM PRODUCTS, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	703							
Low sales value (\$'000)	25	25	803	25	233	803	1,822	
High sales value (\$'000)	5,000	803	5,000	233	803	1,822	5,000	
<b>SELECTED EXPENSE ITEMS</b>								
	(percent of sales)							
Cost of goods sold	68.6	38.2	78.0	23.4	43.3	76.6	78.9	82.8
Purchases and materials	68.9	38.3	78.4	22.9	43.6	77.1	79.3	82.8
Closing inventory	3.7	3.1	3.9	2.5	3.3	5.2	3.2	69.0
Opening inventory	3.4	3.0	3.5	3.0	3.0	4.6	2.7	66.6
Wages, salaries, and benefits	12.5	26.1	8.3	29.8	24.8	9.1	7.7	92.7
Wages and benefits - direct	0.9	1.4	0.7	0.2	1.7	0.9	0.6	7.1
Wages and benefits - indirect	11.6	24.7	7.6	29.6	23.1	8.2	7.1	91.7
Occupancy expenses	5.6	12.4	3.5	16.7	10.9	4.4	3.0	98.4
Depreciation	2.5	5.2	1.6	7.5	4.5	1.8	1.4	92.6
Repairs and maintenance	1.2	2.5	0.8	3.2	2.2	1.1	0.6	77.2
Fuel and oil	0.6	1.5	0.3	2.3	1.2	0.3	0.3	25.7
Utilities	0.7	1.5	0.4	2.1	1.3	0.6	0.3	90.2
Rent	0.7	1.7	0.4	1.6	1.7	0.7	0.3	50.9
Financial expenses	1.5	3.2	1.0	4.9	2.6	1.4	0.8	96.3
Interest and bank charges	1.1	2.4	0.7	3.9	1.9	1.1	0.5	86.3
Professional fees	0.4	0.8	0.3	1.0	0.7	0.3	0.2	90.9
General expenses	2.1	4.3	1.5	5.0	4.0	1.9	1.2	93.9
Advertising	0.5	1.0	0.3	1.3	0.9	0.4	0.2	81.9
Delivery expenses	1.2	2.4	0.8	2.7	2.2	1.1	0.6	55.8
Insurance	0.5	0.9	0.4	1.0	0.8	0.4	0.3	68.4
Other expenses	5.1	7.6	4.3	11.1	6.4	3.2	5.0	99.7
Total expenses	95.4	91.7	96.6	90.9	91.9	96.6	96.5	99.9
Net profit/loss	4.6	8.3	3.4	9.1	8.1	3.4	3.5	99.4

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	77						
Sales	841.7	272.4	2,019.0	120.3	453.5	1,248.5	3,064.3
Expenses	790.0	237.6	1,932.2	98.0	403.9	1,187.1	2,942.9
Profit	51.8	34.8	86.8	22.3	49.6	61.4	121.4

## Non-Profitable:

Sales	539.9	226.8	1,641.4	113.6	416.6	1,192.6	3,274.9
Expenses	557.2	241.3	1,668.8	130.5	427.1	1,220.1	3,301.8
Loss	-17.4	-14.5	-27.4	-16.9	-10.5	-27.6	-26.8

1987

## Profitable:

Sales	693.9	250.0	1,736.5	111.8	441.1	1,195.3	2,775.1
Expenses	649.7	221.8	1,654.8	91.3	402.2	1,125.1	2,671.5
Profit	44.2	28.2	81.6	20.5	38.8	70.2	103.6

## Non-Profitable:

Sales	391.3	222.0	1,430.9	115.6	447.5	1,210.1	2,490.9
Expenses	406.4	235.4	1,456.4	126.4	466.6	1,232.2	2,533.1
Loss	-15.1	-13.4	-25.5	-10.7	-19.1	-22.1	-42.2

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	559							
Low sales value (\$'000)	25	25	1,009	25	320	1,009	2,126	
High sales value (\$'000)	5,000	1,009	5,000	320	1,009	2,126	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>361.6</b>	<b>212.0</b>	<b>733.8</b>	<b>126.7</b>	<b>317.1</b>	<b>570.4</b>	<b>936.7</b>	<b>100.0</b>
Total current assets	209.8	130.0	408.4	75.7	196.9	339.7	493.6	99.5
Accounts receivable	96.4	52.7	205.2	36.5	72.6	159.8	261.5	95.2
Closing inventory	34.5	11.6	91.6	3.2	21.8	83.3	101.9	72.6
Other current assets	78.8	65.7	111.5	35.9	102.3	96.5	130.1	85.3
Net fixed assets	100.6	68.0	181.9	46.3	94.7	124.6	253.0	95.3
Other assets and adjustments	51.1	13.9	143.5	4.6	25.4	106.0	190.0	81.0
<b>Total liabilities</b>	<b>198.5</b>	<b>124.3</b>	<b>383.3</b>	<b>75.2</b>	<b>184.7</b>	<b>277.0</b>	<b>515.2</b>	<b>98.6</b>
Total current liabilities	138.8	82.5	279.0	52.1	120.0	210.2	364.4	97.7
Current bank loans	37.0	26.5	63.2	19.0	35.7	64.7	61.3	44.4
Other current liabilities	101.8	55.9	215.7	33.0	84.2	145.5	303.0	97.5
Long-term bank loans	13.0	13.6	11.3	8.5	19.9	5.2	19.0	22.7
Other liabilities and adjustments	46.7	28.1	92.9	14.6	44.7	61.6	131.8	90.5
<b>Total equity</b>	<b>163.0</b>	<b>87.7</b>	<b>350.5</b>	<b>51.4</b>	<b>132.3</b>	<b>293.3</b>	<b>421.4</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.5	1.5	1.4	1.4	1.6	1.6	1.3	97.3
Debt to equity	1.2	1.4	1.0	1.4	1.3	0.9	1.2	98.6
Interest coverage	4.6	3.9	5.3	2.0	5.5	4.0	6.7	88.2
Debt ratio	0.5	0.5	0.5	0.5	0.5	0.4	0.5	98.6
Sales to equity	5.4	4.0	6.3	3.0	4.4	4.8	7.6	100.0
Sales to closing inventories	25.6	30.3	24.1	47.6	27.1	16.9	31.5	72.6

(percent)

Current debt to equity	85.1	94.0	79.6	101.2	90.6	71.6	86.4	97.7
Operating profit on equity	21.9	24.1	20.4	11.9	30.0	16.3	24.0	99.3
Net fixed assets to equity	61.7	77.5	51.8	90.0	71.5	42.4	60.0	95.3
Gross margin	17.2	30.5	11.9	42.3	26.7	14.3	10.6	100.0
Return on total assets	12.6	13.3	12.0	9.5	15.3	11.1	12.7	100.0

(days)

Collection period for accounts receivable	39.6	54.6	33.7	85.2	44.6	41.3	29.6	95.2
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	<b>2,951</b>	<b>658,708</b>	<b>22,458.5</b>	<b>187</b>
Less than 20	2,825	294,016	10,047.8	187
20-99	108	128,805	4,279.7	1
100-499	15	x	x	1
500 and over	3	x	x	-
<b>1987</b>				
<b>Total</b>	<b>3,138</b>	<b>546,500</b>	<b>21,725.9</b>	
Less than 20	3,012	247,705	9,711.9	
20-99	107	100,194	3,850.0	
100-499	16	x	x	
500 and over	3	x	x	

## SIC 5111 Petroleum Products, Wholesale

Establishments primarily engaged in wholesale dealing in refined petroleum products. Establishments primarily engaged in dealing in fuel oil and liquefied petroleum gases are classified in this industry regardless of whether their sales are considered to be wholesale or retail. Gasoline service stations are classified in <6331 - Gasoline Service Stations>, retail. Establishments primarily engaged in wholesale dealing in food products, beverages, drugs and toilet preparations and tobacco products.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5211 - CONFECTIONERY, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	107							
Low sales value (\$'000)	25	25	457	25	160	457	1,467	
High sales value (\$'000)	5,000	457	5,000	160	457	1,467	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	78.6	70.3	80.5	48.6	77.4	77.8	81.2	89.7
Purchases and materials	81.0	70.7	83.4	53.0	76.6	78.2	84.6	88.8
Closing inventory	10.4	4.3	11.8	9.5	2.6	9.8	12.4	71.0
Opening inventory	8.0	3.9	9.0	5.2	3.5	9.4	8.9	65.4
Wages, salaries, and benefits	9.2	10.7	8.8	12.4	10.2	10.1	8.5	82.2
Wages and benefits - direct	0.3	-	0.3	-	-	0.6	0.3	5.6
Wages and benefits - indirect	8.9	10.7	8.5	12.4	10.2	9.5	8.3	82.2
Occupancy expenses	2.9	4.7	2.5	6.5	4.1	3.1	2.3	96.3
Depreciation	0.8	1.3	0.6	2.4	1.0	1.2	0.5	86.0
Repairs and maintenance	0.4	0.9	0.3	0.7	1.0	0.7	0.2	51.4
Fuel and oil	0.2	0.3	0.1	0.6	0.3	-	0.1	13.1
Utilities	0.5	0.8	0.4	1.1	0.7	0.5	0.4	72.9
Rent	1.0	1.2	1.0	1.7	1.1	0.7	1.0	55.1
Financial expenses	1.8	1.8	1.8	3.6	1.1	0.7	2.0	92.5
Interest and bank charges	1.4	0.9	1.5	1.3	0.8	0.5	1.7	73.8
Professional fees	0.4	0.8	0.3	2.3	0.4	0.2	0.3	78.5
General expenses	2.3	4.5	1.8	5.6	4.1	2.2	1.7	90.7
Advertising	0.9	2.5	0.5	2.1	2.6	0.8	0.4	63.6
Delivery expenses	1.2	1.6	1.1	3.3	1.0	1.0	1.1	66.4
Insurance	0.2	0.4	0.2	0.3	0.4	0.3	0.2	63.6
Other expenses	3.2	3.8	3.1	7.3	2.7	2.5	3.2	99.1
Total expenses	97.9	95.7	98.4	84.1	99.6	96.3	99.0	100.0
Net profit/loss	2.1	4.3	1.6	15.9	0.4	3.7	1.0	98.1

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	68							
Sales	742.2	164.2	1,888.9	74.9	293.2	756.9	3,416.9	
Expenses	708.4	146.3	1,823.5	51.0	284.1	718.2	3,315.5	
Profit	33.8	17.9	65.4	23.9	9.1	38.7	101.3	

## Non-Profitable:

Sales	469.4	161.5	2,141.7	71.8	250.8	800.6	2,625.6	
Expenses	488.2	167.8	2,227.8	77.7	257.5	848.0	2,725.8	
Loss	-18.8	-6.4	-86.1	-6.0	-6.8	-47.3	-100.1	

1987

## Profitable:

Sales	345.7	156.6	1,032.4	58.2	279.2	731.3	2,563.6	
Expenses	321.1	137.6	987.5	39.5	259.9	699.4	2,452.4	
Profit	24.6	19.0	44.9	18.8	19.3	31.9	111.2	

## Non-Profitable:

Sales	297.2	178.0	1,046.6	112.3	257.2	816.8	1,946.3	
Expenses	316.3	195.6	1,074.3	117.4	289.9	850.6	1,950.7	
Loss	-19.0	-17.7	-27.8	-5.1	-32.8	-33.7	-4.4	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	71							
Low sales value (\$'000)	25	25	991	25	292	991	2,271	
High sales value (\$'000)	5,000	991	5,000	292	991	2,271	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>347.5</b>	<b>97.4</b>	<b>1,012.8</b>	<b>51.1</b>	<b>190.2</b>	<b>844.9</b>	<b>1,194.6</b>	<b>100.0</b>
Total current assets	296.2	83.8	861.2	45.4	160.9	699.8	1,036.0	98.6
Accounts receivable	86.0	25.6	246.5	10.2	56.5	186.2	311.8	88.7
Closing inventory	101.2	18.1	322.3	9.5	35.2	165.6	491.9	80.3
Other current assets	109.0	40.0	292.4	25.5	69.1	347.9	232.2	85.9
Net fixed assets	23.2	10.6	56.8	3.3	25.2	40.9	74.0	78.9
Other assets and adjustments	28.0	2.9	94.7	2.4	3.9	104.1	84.5	76.1
<b>Total liabilities</b>	<b>233.6</b>	<b>58.8</b>	<b>698.5</b>	<b>34.6</b>	<b>107.5</b>	<b>665.0</b>	<b>734.7</b>	<b>100.0</b>
Total current liabilities	137.2	39.3	397.7	13.9	90.1	283.9	520.9	97.2
Current bank loans	25.4	0.6	91.5	0.4	0.9	76.2	108.1	40.8
Other current liabilities	111.7	38.7	306.2	13.5	89.1	207.7	412.7	97.2
Long-term bank loans	6.9	0.1	24.9	0.2	—	27.0	22.6	11.3
Other liabilities and adjustments	89.4	19.3	275.8	20.3	17.3	353.9	191.1	76.1
<b>Total equity</b>	<b>113.9</b>	<b>38.5</b>	<b>314.3</b>	<b>16.5</b>	<b>82.7</b>	<b>179.9</b>	<b>459.8</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	2.1	2.1	2.1	3.2	1.7	2.4	1.9	97.2
Debt to equity	2.0	1.5	2.2	2.0	1.2	3.6	1.5	100.0
Interest coverage	1.8	1.0	1.8	0.8	1.6	1.3	2.5	76.1
Debt ratio	0.6	0.6	0.6	0.6	0.5	0.7	0.6	100.0
Sales to equity	7.9	5.9	8.5	7.3	5.3	9.8	8.0	100.0
Sales to closing inventories	8.9	12.6	8.3	12.6	12.5	10.6	7.5	80.3

(percent)

Current debt to equity	120.4	101.9	126.5	84.4	108.8	157.8	113.2	97.2
Operating profit on equity	9.1	0.2	11.9	-1.1	0.8	7.6	13.7	98.6
Net fixed assets to equity	20.4	27.5	18.0	20.1	30.5	22.7	16.0	78.9
Gross margin	10.5	11.1	10.3	15.9	8.4	10.4	10.3	100.0
Return on total assets	6.5	1.5	7.8	2.6	0.9	6.8	8.6	100.0

(days)

Collection period for accounts receivable	34.7	41.0	33.3	30.9	46.5	38.5	30.6	88.7
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	311	55,895	2,321.4	3
Less than 20	291	24,903	1,042.9	3
20-99	17	18,967	789.4	-
100-499	2	x	x	-
500 and over	1	x	x	-
<b>1987</b>				
Total	308	49,931	2,120.5	
Less than 20	288	20,832	891.5	
20-99	17	17,188	722.9	
100-499	2	x	x	
500 and over	1	x	x	

## SIC 5211 Confectionery, Wholesale

Establishments primarily engaged in wholesale dealing in sugar and chocolate confectioneries and allied products. Establishments primarily engaged in wholesale dealing in flour confectionery are classified in <5219 - Other Foods, Wholesale>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5212 - FROZEN FOODS (PACKAGED), WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	37							
Low sales value (\$'000)	25	25	1,199	25	477	1,199	2,261	
High sales value (\$'000)	5,000	1,199	5,000	477	1,199	2,261	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	80.9	78.9	81.6	73.3	79.8	69.7	85.4	91.9
Purchases and materials	79.9	79.1	80.1	76.2	79.6	70.5	83.2	91.9
Closing inventory	5.1	1.1	6.5	3.6	0.7	5.5	6.8	62.2
Opening inventory	6.1	0.9	8.0	0.6	0.9	4.8	9.0	67.6
Wages, salaries, and benefits	7.6	7.3	7.7	9.4	6.9	10.8	6.8	89.2
Wages and benefits - direct	0.5	0.9	0.4	0.2	1.1	0.9	0.2	18.9
Wages and benefits - indirect	7.1	6.3	7.4	9.2	5.8	9.9	6.6	86.5
Occupancy expenses	2.9	3.7	2.6	3.8	3.7	5.8	1.6	91.9
Depreciation	0.7	0.7	0.7	0.5	0.8	1.8	0.4	83.8
Repairs and maintenance	0.4	0.8	0.2	0.2	0.9	0.3	0.2	64.9
Fuel and oil	--	--	0.1	--	--	0.1	--	5.4
Utilities	0.9	1.0	0.9	1.4	0.9	2.0	0.5	89.2
Rent	0.9	1.2	0.8	1.7	1.1	1.6	0.6	62.2
Financial expenses	0.8	0.7	0.8	1.3	0.6	1.4	0.6	91.9
Interest and bank charges	0.5	0.3	0.5	0.8	0.2	0.9	0.4	78.4
Professional fees	0.3	0.5	0.2	0.6	0.5	0.5	0.2	83.8
General expenses	1.7	2.3	1.4	2.3	2.3	3.0	0.9	89.2
Advertising	0.3	0.5	0.2	0.9	0.5	0.7	0.1	67.6
Delivery expenses	1.2	1.5	1.1	0.9	1.6	2.0	0.8	67.6
Insurance	0.2	0.3	0.2	0.5	0.2	0.3	0.1	54.1
Other expenses	5.0	3.4	5.6	4.0	3.3	8.1	4.8	97.3
Total expenses	98.9	96.3	99.8	94.2	96.7	98.7	100.2	100.0
Net profit/loss	1.1	3.7	0.2	5.8	3.3	1.3	-0.2	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	81							
Sales	1,507.1	450.3	2,822.4	202.1	740.2	1,638.1	3,810.1	
Expenses	1,476.7	411.1	2,802.8	188.0	671.6	1,616.8	3,791.9	
Profit	30.5	39.2	19.6	14.1	68.5	21.3	18.2	

## Non-Profitable:

Sales	781.8	589.1	2,663.0	197.1	641.4	--	2,663.0	
Expenses	805.1	599.4	2,813.4	201.2	652.5	--	2,813.4	
Loss	-23.3	-10.3	-150.5	-4.1	-11.1	--	-150.5	

1987

## Profitable:

Sales	716.6	300.6	1,929.9	124.9	818.7	1,703.0	2,818.9	
Expenses	688.2	283.5	1,868.4	114.0	783.0	1,649.2	2,727.1	
Profit	28.5	17.2	61.5	10.9	35.6	53.8	91.8	

## Non-Profitable:

Sales	1,277.2	498.1	2,573.3	311.1	769.6	1,965.3	4,836.9	
Expenses	1,316.2	511.0	2,655.7	323.7	782.9	2,046.6	4,923.4	
Loss	-39.0	-12.9	-82.4	-12.6	-13.3	-81.3	-86.5	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	24							
Low sales value (\$'000)	25	25	1,569	25	978	1,569	2,450	
High sales value (\$'000)	5,000	1,569	5,000	978	1,569	2,450	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>589.8</b>	<b>495.2</b>	<b>657.2</b>	<b>569.1</b>	<b>461.3</b>	<b>280.0</b>	<b>798.2</b>	<b>100.0</b>
Total current assets	485.9	312.4	609.6	540.3	207.8	244.6	746.0	100.0
Accounts receivable	126.1	69.3	166.6	5.4	98.7	82.5	198.0	70.8
Closing inventory	138.6	38.9	209.8	5.1	54.4	133.4	238.4	66.7
Other current assets	221.1	204.1	233.1	529.8	54.7	28.6	309.6	91.7
Net fixed assets	92.3	166.5	39.3	17.1	235.1	16.9	47.7	87.5
Other assets and adjustments	11.5	16.1	8.3	11.5	18.3	18.5	4.4	75.0
<b>Total liabilities</b>	<b>486.0</b>	<b>378.7</b>	<b>562.5</b>	<b>352.3</b>	<b>390.8</b>	<b>203.9</b>	<b>696.5</b>	<b>100.0</b>
Total current liabilities	320.9	271.8	355.9	351.9	235.0	165.8	427.0	100.0
Current bank loans	73.0	69.4	75.5	--	101.3	14.2	98.4	29.2
Other current liabilities	247.9	202.3	280.4	351.9	133.7	151.5	328.5	100.0
Long-term bank loans	22.0	44.7	5.7	--	65.3	3.1	6.7	25.0
Other liabilities and adjustments	143.0	62.0	200.7	0.4	90.3	34.9	262.7	70.8
<b>Total equity</b>	<b>103.8</b>	<b>116.5</b>	<b>94.7</b>	<b>216.7</b>	<b>70.5</b>	<b>76.0</b>	<b>101.7</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.5	1.1	1.7	1.5	0.8	1.4	1.7	100.0
Debt to equity	4.6	3.2	5.9	1.6	5.5	2.6	6.8	100.0
Interest coverage	3.6	5.9	1.2	88.2	2.0	2.8	0.4	83.3
Debt ratio	0.8	0.7	0.8	0.6	0.8	0.7	0.8	100.0
Sales to equity	23.7	9.6	36.1	3.0	18.8	26.0	38.9	100.0
Sales to closing inventories	17.7	28.8	16.3	130.3	24.4	14.8	16.6	66.7

(percent)

Current debt to equity	309.1	233.2	375.7	162.3	333.2	218.0	419.8	100.0
Operating profit on equity	26.7	54.0	2.7	73.1	27.2	28.3	-4.4	100.0
Net fixed assets to equity	88.9	142.9	41.5	7.9	333.3	22.2	46.9	87.5
Gross margin	12.2	28.0	8.5	48.1	23.3	12.4	7.7	100.0
Return on total assets	6.5	15.3	1.7	28.1	8.0	11.8	0.4	100.0

(days)

Collection period for accounts receivable	18.6	22.5	17.7	2.9	27.0	15.2	18.2	70.8
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	167	52,286	2,094.5	4
Less than 20	147	19,575	799.2	4
20-99	18	x	x	-
100-499	2	x	x	-
500 and over	-	-	-	-
<b>1987</b>				
Total	163	37,214	1,562.4	
Less than 20	143	13,701	577.7	
20-99	18	x	x	
100-499	2	x	x	
500 and over	-	-	-	

## SIC 5212 Frozen Foods (Packaged), Wholesale

Establishments primarily engaged in wholesale dealing in packaged quick-frozen foods, including "deep freeze" products. Establishments primarily engaged in wholesale dealing in frozen dairy products are classified in <5213 - Dairy Products, Wholesale> and those primarily engaged in wholesaling frozen meat, fish or poultry which are not packaged are classified in <5217 - Meat and Meat Products, Wholesale>, <5215 - Fish and Sea Food, Wholesale> and <5214 - Poultry and Eggs, Wholesale>, respectively.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5213 - DAIRY PRODUCTS, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	166							
Low sales value (\$'000)	25	25	612	25	244	612	1,218	
High sales value (\$'000)	5,000	612	5,000	244	612	1,218	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	77.3	64.7	81.3	64.8	64.6	80.9	81.5	93.4
Purchases and materials	77.7	65.2	81.7	64.8	65.3	80.9	82.2	93.4
Closing inventory	2.2	1.1	2.5	1.0	1.1	1.3	3.3	61.4
Opening inventory	1.7	0.6	2.1	1.1	0.4	1.3	2.6	61.4
Wages, salaries, and benefits	8.3	9.8	7.8	8.2	10.5	7.2	8.2	88.0
Wages and benefits - direct	0.4	0.3	0.5	0.2	0.4	0.6	0.4	6.0
Wages and benefits - indirect	7.9	9.5	7.4	8.1	10.1	6.7	7.8	86.7
Occupancy expenses	4.0	6.8	3.1	9.9	5.3	3.5	2.9	97.0
Depreciation	1.7	3.1	1.2	3.1	3.1	1.3	1.2	89.8
Repairs and maintenance	0.9	1.6	0.7	2.9	0.9	0.9	0.5	69.3
Fuel and oil	0.5	1.2	0.2	2.0	0.8	0.4	0.1	28.9
Utilities	0.5	0.3	0.5	0.4	0.2	0.6	0.5	67.5
Rent	0.5	0.6	0.5	1.5	0.2	0.3	0.7	45.8
Financial expenses	0.9	1.1	0.8	1.4	1.0	0.6	1.0	92.2
Interest and bank charges	0.6	0.8	0.6	1.0	0.7	0.4	0.8	79.5
Professional fees	0.3	0.4	0.2	0.4	0.3	0.2	0.2	83.1
General expenses	1.8	2.9	1.5	3.3	2.7	1.3	1.6	91.0
Advertising	0.2	0.2	0.2	0.2	0.2	0.1	0.2	67.5
Delivery expenses	1.3	2.2	1.0	2.4	2.1	0.9	1.2	48.2
Insurance	0.3	0.5	0.2	0.6	0.4	0.3	0.2	68.1
Other expenses	4.2	8.5	2.8	3.4	11.0	2.1	3.4	100.0
Total expenses	96.5	93.7	97.4	91.0	95.0	95.5	98.6	100.0
Net profit/loss	3.5	6.3	2.6	9.0	5.0	4.5	1.4	99.4

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	83							
Sales	599.4	227.0	1,341.2	131.8	339.9	850.2	2,368.2	
Expenses	573.5	211.0	1,295.7	118.1	321.2	806.6	2,318.7	
Profit	25.9	16.0	45.5	13.8	18.6	43.6	49.5	

## Non-Profitable:

Sales	759.8	207.1	1,640.3	134.9	319.7	862.6	2,255.0	
Expenses	771.3	209.4	1,666.2	137.1	322.3	882.6	2,285.6	
Loss	-11.4	-2.3	-25.9	-2.2	-2.6	-20.0	-30.5	

1987

## Profitable:

Sales	498.9	155.9	1,290.1	68.5	376.4	844.5	1,874.4	
Expenses	473.8	139.9	1,243.8	54.6	355.4	813.3	1,808.4	
Profit	25.1	15.9	46.3	13.9	21.0	31.2	66.1	

## Non-Profitable:

Sales	704.0	233.7	1,709.3	112.5	398.0	933.2	2,825.1	
Expenses	724.3	253.0	1,731.7	120.2	433.0	962.7	2,837.2	
Loss	-20.3	-19.3	-22.4	-7.7	-35.0	-29.5	-12.1	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	92							
Low sales value (\$'000)	25	25	1,026	25	439	1,026	1,928	
High sales value (\$'000)	5,000	1,026	5,000	439	1,026	1,928	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>222.5</b>	<b>118.6</b>	<b>482.8</b>	<b>93.9</b>	<b>169.2</b>	<b>325.5</b>	<b>752.9</b>	<b>100.0</b>
Total current assets	143.4	67.7	333.3	41.0	122.6	201.4	559.6	100.0
Accounts receivable	63.9	13.6	190.1	7.0	27.1	134.4	285.6	88.0
Closing inventory	24.2	5.7	70.6	2.1	13.1	30.8	138.8	78.3
Other current assets	55.2	48.3	72.5	31.8	82.3	36.0	135.0	81.5
Net fixed assets	71.2	49.0	126.8	51.4	44.1	114.9	147.1	95.7
Other assets and adjustments	7.7	1.7	22.7	1.4	2.4	9.1	46.1	73.9
<b>Total liabilities</b>	<b>154.7</b>	<b>66.3</b>	<b>376.3</b>	<b>60.7</b>	<b>77.6</b>	<b>259.8</b>	<b>576.2</b>	<b>100.0</b>
Total current liabilities	115.5	39.9	304.8	31.6	57.0	190.4	501.2	100.0
Current bank loans	7.4	1.9	21.1	1.1	3.5	12.2	36.3	37.0
Other current liabilities	108.0	38.0	283.7	30.5	53.5	178.1	464.9	100.0
Long-term bank loans	5.0	4.8	5.7	4.4	5.7	4.2	8.2	16.3
Other liabilities and adjustments	34.1	21.5	65.7	24.7	14.8	65.2	66.6	88.0
<b>Total equity</b>	<b>67.7</b>	<b>52.3</b>	<b>106.5</b>	<b>33.2</b>	<b>91.5</b>	<b>65.6</b>	<b>176.6</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.2	1.6	1.0	1.2	2.1	1.0	1.1	100.0
Debt to equity	2.2	1.2	3.5	1.8	0.8	3.9	3.2	100.0
Interest coverage	5.2	9.2	3.4	5.5	17.9	3.2	3.5	84.8
Debt ratio	0.6	0.5	0.7	0.6	0.4	0.7	0.7	100.0
Sales to equity	13.1	7.3	20.2	6.8	7.7	21.4	19.4	100.0
Sales to closing inventories	36.6	66.6	30.5	105.2	53.6	45.7	24.7	78.3

(percent)

Current debt to equity	170.4	76.3	286.1	95.2	62.3	289.8	283.6	100.0
Operating profit on equity	41.2	44.9	36.6	40.6	48.1	34.6	38.0	98.9
Net fixed assets to equity	105.1	93.8	119.0	154.9	48.2	175.0	83.2	95.7
Gross margin	15.0	25.2	10.4	40.2	15.3	10.2	10.6	100.0
Return on total assets	15.5	22.2	11.3	17.5	27.6	10.0	12.3	100.0

(days)

Collection period for accounts receivable	26.2	12.9	32.1	11.3	13.9	34.7	30.3	88.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	402	65,645	2,669.8	19
Less than 20	381	29,667	1,223.6	19
20-99	18	x	x	-
100-499	3	x	x	-
500 and over	-	-	-	-
<b>1987</b>				
Total	383	54,530	2,286.1	
Less than 20	362	24,093	1,026.2	
20-99	18	x	x	
100-499	3	x	x	
500 and over	-	-	-	

## SIC 5213 Dairy Products, Wholesale

Establishments primarily engaged in wholesale dealing in dairy products. Establishments primarily engaged in wholesaling canned dairy products are classified in <5219 - Other Foods, Wholesale>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5214 - POULTRY AND EGGS, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	43							
Low sales value (\$'000)	25	25	1,279	25	658	1,279	2,272	
High sales value (\$'000)	5,000	1,279	5,000	658	1,279	2,272	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	86.6	81.1	89.0	69.6	82.7	84.9	90.2	97.7
Purchases and materials	86.5	80.9	88.9	69.6	82.4	85.5	89.9	97.7
Closing inventory	2.3	2.0	2.4	7.5	1.2	1.8	2.6	74.4
Opening inventory	2.4	2.2	2.5	7.5	1.5	1.2	2.9	81.4
Wages, salaries, and benefits	5.3	6.6	4.7	11.2	5.9	5.1	4.6	97.7
Wages and benefits - direct	1.2	3.4	0.3	0.2	3.8	0.8	0.2	18.6
Wages and benefits - indirect	4.0	3.1	4.4	11.0	2.1	4.3	4.4	95.3
Occupancy expenses	1.9	2.5	1.7	7.7	1.9	2.0	1.6	100.0
Depreciation	0.8	1.1	0.6	3.1	0.8	0.5	0.7	88.4
Repairs and maintenance	0.3	0.4	0.2	1.3	0.3	0.4	0.2	79.1
Fuel and oil	--	0.1	-	0.5	-	-	-	4.7
Utilities	0.4	0.3	0.5	1.3	0.2	0.3	0.5	90.7
Rent	0.4	0.7	0.3	1.6	0.6	0.7	0.2	72.1
Financial expenses	0.9	0.8	0.9	3.2	0.4	0.7	0.9	97.7
Interest and bank charges	0.7	0.6	0.8	2.7	0.3	0.6	0.8	88.4
Professional fees	0.1	0.2	0.1	0.5	0.1	0.1	0.1	86.0
General expenses	1.6	2.1	1.4	2.5	2.1	1.3	1.5	95.3
Advertising	0.2	0.3	0.1	1.4	0.2	0.1	0.1	72.1
Delivery expenses	1.3	1.7	1.1	0.6	1.8	1.1	1.1	65.1
Insurance	0.2	0.1	0.2	0.5	0.1	0.1	0.2	76.7
Other expenses	2.3	4.2	1.5	5.5	4.0	3.4	1.0	100.0
Total expenses	98.7	97.3	99.3	99.6	96.9	97.4	99.8	100.0
Net profit/loss	1.3	2.7	0.7	0.4	3.1	2.6	0.2	95.3

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	60							
Sales	1,596.1	994.0	2,615.7	463.6	1,124.0	1,776.0	2,984.5	
Expenses	1,558.1	959.1	2,572.4	451.2	1,083.6	1,689.1	2,960.3	
Profit	38.0	34.9	43.3	12.4	40.4	86.9	24.2	

## Non-Profitable:

Sales	1,858.7	445.5	3,051.5	215.3	906.7	2,094.5	3,559.8	
Expenses	1,875.6	459.5	3,070.8	225.2	929.3	2,101.9	3,585.4	
Loss	-16.9	-14.1	-19.3	-9.8	-22.6	-7.4	-25.6	

1987

## Profitable:

Sales	1,384.4	482.2	2,352.1	281.0	912.3	1,573.5	2,899.4	
Expenses	1,333.9	432.3	2,300.8	240.1	843.3	1,535.9	2,838.6	
Profit	50.5	49.8	51.2	40.9	69.0	37.6	60.8	

## Non-Profitable:

Sales	924.1	599.8	3,228.8	294.6	962.8	1,674.0	4,803.0	
Expenses	954.7	634.2	3,231.9	312.5	1,016.9	1,674.0	4,809.3	
Loss	-30.6	-34.5	-3.1	-17.9	-54.1	-	-6.3	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	32							
Low sales value (\$'000)	25	25	1,279	25	788	1,279	2,246	
High sales value (\$'000)	5,000	1,279	5,000	788	1,279	2,246	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>319.7</b>	<b>219.5</b>	<b>451.7</b>	<b>236.7</b>	<b>211.4</b>	<b>333.2</b>	<b>504.1</b>	<b>100.0</b>
Total current assets	236.8	113.5	399.0	155.3	94.1	263.6	458.8	100.0
Accounts receivable	101.5	33.9	190.5	10.8	44.7	142.3	211.7	84.4
Closing inventory	42.4	20.2	71.7	30.4	15.4	39.6	85.9	81.3
Other current assets	92.7	59.4	136.7	114.0	33.9	81.6	161.0	81.3
Net fixed assets	59.3	66.1	50.4	6.2	93.9	65.5	43.8	84.4
Other assets and adjustments	23.6	39.8	2.2	75.1	23.3	4.0	1.4	68.8
<b>Total liabilities</b>	<b>175.6</b>	<b>89.6</b>	<b>288.7</b>	<b>89.2</b>	<b>89.8</b>	<b>233.3</b>	<b>313.2</b>	<b>100.0</b>
Total current liabilities	134.3	45.8	250.9	71.4	33.8	188.0	278.6	100.0
Current bank loans	33.9	2.7	75.0	4.4	1.9	71.8	76.4	31.3
Other current liabilities	100.4	43.0	175.8	66.9	31.9	116.2	202.2	100.0
Long-term bank loans	-	-	-	-	-	-	-	-
Other liabilities and adjustments	41.2	43.8	37.8	17.7	55.9	45.2	34.6	75.0
<b>Total equity</b>	<b>144.1</b>	<b>129.8</b>	<b>162.9</b>	<b>147.4</b>	<b>121.6</b>	<b>99.9</b>	<b>190.8</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.7	2.4	1.5	2.1	2.7	1.4	1.6	100.0
Debt to equity	1.2	0.6	1.7	0.6	0.7	2.3	1.6	100.0
Interest coverage	2.9	5.9	1.8	3.4	9.0	7.9	1.1	90.6
Debt ratio	0.5	0.4	0.6	0.3	0.4	0.7	0.6	100.0
Sales to equity	12.0	7.1	17.0	3.0	9.5	18.6	16.6	100.0
Sales to closing inventories	40.7	46.2	38.7	14.7	75.1	47.0	37.0	81.3

(percent)

Current debt to equity	93.1	35.2	153.9	48.4	27.8	188.1	145.9	100.0
Operating profit on equity	15.8	20.1	11.3	14.8	23.1	52.2	1.9	93.8
Net fixed assets to equity	41.1	50.9	30.9	4.2	77.2	65.5	22.9	84.4
Gross margin	7.9	12.5	5.9	24.5	10.3	9.1	5.0	100.0
Return on total assets	10.9	14.2	8.7	13.0	14.9	17.9	6.0	100.0

(days)

Collection period for accounts receivable	21.4	13.2	25.0	8.8	14.0	27.8	24.2	84.4
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	106	26,325	1,049.8	4
Less than 20	94	11,550	475.8	2
20-99	10	x	x	2
100-499	2	x	x	-
500 and over	-	-	-	-
<b>1987</b>				
Total	102	22,193	923.6	
Less than 20	92	10,030	426.6	
20-99	8	x	x	
100-499	2	x	x	
500 and over	-	-	-	

## SIC 5214 Poultry and Eggs, Wholesale

Establishments primarily engaged in wholesale dealing in dressed poultry and eggs. Establishments primarily engaged in wholesaling packaged frozen poultry are classified in <5212 - Frozen Foods (Packaged), Wholesale> and those primarily engaged in wholesaling live poultry are classified in <5011 - Livestock, Wholesale>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5215 - FISH AND SEAFOOD, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	162							
Low sales value (\$'000)	25	25	1,511	25	391	1,511	2,839	
High sales value (\$'000)	5,000	1,511	5,000	391	1,511	2,839	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>84.3</b>	<b>78.0</b>	<b>86.2</b>	<b>59.7</b>	<b>81.9</b>	<b>84.0</b>	<b>87.8</b>	<b>97.5</b>
Purchases and materials	85.0	80.3	86.4	60.8	84.5	84.7	87.6	96.9
Closing inventory	5.4	6.2	5.2	3.2	6.8	4.8	5.5	67.9
Opening inventory	4.7	3.8	5.0	2.1	4.2	4.2	5.6	61.1
<b>Wages, salaries, and benefits</b>	<b>6.6</b>	<b>8.9</b>	<b>5.8</b>	<b>14.3</b>	<b>7.8</b>	<b>6.0</b>	<b>5.8</b>	<b>90.1</b>
Wages and benefits - direct	1.0	0.9	1.0	3.0	0.4	1.4	0.8	19.8
Wages and benefits - indirect	5.6	8.0	4.8	11.3	7.3	4.6	5.0	80.9
<b>Occupancy expenses</b>	<b>3.0</b>	<b>4.3</b>	<b>2.6</b>	<b>9.9</b>	<b>3.1</b>	<b>3.4</b>	<b>2.0</b>	<b>98.1</b>
Depreciation	0.9	1.4	0.8	3.1	1.1	0.9	0.7	86.4
Repairs and maintenance	0.4	0.6	0.4	1.4	0.5	0.5	0.3	62.3
Fuel and oil	0.3	0.1	0.4	0.4	0.1	0.9	--	11.7
Utilities	0.8	1.4	0.6	3.8	0.9	0.6	0.6	87.7
Rent	0.5	0.7	0.4	1.2	0.5	0.4	0.4	54.3
<b>Financial expenses</b>	<b>1.4</b>	<b>1.9</b>	<b>1.2</b>	<b>2.9</b>	<b>1.6</b>	<b>1.4</b>	<b>1.1</b>	<b>94.4</b>
Interest and bank charges	1.0	1.3	0.9	1.2	1.3	1.1	0.8	80.2
Professional fees	0.4	0.6	0.3	1.7	0.4	0.3	0.3	87.0
<b>General expenses</b>	<b>1.5</b>	<b>2.1</b>	<b>1.3</b>	<b>2.6</b>	<b>2.0</b>	<b>0.6</b>	<b>1.8</b>	<b>86.4</b>
Advertising	0.1	0.1	0.2	0.4	0.1	0.1	0.2	54.9
Delivery expenses	1.1	1.7	0.9	1.6	1.8	0.3	1.4	59.3
Insurance	0.2	0.3	0.2	0.6	0.2	0.2	0.2	64.2
<b>Other expenses</b>	<b>2.7</b>	<b>4.2</b>	<b>2.3</b>	<b>8.9</b>	<b>3.2</b>	<b>2.8</b>	<b>1.9</b>	<b>100.0</b>
<b>Total expenses</b>	<b>99.4</b>	<b>99.4</b>	<b>99.4</b>	<b>98.2</b>	<b>99.7</b>	<b>98.2</b>	<b>100.3</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>0.6</b>	<b>0.6</b>	<b>0.6</b>	<b>1.8</b>	<b>0.3</b>	<b>1.8</b>	<b>-0.3</b>	<b>97.5</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	60							
Sales	1,419.0	420.7	2,890.2	166.0	863.1	2,045.5	4,057.4	
Expenses	1,372.6	402.3	2,802.4	151.7	837.6	1,962.5	3,963.0	
Profit	46.4	18.4	87.8	14.3	25.4	83.0	94.4	

## Non-Profitable:

Sales	1,062.7	474.1	2,771.8	157.8	633.8	2,132.5	3,685.5	
Expenses	1,102.7	486.9	2,890.4	176.1	644.0	2,180.2	3,905.6	
Loss	-40.0	-12.9	-118.7	-18.3	-10.2	-47.7	-220.1	

1987

## Profitable:

Sales	1,020.7	501.6	2,482.6	199.1	932.5	2,007.1	3,354.1	
Expenses	987.1	477.4	2,423.0	179.4	901.9	1,952.5	3,285.1	
Profit	33.5	24.2	59.7	19.7	30.6	54.6	69.0	

## Non-Profitable:

Sales	951.0	459.9	2,588.1	165.2	799.7	2,302.0	4,475.6	
Expenses	977.0	482.4	2,625.8	184.8	825.4	2,322.6	4,626.6	
Loss	-26.0	-22.5	-37.8	-19.6	-25.8	-20.6	-151.1	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	137							
Low sales value (\$'000)	25	25	1,666	25	470	1,666	2,976	
High sales value (\$'000)	5,000	1,666	5,000	470	1,666	2,976	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>483.2</b>	<b>236.1</b>	<b>766.0</b>	<b>143.0</b>	<b>349.8</b>	<b>605.8</b>	<b>928.2</b>	<b>100.0</b>
Total current assets	333.9	150.5	543.8	60.6	260.2	395.0	694.4	100.0
Accounts receivable	142.9	33.4	268.3	13.5	57.6	143.0	395.2	93.4
Closing inventory	103.5	53.4	160.9	4.3	113.3	120.3	202.1	69.3
Other current assets	87.3	63.6	114.5	42.7	89.1	131.7	97.0	87.6
Net fixed assets	100.8	63.9	143.1	56.0	73.5	136.3	150.0	94.2
Other assets and adjustments	48.4	21.6	79.0	26.2	16.0	74.4	83.7	77.4
<b>Total liabilities</b>	<b>341.6</b>	<b>178.1</b>	<b>528.8</b>	<b>83.2</b>	<b>293.9</b>	<b>380.4</b>	<b>679.1</b>	<b>100.0</b>
Total current liabilities	218.1	90.4	364.2	39.9	152.0	283.3	446.1	98.5
Current bank loans	83.2	39.1	133.6	5.1	80.5	108.2	159.4	46.0
Other current liabilities	134.9	51.3	230.5	34.8	71.4	175.1	286.6	94.2
Long-term bank loans	6.2	6.4	5.9	4.5	8.7	3.3	8.5	14.6
Other liabilities and adjustments	117.3	81.2	158.6	38.7	133.1	93.7	224.3	85.4
<b>Total equity</b>	<b>141.5</b>	<b>58.0</b>	<b>237.2</b>	<b>59.7</b>	<b>55.9</b>	<b>225.4</b>	<b>249.1</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.5	1.6	1.4	1.5	1.7	1.3	1.5	98.5
Debt to equity	2.4	3.0	2.2	1.3	5.2	1.6	2.7	100.0
Interest coverage	2.0	2.2	1.9	0.9	2.5	3.3	1.0	81.8
Debt ratio	0.7	0.7	0.6	0.5	0.8	0.6	0.7	100.0
Sales to equity	12.6	10.5	13.2	3.1	20.3	9.9	16.2	100.0
Sales to closing inventories	17.2	11.4	19.5	42.5	10.0	18.6	20.0	69.3

(percent)

Current debt to equity	154.0	155.8	153.5	66.8	271.9	125.7	179.0	98.5
Operating profit on equity	10.9	11.6	10.7	—	26.8	22.1	0.2	97.1
Net fixed assets to equity	71.2	110.2	60.3	93.8	131.5	60.4	60.2	94.2
Gross margin	9.0	12.8	8.1	25.3	10.3	10.4	6.8	100.0
Return on total assets	6.2	5.2	6.6	1.4	7.0	11.7	3.2	98.5

(days)

Collection period for accounts receivable	29.1	19.9	31.2	26.7	18.5	23.2	35.6	93.4
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	413	98,230	4,277.0	15
Less than 20	376	38,661	1,673.1	15
20-99	32	x	x	-
100-499	5	x	x	-
500 and over	-	-	-	-
<b>1987</b>				
Total	398	77,046	3,534.9	
Less than 20	361	31,213	1,417.4	
20-99	32	x	x	
100-499	5	x	x	
500 and over	-	-	-	

## SIC 5215 Fish and Seafood, Wholesale

Establishments primarily engaged in wholesale dealing in fresh, cured or frozen fish and seafood excluding packaged frozen seafood. Establishments primarily engaged in wholesale dealing in packaged frozen fish and seafood are classified in <5212 - Frozen Foods (Packaged), Wholesale> and those primarily engaged in wholesaling canned sea products are classified in <5219 - Other Foods, Wholesale>.

Symbols: -- amount too small to be expressed  
 - nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5216 - FRESH FRUIT AND VEGETABLES, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	196							
Low sales value (\$'000)	25	25	1,642	25	460	1,642	2,718	
High sales value (\$'000)	5,000	1,642	5,000	460	1,642	2,718	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>75.4</b>	<b>71.1</b>	<b>76.9</b>	<b>58.3</b>	<b>75.4</b>	<b>67.7</b>	<b>82.3</b>	<b>96.9</b>
Purchases and materials	75.9	72.5	77.1	60.0	76.7	67.8	82.4	96.9
Closing inventory	2.1	3.4	1.6	3.9	3.2	1.7	1.6	67.3
Opening inventory	1.6	2.0	1.5	2.2	1.9	1.6	1.4	62.2
<b>Wages, salaries, and benefits</b>	<b>11.1</b>	<b>12.6</b>	<b>10.6</b>	<b>17.3</b>	<b>11.0</b>	<b>13.0</b>	<b>9.2</b>	<b>91.8</b>
Wages and benefits - direct	2.1	1.7	2.2	4.4	0.8	2.7	1.9	15.3
Wages and benefits - indirect	9.1	10.9	8.4	12.9	10.2	10.2	7.3	88.3
<b>Occupancy expenses</b>	<b>3.9</b>	<b>5.5</b>	<b>3.3</b>	<b>7.8</b>	<b>4.7</b>	<b>4.6</b>	<b>2.6</b>	<b>97.4</b>
Depreciation	1.2	1.6	1.0	2.6	1.2	1.3	0.9	85.2
Repairs and maintenance	0.6	0.8	0.5	0.8	0.8	0.6	0.4	64.3
Fuel and oil	0.2	0.1	0.2	0.2	0.1	0.2	0.2	16.8
Utilities	1.2	1.4	1.1	2.7	1.0	1.9	0.6	81.6
Rent	0.8	1.6	0.5	1.5	1.6	0.6	0.5	66.8
<b>Financial expenses</b>	<b>1.2</b>	<b>1.9</b>	<b>1.0</b>	<b>2.8</b>	<b>1.6</b>	<b>1.4</b>	<b>0.8</b>	<b>98.0</b>
Interest and bank charges	0.7	1.1	0.5	1.7	0.9	0.5	0.5	85.2
Professional fees	0.6	0.8	0.5	1.2	0.7	0.8	0.3	92.3
<b>General expenses</b>	<b>1.9</b>	<b>2.7</b>	<b>1.6</b>	<b>4.3</b>	<b>2.2</b>	<b>1.4</b>	<b>1.7</b>	<b>91.3</b>
Advertising	0.4	0.7	0.3	1.2	0.6	0.2	0.3	69.4
Delivery expenses	1.2	1.6	1.0	2.5	1.2	1.0	1.1	58.2
Insurance	0.3	0.4	0.3	0.6	0.4	0.2	0.3	73.0
<b>Other expenses</b>	<b>3.9</b>	<b>4.1</b>	<b>3.9</b>	<b>6.3</b>	<b>3.4</b>	<b>6.3</b>	<b>2.4</b>	<b>98.0</b>
<b>Total expenses</b>	<b>97.4</b>	<b>97.9</b>	<b>97.2</b>	<b>96.8</b>	<b>98.3</b>	<b>94.3</b>	<b>98.9</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>2.6</b>	<b>2.1</b>	<b>2.8</b>	<b>3.2</b>	<b>1.7</b>	<b>5.7</b>	<b>1.1</b>	<b>98.0</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	72							
Sales	1,351.0	500.9	3,013.9	217.8	957.4	2,248.7	3,567.8	
Expenses	1,292.5	478.0	2,885.8	204.5	919.1	2,047.2	3,492.9	
Profit	58.5	22.9	128.1	13.3	38.4	201.5	74.9	

## Non-Profitable:

Sales	1,206.5	541.8	2,670.0	225.2	879.7	2,278.8	3,377.8	
Expenses	1,237.3	562.9	2,722.0	237.9	909.8	2,287.9	3,507.6	
Loss	-30.8	-21.1	-52.1	-12.7	-30.1	-9.1	-129.8	

1987

## Profitable:

Sales	1,083.5	484.7	2,842.6	180.8	931.0	2,083.4	3,700.8	
Expenses	1,045.6	461.3	2,761.9	166.3	894.6	2,019.4	3,601.3	
Profit	37.9	23.4	80.7	14.5	36.5	64.1	99.6	

## Non-Profitable:

Sales	623.1	361.5	2,670.2	182.3	1,044.1	1,969.4	3,679.6	
Expenses	644.4	377.7	2,731.3	195.3	1,072.5	2,019.9	3,756.0	
Loss	-21.3	-16.2	-61.1	-13.0	-28.4	-50.5	-76.4	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	157							
Low sales value (\$'000)	25	25	1,868	25	850	1,868	2,881	
High sales value (\$'000)	5,000	1,868	5,000	850	1,868	2,881	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>566.0</b>	<b>219.7</b>	<b>1,173.6</b>	<b>132.7</b>	<b>485.5</b>	<b>1,343.8</b>	<b>931.9</b>	<b>100.0</b>
Total current assets	303.3	123.5	618.8	79.7	257.4	611.4	629.2	100.0
Accounts receivable	149.4	49.0	325.6	34.5	93.3	293.3	371.5	93.6
Closing inventory	30.6	19.9	49.3	12.5	42.4	37.3	66.4	72.6
Other current assets	123.2	54.5	243.7	32.6	121.6	280.6	191.3	98.1
Net fixed assets	214.9	67.1	474.2	44.1	137.4	699.4	154.5	91.7
Other assets and adjustments	47.7	29.0	80.5	8.8	90.6	32.9	148.1	85.4
<b>Total liabilities</b>	<b>413.7</b>	<b>151.5</b>	<b>873.5</b>	<b>112.1</b>	<b>272.1</b>	<b>1,041.6</b>	<b>634.8</b>	<b>100.0</b>
Total current liabilities	233.7	98.1	471.6	71.5	179.2	488.3	447.8	99.4
Current bank loans	53.3	16.1	118.4	17.0	13.4	153.8	68.2	42.0
Other current liabilities	180.4	81.9	353.1	54.4	165.7	334.5	379.6	99.4
Long-term bank loans	10.9	4.8	21.6	2.3	12.4	9.1	39.4	6.4
Other liabilities and adjustments	169.0	48.6	380.2	38.1	80.5	544.1	147.5	77.7
<b>Total equity</b>	<b>152.3</b>	<b>68.1</b>	<b>300.0</b>	<b>20.5</b>	<b>213.3</b>	<b>302.1</b>	<b>297.1</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.2	1.2	1.3	1.1	1.4	1.2	1.4	99.4
Debt to equity	2.7	2.2	2.9	5.4	1.2	3.4	2.1	100.0
Interest coverage	5.3	2.8	7.0	2.3	3.6	13.9	2.3	84.7
Debt ratio	0.7	0.6	0.7	0.8	0.5	0.7	0.6	100.0
Sales to equity	9.6	8.7	9.9	17.9	6.0	8.1	12.6	100.0
Sales to closing inventories	48.0	30.0	60.7	29.4	30.6	66.1	56.3	72.6

(percent)

Current debt to equity	153.4	143.9	157.1	347.3	83.9	161.6	150.7	99.4
Operating profit on equity	25.3	16.3	28.8	28.1	12.8	42.4	9.3	97.5
Net fixed assets to equity	141.0	98.5	158.0	214.1	64.4	231.4	52.0	91.7
Gross margin	13.6	15.9	12.8	19.2	13.0	17.9	8.0	99.4
Return on total assets	8.3	7.7	8.6	7.6	7.8	10.2	5.2	98.7

(days)

Collection period for accounts receivable	37.1	29.8	39.6	34.1	26.1	43.3	36.2	93.6
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

<b>Total</b>	<b>549</b>	<b>182,914</b>	<b>7,456.4</b>	<b>29</b>
Less than 20	450	60,526	2,506.6	24
20-99	92	99,946	4,063.7	4
100-499	7	22,442	886.1	-
500 and over	0	-	-	1

## 1987

<b>Total</b>	<b>578</b>	<b>170,362</b>	<b>7,087.7</b>	
Less than 20	474	47,785	2,014.4	
20-99	96	91,619	3,820.6	
100-499	7	x	x	
500 and over	1	x	x	

## SIC 5216 Fresh Fruit and Vegetables, Wholesale

Establishments primarily engaged in wholesale dealing in fresh fruit and vegetables. Establishments primarily engaged in wholesaling packaged frozen fruit and vegetables are classified in <5212 - Frozen Foods (Packaged), Wholesale> and those primarily engaged in wholesaling canned fruit and vegetables are classified in <5219 - Other Foods, Wholesale>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5217 - MEAT AND MEAT PRODUCTS, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	165							
Low sales value (\$'000)	25	25	1,189	25	488	1,189	2,586	
High sales value (\$'000)	5,000	1,189	5,000	488	1,189	2,586	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>81.9</b>	<b>73.6</b>	<b>84.5</b>	<b>61.1</b>	<b>77.5</b>	<b>81.7</b>	<b>86.3</b>	<b>94.5</b>
Purchases and materials	83.0	75.6	85.3	60.9	80.1	82.4	87.2	94.5
Closing inventory	3.7	3.7	3.7	1.5	4.4	3.5	3.8	73.3
Opening inventory	2.6	1.7	2.8	1.7	1.7	2.8	2.8	73.9
<b>Wages, salaries, and benefits</b>	<b>8.7</b>	<b>13.5</b>	<b>7.1</b>	<b>16.8</b>	<b>12.5</b>	<b>8.3</b>	<b>6.4</b>	<b>94.5</b>
Wages and benefits - direct	1.3	0.6	1.5	0.2	0.7	1.8	1.4	12.1
Wages and benefits - indirect	7.4	12.9	5.6	16.6	11.7	6.5	5.0	93.3
<b>Occupancy expenses</b>	<b>2.7</b>	<b>3.4</b>	<b>2.5</b>	<b>5.4</b>	<b>2.8</b>	<b>3.0</b>	<b>2.1</b>	<b>98.8</b>
Depreciation	0.8	0.9	0.8	1.0	0.9	0.8	0.8	92.1
Repairs and maintenance	0.5	0.7	0.5	0.6	0.7	0.8	0.3	68.5
Fuel and oil	0.1	0.1	0.1	0.2	0.1	--	0.1	8.5
Utilities	0.6	0.8	0.6	1.8	0.5	0.7	0.5	87.9
Rent	0.7	0.9	0.6	1.8	0.6	0.8	0.5	60.6
<b>Financial expenses</b>	<b>0.8</b>	<b>1.0</b>	<b>0.8</b>	<b>2.0</b>	<b>0.7</b>	<b>0.8</b>	<b>0.8</b>	<b>95.8</b>
Interest and bank charges	0.6	0.6	0.6	1.3	0.4	0.6	0.6	78.8
Professional fees	0.2	0.3	0.2	0.7	0.2	0.2	0.2	91.5
<b>General expenses</b>	<b>1.3</b>	<b>1.8</b>	<b>1.2</b>	<b>3.1</b>	<b>1.4</b>	<b>1.2</b>	<b>1.1</b>	<b>93.3</b>
Advertising	0.3	0.4	0.3	0.9	0.2	0.4	0.3	80.0
Delivery expenses	0.7	1.1	0.6	1.7	0.9	0.4	0.7	66.1
Insurance	0.2	0.3	0.2	0.4	0.3	0.3	0.1	68.5
<b>Other expenses</b>	<b>2.8</b>	<b>4.0</b>	<b>2.5</b>	<b>6.3</b>	<b>3.2</b>	<b>2.2</b>	<b>2.7</b>	<b>99.4</b>
<b>Total expenses</b>	<b>98.2</b>	<b>97.3</b>	<b>98.5</b>	<b>94.7</b>	<b>98.1</b>	<b>97.2</b>	<b>99.4</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>1.8</b>	<b>2.7</b>	<b>1.5</b>	<b>5.3</b>	<b>1.9</b>	<b>2.8</b>	<b>0.6</b>	<b>99.4</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	70							
Sales	1,419.0	526.9	2,662.0	237.2	845.7	1,907.2	3,606.0	
Expenses	1,374.9	496.2	2,599.1	209.7	811.6	1,831.3	3,559.3	
Profit	44.1	30.6	62.9	27.5	34.1	75.9	46.7	

## Non-Profitable:

Sales	1,163.8	508.2	2,550.2	275.4	684.1	1,969.3	3,091.6	
Expenses	1,181.8	522.8	2,575.3	292.6	696.8	1,981.0	3,129.3	
Loss	-18.0	-14.6	-25.1	-17.1	-12.7	-11.7	-37.6	

1987

## Profitable:

Sales	1,068.0	438.5	2,057.8	202.0	865.4	1,611.6	3,290.7	
Expenses	1,037.3	416.1	2,014.0	184.4	834.5	1,577.2	3,220.8	
Profit	30.7	22.4	43.8	17.6	30.9	34.4	69.9	

## Non-Profitable:

Sales	974.7	514.0	2,341.2	242.3	836.0	1,926.5	3,217.3	
Expenses	987.7	524.5	2,361.7	254.4	844.6	1,938.6	3,255.4	
Loss	-13.0	-10.5	-20.5	-12.1	-8.5	-12.1	-38.1	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	115							
Low sales value (\$'000)	25	25	1,419	25	541	1,419	2,832	
High sales value (\$'000)	5,000	1,419	5,000	541	1,419	2,832	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>329.7</b>	<b>151.7</b>	<b>570.5</b>	<b>111.1</b>	<b>192.1</b>	<b>426.2</b>	<b>775.2</b>	<b>100.0</b>
Total current assets	214.5	95.9	374.9	72.6	119.1	257.8	541.1	100.0
Accounts receivable	93.5	34.7	172.9	26.1	43.3	106.7	266.9	97.4
Closing inventory	61.8	18.5	120.4	2.5	34.4	80.1	177.6	80.0
Other current assets	59.1	42.6	81.5	43.9	41.3	70.9	96.5	93.0
Net fixed assets	65.1	41.5	97.1	19.4	63.5	82.2	118.2	98.3
Other assets and adjustments	50.0	14.2	98.3	19.1	9.4	86.1	115.8	80.9
<b>Total liabilities</b>	<b>194.4</b>	<b>83.6</b>	<b>344.0</b>	<b>58.9</b>	<b>108.3</b>	<b>246.1</b>	<b>483.0</b>	<b>100.0</b>
Total current liabilities	146.9	58.8	266.2	50.5	67.0	211.1	344.3	98.3
Current bank loans	50.8	14.0	100.7	8.7	19.3	47.1	176.6	41.7
Other current liabilities	96.0	44.7	165.4	41.8	47.7	163.9	167.7	98.3
Long-term bank loans	0.7	1.2	--	--	2.4	--	--	3.5
Other liabilities and adjustments	46.6	23.6	77.8	8.3	38.8	35.0	138.7	79.1
<b>Total equity</b>	<b>135.3</b>	<b>68.0</b>	<b>226.4</b>	<b>52.2</b>	<b>83.7</b>	<b>180.0</b>	<b>292.2</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.4	1.6	1.4	1.4	1.7	1.2	1.5	98.3
Debt to equity	1.4	1.2	1.5	1.1	1.2	1.3	1.6	100.0
Interest coverage	4.0	5.0	3.7	6.2	4.6	6.5	2.2	81.7
Debt ratio	0.5	0.5	0.6	0.5	0.5	0.5	0.6	100.0
Sales to equity	11.6	9.4	12.6	6.6	11.1	12.3	12.8	100.0
Sales to closing inventories	25.5	34.6	23.7	135.9	27.1	27.7	21.1	80.0

(percent)

Current debt to equity	108.5	86.4	117.5	96.7	80.0	117.2	117.8	98.3
Operating profit on equity	20.2	20.8	20.0	16.5	23.4	30.8	10.6	99.1
Net fixed assets to equity	48.1	61.0	42.9	37.2	75.8	45.6	40.4	98.3
Gross margin	8.9	10.5	8.4	12.5	9.7	9.2	7.7	99.1
Return on total assets	11.0	11.6	10.8	9.2	13.0	15.3	7.2	99.1

(days)

Collection period for accounts receivable	21.5	19.7	22.1	27.4	16.8	17.5	25.9	97.4
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	461	109,095	4,566.5	17
Less than 20	405	45,249	1,853.0	18
20-99	52	x	x	-
100-499	4	x	x	1
500 and over	-	-	-	-

## 1987

Total	478	92,991	3,940.3
Less than 20	423	36,692	1,555.4
20-99	52	x	x
100-499	3	x	x
500 and over	-	-	-

## SIC 5217 Meat and Meat Products, Wholesale

Establishments primarily engaged in wholesale dealing in fresh, frozen (except frozen packaged), cured and cooked meats and lard. Establishments primarily engaged in wholesaling canned meats are classified in <5219 - Other Foods, Wholesale>; those primarily engaged in wholesaling packaged frozen meats are classified in <5212 - Frozen Foods (Packaged), Wholesale>; and those primarily engaged in cutting, packing and selling purchased carcasses are classified in <1011 - Meat and Meat Products Industry (Except Poultry)>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5219 - OTHER FOODS, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	547							
Low sales value (\$'000)	25	25	998	25	301	998	2,158	
High sales value (\$'000)	5,000	998	5,000	301	998	2,158	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>71.9</b>	<b>60.7</b>	<b>76.4</b>	<b>52.3</b>	<b>66.9</b>	<b>71.4</b>	<b>79.1</b>	<b>90.1</b>
Purchases and materials	72.9	62.2	77.1	54.0	68.2	71.1	80.4	89.6
Closing inventory	8.0	4.8	9.3	3.9	5.4	7.5	10.3	71.1
Opening inventory	7.1	3.4	8.6	2.3	4.2	7.7	9.1	66.2
<b>Wages, salaries, and benefits</b>	<b>11.3</b>	<b>13.2</b>	<b>10.5</b>	<b>11.9</b>	<b>14.2</b>	<b>13.4</b>	<b>8.9</b>	<b>89.0</b>
Wages and benefits - direct	1.1	1.7	0.8	1.3	2.1	1.7	0.3	9.5
Wages and benefits - indirect	10.2	11.5	9.7	10.7	12.1	11.7	8.5	86.7
<b>Occupancy expenses</b>	<b>4.2</b>	<b>6.9</b>	<b>3.2</b>	<b>7.9</b>	<b>6.1</b>	<b>4.0</b>	<b>2.7</b>	<b>95.2</b>
Depreciation	1.2	1.6	1.0	1.8	1.5	1.2	0.9	87.9
Repairs and maintenance	0.5	0.7	0.4	0.9	0.5	0.4	0.4	54.7
Fuel and oil	0.2	0.5	0.1	1.2	-	0.1	-	9.1
Utilities	1.0	1.9	0.7	1.0	2.5	0.9	0.6	82.1
Rent	1.4	2.1	1.1	2.9	1.6	1.5	0.9	66.9
<b>Financial expenses</b>	<b>1.6</b>	<b>2.1</b>	<b>1.3</b>	<b>2.7</b>	<b>1.7</b>	<b>1.3</b>	<b>1.4</b>	<b>95.8</b>
Interest and bank charges	1.1	1.2	1.0	1.7	0.9	0.9	1.0	82.1
Professional fees	0.5	0.9	0.4	1.0	0.8	0.4	0.3	89.8
<b>General expenses</b>	<b>2.7</b>	<b>4.5</b>	<b>2.0</b>	<b>6.6</b>	<b>3.0</b>	<b>2.2</b>	<b>1.9</b>	<b>92.1</b>
Advertising	0.7	1.1	0.6	1.6	0.7	0.7	0.5	70.4
Delivery expenses	1.7	3.0	1.2	4.3	2.0	1.2	1.2	66.4
Insurance	0.3	0.5	0.2	0.6	0.4	0.2	0.2	67.8
<b>Other expenses</b>	<b>5.6</b>	<b>8.5</b>	<b>4.4</b>	<b>11.1</b>	<b>6.6</b>	<b>5.7</b>	<b>3.7</b>	<b>99.6</b>
<b>Total expenses</b>	<b>97.3</b>	<b>96.0</b>	<b>97.8</b>	<b>92.5</b>	<b>98.5</b>	<b>98.0</b>	<b>97.7</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>2.7</b>	<b>4.0</b>	<b>2.2</b>	<b>7.5</b>	<b>1.5</b>	<b>2.0</b>	<b>2.3</b>	<b>99.1</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	70							
Sales	733.1	239.4	2,408.5	140.6	539.5	1,565.8	3,292.6	
Expenses	695.1	216.3	2,319.8	120.2	508.3	1,500.1	3,179.7	
Profit	38.1	23.1	88.7	20.4	31.2	65.7	112.9	

## Non-Profitable:

Sales	542.7	246.0	2,106.3	134.8	505.5	1,362.0	3,459.2	
Expenses	567.9	263.3	2,173.3	146.2	536.5	1,421.1	3,540.6	
Loss	-25.2	-17.3	-67.0	-11.4	-31.0	-59.1	-81.5	

1987

## Profitable:

Sales	899.9	316.3	1,976.7	162.6	550.3	1,530.7	3,144.6	
Expenses	856.8	294.4	1,894.3	147.0	518.8	1,474.7	2,993.0	
Profit	43.2	21.9	82.5	15.6	31.5	56.1	151.6	

## Non-Profitable:

Sales	648.3	287.0	2,166.7	124.6	648.4	1,516.3	3,164.8	
Expenses	667.8	300.4	2,211.5	134.0	671.0	1,550.4	3,226.0	
Loss	-19.5	-13.5	-44.8	-9.4	-22.6	-34.1	-61.2	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	434							
Low sales value (\$'000)	25	25	1,312	25	494	1,312	2,386	
High sales value (\$'000)	5,000	1,312	5,000	494	1,312	2,386	5,000	

## BALANCE SHEET

(thousands of dollars)

<b>Total assets</b>	<b>365.8</b>	<b>153.4</b>	<b>910.3</b>	<b>102.4</b>	<b>298.0</b>	<b>708.0</b>	<b>1,141.3</b>	<b>100.0</b>
Total current assets	272.9	102.1	710.8	69.7	193.8	540.8	904.8	99.1
Accounts receivable	98.1	39.1	249.0	25.1	78.9	190.6	315.7	92.2
Closing inventory	88.5	24.6	252.4	13.7	55.3	150.6	368.8	78.6
Other current assets	86.2	38.2	209.2	30.8	59.5	199.6	220.3	81.6
Net fixed assets	68.4	35.8	152.0	23.0	72.2	133.2	173.5	91.9
Other assets and adjustments	24.4	15.4	47.4	9.6	31.9	33.9	62.8	77.0
<b>Total liabilities</b>	<b>257.4</b>	<b>121.4</b>	<b>605.9</b>	<b>84.1</b>	<b>227.0</b>	<b>463.0</b>	<b>769.1</b>	<b>99.5</b>
Total current liabilities	170.9	76.4	413.3	48.1	156.5	275.7	570.3	98.6
Current bank loans	47.0	19.6	117.2	11.3	43.1	60.0	182.4	56.0
Other current liabilities	123.9	56.8	296.0	36.8	113.4	215.7	387.8	98.6
Long-term bank loans	8.4	6.6	13.0	5.3	10.2	15.9	9.6	16.6
Other liabilities and adjustments	78.0	38.3	179.6	30.6	60.2	171.3	189.0	80.6
<b>Total equity</b>	<b>108.4</b>	<b>32.0</b>	<b>304.3</b>	<b>18.2</b>	<b>70.9</b>	<b>244.9</b>	<b>372.2</b>	<b>100.0</b>

## FINANCIAL RATIOS

(times)

Current ratio	1.5	1.3	1.7	1.4	1.2	1.9	1.5	98.2
Debt to equity	2.3	3.7	1.9	4.6	3.1	1.8	2.0	99.5
Interest coverage	3.0	2.5	3.1	3.6	1.0	2.6	3.7	82.9
Debt ratio	0.7	0.7	0.6	0.8	0.7	0.6	0.6	99.5
Sales to equity	9.3	12.1	8.5	12.1	12.1	7.3	9.5	100.0
Sales to closing inventories	11.4	15.7	10.3	16.0	15.5	11.9	9.6	78.6

(percent)

Current debt to equity	157.6	238.7	135.7	263.7	220.5	112.5	153.2	98.6
Operating profit on equity	20.4	23.8	19.5	56.1	0.2	17.9	20.8	98.8
Net fixed assets to equity	63.1	112.0	49.9	126.1	101.8	54.3	46.6	91.9
Gross margin	15.7	23.4	12.7	35.1	15.0	15.4	11.2	100.0
Return on total assets	9.0	8.1	9.5	13.8	2.5	9.9	9.2	99.8

(days)

Collection period for accounts receivable	35.3	36.8	34.7	41.5	33.4	38.5	32.5	92.2
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	1,791	1,537,709	74,056.2	32
Less than 20	1,533	181,210	7,430.8	20
20-99	184	201,542	8,467.9	10
100-499	58	317,272	13,067.9	1
500 and over	16	837,685	45,089.6	1
<b>1987</b>				
Total	1,823	1,552,816	76,140.5	
Less than 20	1,553	138,722	5,954.6	
20-99	194	181,999	7,983.5	
100-499	59	263,264	11,592.1	
500 and over	17	968,831	50,610.3	

## SIC 5219 Other Foods, Wholesale

Establishments primarily engaged in wholesale dealing in food products not elsewhere classified or in combinations of foods classified to the above industries with none predominating.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5221 - NON-ALCOHOLIC BEVERAGES, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	110							
Low sales value (\$'000)	25	25	659	25	232	659	1,622	
High sales value (\$'000)	5,000	659	5,000	232	659	1,622	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>70.5</b>	<b>58.8</b>	<b>73.6</b>	<b>38.5</b>	<b>65.8</b>	<b>74.8</b>	<b>72.9</b>	<b>85.5</b>
Purchases and materials	71.8	56.3	76.0	39.9	62.0	76.5	75.6	85.5
Closing inventory	7.5	8.2	7.3	5.2	9.2	6.5	7.7	61.8
Opening inventory	6.1	10.7	4.9	3.8	13.0	4.8	5.0	65.5
<b>Wages, salaries, and benefits</b>	<b>13.5</b>	<b>18.3</b>	<b>12.2</b>	<b>29.8</b>	<b>14.4</b>	<b>11.9</b>	<b>12.4</b>	<b>96.4</b>
Wages and benefits - direct	0.9	0.1	1.1	-	0.2	0.2	1.6	8.2
Wages and benefits - indirect	12.6	18.2	11.1	29.8	14.2	11.8	10.8	96.4
<b>Occupancy expenses</b>	<b>5.2</b>	<b>10.7</b>	<b>3.7</b>	<b>18.7</b>	<b>8.0</b>	<b>3.8</b>	<b>3.6</b>	<b>94.5</b>
Depreciation	1.7	2.5	1.5	2.5	2.5	1.4	1.5	84.5
Repairs and maintenance	1.0	1.2	0.9	2.5	0.8	0.6	1.1	66.4
Fuel and oil	0.6	2.1	0.2	5.7	0.8	0.3	0.2	22.7
Utilities	0.7	1.7	0.4	3.5	1.1	0.5	0.4	80.9
Rent	1.2	3.3	0.7	4.5	2.9	1.0	0.5	60.0
<b>Financial expenses</b>	<b>1.7</b>	<b>3.6</b>	<b>1.2</b>	<b>5.5</b>	<b>2.9</b>	<b>1.3</b>	<b>1.1</b>	<b>95.5</b>
Interest and bank charges	1.0	1.7	0.8	1.2	1.8	0.8	0.8	84.5
Professional fees	0.7	1.9	0.4	4.3	1.1	0.5	0.3	84.5
<b>General expenses</b>	<b>3.2</b>	<b>3.2</b>	<b>3.2</b>	<b>5.7</b>	<b>2.3</b>	<b>3.6</b>	<b>2.9</b>	<b>90.0</b>
Advertising	1.3	1.6	1.2	3.1	1.0	1.5	1.0	72.7
Delivery expenses	1.6	1.2	1.7	2.0	0.9	1.8	1.6	59.1
Insurance	0.3	0.4	0.3	0.6	0.3	0.3	0.3	60.9
<b>Other expenses</b>	<b>5.8</b>	<b>12.2</b>	<b>4.0</b>	<b>26.6</b>	<b>7.2</b>	<b>2.9</b>	<b>4.7</b>	<b>100.0</b>
<b>Total expenses</b>	<b>99.8</b>	<b>106.8</b>	<b>98.0</b>	<b>124.8</b>	<b>100.6</b>	<b>98.4</b>	<b>97.7</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>0.2</b>	<b>-6.8</b>	<b>2.0</b>	<b>-24.8</b>	<b>-0.6</b>	<b>1.6</b>	<b>2.3</b>	<b>99.1</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	70						
Sales	666.8	176.7	1,793.6	58.4	413.5	1,118.1	2,876.9
Expenses	642.3	164.7	1,740.2	50.2	393.9	1,091.1	2,781.2
Profit	24.5	12.0	53.3	8.2	19.6	27.0	95.6

## Non-Profitable:

Sales	566.6	233.9	1,642.9	120.1	436.0	983.2	2,693.8
Expenses	638.5	317.8	1,676.2	217.0	497.0	1,005.6	2,744.3
Loss	-72.0	-83.9	-33.3	-96.8	-61.0	-22.5	-50.5

1987

## Profitable:

Sales	607.8	180.9	1,496.4	101.4	398.5	1,100.4	2,906.7
Expenses	567.3	166.8	1,401.0	90.6	375.3	1,027.9	2,730.0
Profit	40.5	14.1	95.4	10.8	23.2	72.5	176.8

## Non-Profitable:

Sales	755.1	206.6	1,762.1	87.4	381.0	1,028.6	2,890.3
Expenses	773.8	227.0	1,777.7	104.4	406.4	1,044.0	2,906.1
Loss	-18.7	-20.4	-15.6	-17.1	-25.4	-15.4	-15.8

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	77							
Low sales value (\$'000)	25	25	863	25	302	863	2,162	
High sales value (\$'000)	5,000	863	5,000	302	863	2,162	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>395.3</b>	<b>200.3</b>	<b>956.9</b>	<b>183.2</b>	<b>222.2</b>	<b>739.8</b>	<b>1,236.2</b>	<b>100.0</b>
Total current assets	237.9	119.9	577.7	113.1	128.7	453.5	737.6	98.7
Accounts receivable	86.7	36.2	232.1	28.8	45.8	185.6	291.8	97.4
Closing inventory	61.8	31.0	150.6	15.3	51.2	67.0	258.3	68.8
Other current assets	89.3	52.6	194.9	68.9	31.6	200.8	187.4	85.7
Net fixed assets	85.3	44.4	202.9	34.4	57.3	227.8	170.7	88.3
Other assets and adjustments	72.0	35.9	176.2	35.7	36.1	58.3	327.8	67.5
<b>Total liabilities</b>	<b>230.3</b>	<b>106.1</b>	<b>587.7</b>	<b>57.4</b>	<b>168.9</b>	<b>438.6</b>	<b>779.7</b>	<b>100.0</b>
Total current liabilities	179.4	75.5	478.4	44.9	114.9	349.4	644.6	100.0
Current bank loans	39.8	10.4	124.4	3.3	19.5	160.1	78.6	46.8
Other current liabilities	139.5	65.1	353.9	41.6	95.3	189.2	565.9	100.0
Long-term bank loans	6.9	2.1	20.5	0.6	4.1	30.9	7.2	22.1
Other liabilities and adjustments	43.9	28.4	88.7	11.7	49.8	58.2	127.9	85.7
<b>Total equity</b>	<b>165.0</b>	<b>94.1</b>	<b>369.1</b>	<b>125.8</b>	<b>53.3</b>	<b>301.2</b>	<b>456.5</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.3	1.5	1.2	2.5	1.1	1.2	1.1	98.7
Debt to equity	1.3	1.1	1.5	0.4	3.1	1.4	1.7	100.0
Interest coverage	0.3	-3.8	3.3	-13.3	0.4	2.1	4.3	85.7
Debt ratio	0.5	0.5	0.6	0.3	0.7	0.5	0.6	100.0
Sales to equity	4.8	3.4	5.8	1.1	10.4	4.6	6.8	100.0
Sales to closing inventories	12.9	10.5	14.3	9.6	10.9	21.0	12.1	68.8

(percent)

Current debt to equity	108.7	80.2	129.6	35.7	215.5	116.0	141.1	100.0
Operating profit on equity	-3.9	-28.1	13.8	-34.5	-8.6	6.6	20.0	98.7
Net fixed assets to equity	51.6	47.2	54.9	27.3	107.5	75.6	37.4	88.3
Gross margin	17.0	18.2	16.5	29.4	14.4	18.2	15.6	100.0
Return on total assets	0.7	-10.5	7.6	-22.0	1.7	5.0	9.5	100.0

(days)

Collection period for accounts receivable	39.4	40.4	39.0	71.1	29.9	48.0	33.8	97.4
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	326	92,556	4,052.3	14
Less than 20	278	34,612	1,476.5	19
20-99	45	x	x	5
100-499	3	x	x	-
500 and over	-	-	-	-

## 1987

Total	340	75,065	3,299.3	
Less than 20	297	27,423	1,214.3	
20-99	40	x	x	
100-499	3	x	x	
500 and over	-	-	-	

## SIC 5221 Non-Alcoholic Beverages, Wholesale

Establishments primarily engaged in wholesale dealing in soft drinks, mineral and spring water, and other non-alcoholic beverages.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5222 - ALCOHOLIC BEVERAGES, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	25							
Low sales value (\$'000)	25	25	277	25	127	277	1,365	
High sales value (\$'000)	5,000	277	5,000	127	277	1,365	5,000	
<b>SELECTED EXPENSE ITEMS</b>								
	(percent of sales)							
Cost of goods sold	78.2	43.9	81.5	44.4	43.8	46.8	85.7	72.0
Purchases and materials	76.8	44.3	80.0	41.9	44.8	36.3	85.3	72.0
Closing inventory	3.7	1.9	3.8	4.2	1.4	13.5	2.7	52.0
Opening inventory	5.1	1.6	5.4	6.6	0.4	24.0	3.1	44.0
Wages, salaries, and benefits	9.2	30.5	7.2	15.7	34.0	26.4	4.9	80.0
Wages and benefits - direct	-	-	-	-	-	-	-	-
Wages and benefits - indirect	9.2	30.5	7.2	15.7	34.0	26.4	4.9	80.0
Occupancy expenses	2.4	7.6	1.9	12.9	6.4	2.8	1.8	92.0
Depreciation	0.7	2.5	0.6	2.1	2.6	0.5	0.6	84.0
Repairs and maintenance	0.3	0.4	0.3	0.4	0.4	0.4	0.3	40.0
Fuel and oil	--	0.2	--	0.6	0.1	-	--	12.0
Utilities	0.6	1.8	0.4	3.3	1.4	0.8	0.4	72.0
Rent	0.8	2.7	0.6	6.5	1.8	1.0	0.5	72.0
Financial expenses	1.3	7.9	0.7	2.6	9.1	3.0	0.4	92.0
Interest and bank charges	0.5	2.2	0.3	1.1	2.5	1.2	0.2	76.0
Professional fees	0.8	5.7	0.3	1.5	6.6	1.8	0.2	84.0
General expenses	3.2	11.7	2.4	11.3	11.9	7.0	1.8	84.0
Advertising	2.3	9.2	1.7	7.8	9.5	3.8	1.4	68.0
Delivery expenses	0.6	1.4	0.6	3.1	1.0	2.9	0.3	56.0
Insurance	0.2	1.2	0.1	0.4	1.3	0.4	0.1	60.0
Other expenses	3.6	10.5	3.0	9.0	10.9	5.3	2.7	100.0
Total expenses	98.0	112.3	96.7	95.8	116.1	91.3	97.3	100.0
Net profit/loss	2.0	-12.3	3.3	4.2	-16.1	8.7	2.7	96.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	60						
Sales	1,262.0	149.7	1,859.7	111.3	184.3	761.2	2,486.9
Expenses	1,194.0	141.6	1,759.4	99.5	179.6	690.4	2,369.8
Profit	68.0	8.1	100.2	11.8	4.7	70.7	117.1

## Non-Profitable:

Sales	623.3	168.5	1,444.8	63.5	216.0	335.5	1,550.4
Expenses	650.5	202.2	1,460.2	66.3	263.7	335.9	1,567.2
Loss	-27.2	-33.7	-15.3	-2.8	-47.7	-0.4	-16.7

1987

## Profitable:

Sales	468.5	90.5	768.8	55.8	168.8	632.5	2,649.9
Expenses	416.9	74.5	688.9	53.2	122.5	547.6	2,637.9
Profit	51.6	16.0	79.9	2.6	46.3	84.8	12.0

## Non-Profitable:

Sales	282.0	101.3	1,182.1	65.4	213.5	351.1	2,012.1
Expenses	295.1	107.6	1,228.8	72.2	218.3	386.4	2,070.1
Loss	-13.1	-6.3	-46.6	-6.8	-4.8	-35.3	-58.0

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	16							
Low sales value (\$'000)	25	25	518	25	196	518	1,530	
High sales value (\$'000)	5,000	518	5,000	196	518	1,530	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>326.9</b>	<b>143.5</b>	<b>574.5</b>	<b>62.1</b>	<b>229.6</b>	<b>554.1</b>	<b>580.5</b>	<b>100.0</b>
Total current assets	245.7	113.6	424.1	36.3	195.3	376.9	437.7	100.0
Accounts receivable	103.3	36.6	193.5	11.2	63.4	152.8	205.3	100.0
Closing inventory	19.5	--	46.0	--	--	122.5	23.8	37.5
Other current assets	122.7	77.0	184.5	25.1	131.9	101.5	208.5	93.8
Net fixed assets	74.6	23.3	143.8	19.8	27.1	157.7	139.8	93.8
Other assets and adjustments	6.5	6.5	6.5	5.9	7.1	19.3	2.8	75.0
<b>Total liabilities</b>	<b>229.7</b>	<b>90.6</b>	<b>417.7</b>	<b>34.9</b>	<b>149.3</b>	<b>425.5</b>	<b>415.5</b>	<b>100.0</b>
Total current liabilities	193.2	83.8	340.9	30.3	140.3	319.0	347.2	100.0
Current bank loans	9.6	8.4	11.3	4.5	12.6	24.4	7.5	37.5
Other current liabilities	183.5	75.3	329.6	25.8	127.6	294.6	339.7	100.0
Long-term bank loans	1.6	0.6	3.1	0.6	0.6	10.1	1.0	25.0
Other liabilities and adjustments	34.8	6.1	73.7	4.0	8.3	96.2	67.1	56.3
<b>Total equity</b>	<b>97.1</b>	<b>52.9</b>	<b>156.7</b>	<b>27.1</b>	<b>80.2</b>	<b>128.5</b>	<b>164.9</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.2	1.3	1.2	1.1	1.3	1.1	1.2	100.0
Debt to equity	2.3	1.7	2.6	1.2	1.8	3.3	2.5	100.0
Interest coverage	5.7	-1.8	14.0	6.0	-5.2	10.4	15.5	81.3
Debt ratio	0.7	0.6	0.7	0.5	0.6	0.7	0.7	100.0
Sales to equity	9.5	3.3	12.3	3.9	3.1	10.1	12.8	100.0
Sales to closing inventories	47.3	-	42.1	-	-	10.6	89.0	37.5

(percent)

Current debt to equity	198.8	158.1	217.4	111.7	174.7	248.1	210.5	100.0
Operating profit on equity	20.6	-20.3	39.2	40.5	-42.0	45.4	37.8	93.8
Net fixed assets to equity	76.8	44.1	91.7	73.1	33.7	122.6	84.7	93.8
Gross margin	13.5	36.5	10.6	49.2	30.8	17.3	9.4	100.0
Return on total assets	7.4	-4.8	11.5	21.2	-12.3	11.6	11.5	93.8

(days)

Collection period for accounts receivable	40.7	75.3	36.4	38.3	91.8	42.9	35.3	100.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	109	26,738	1,197.8	1
Less than 20	91	9,200	411.8	1
20-99	18	17,538	786.0	2
100-499	-	-	-	-
500 and over	-	-	-	-
<b>1987</b>				
Total	110	23,512	1,018.5	
Less than 20	90	6,915	308.6	
20-99	20	16,597	709.9	
100-499	-	-	-	
500 and over	-	-	-	

## SIC 5222 Alcoholic Beverages, Wholesale

Establishments primarily engaged in wholesale dealing in beer, liquor, wine and other alcoholic beverages.

Symbols:      - amount too small to be expressed  
                  - nil or zero

SOURCE:      Small Business and Special Surveys Division, Statistics Canada

## SIC 5231 - DRUGS, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	40							
Low sales value (\$'000)	25	25	919	25	264	919	1,660	
High sales value (\$'000)	5,000	919	5,000	264	919	1,660	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	49.8	51.1	49.3	33.5	57.3	38.3	55.9	97.5
Purchases and materials	51.9	51.2	52.1	34.2	57.2	43.9	57.0	95.0
Closing inventory	19.2	10.8	22.4	2.1	13.9	26.5	19.9	85.0
Opening inventory	17.1	10.7	19.6	1.5	13.9	20.9	18.8	85.0
Wages, salaries, and benefits	16.9	16.5	17.1	13.2	17.7	25.9	11.7	85.0
Wages and benefits - direct	2.2	2.2	2.2	-	3.0	5.3	0.3	10.0
Wages and benefits - indirect	14.7	14.3	14.9	13.2	14.7	20.6	11.5	85.0
Occupancy expenses	4.5	4.9	4.4	2.4	5.8	5.3	3.9	100.0
Depreciation	1.4	0.8	1.6	0.4	1.0	2.7	0.9	90.0
Repairs and maintenance	0.4	0.5	0.3	1.1	0.3	0.6	0.1	52.5
Fuel and oil	--	--	--	-	--	0.1	-	5.0
Utilities	1.0	1.7	0.7	0.7	2.0	0.6	0.8	75.0
Rent	1.8	1.8	1.8	0.2	2.4	1.3	2.1	57.5
Financial expenses	2.2	2.2	2.2	2.7	2.1	4.0	1.2	95.0
Interest and bank charges	1.4	1.2	1.5	0.6	1.4	2.4	1.0	80.0
Professional fees	0.8	1.0	0.8	2.0	0.6	1.6	0.2	90.0
General expenses	4.4	4.6	4.3	3.2	5.1	5.4	3.6	87.5
Advertising	2.3	2.3	2.3	1.7	2.5	3.9	1.3	67.5
Delivery expenses	1.8	2.0	1.7	1.4	2.2	1.1	2.0	67.5
Insurance	0.3	0.3	0.3	0.1	0.4	0.4	0.2	70.0
Other expenses	16.9	13.7	18.2	29.4	8.1	19.2	17.5	100.0
Total expenses	94.7	93.0	95.4	84.4	96.0	98.0	93.9	100.0
Net profit/loss	5.3	7.0	4.6	15.6	4.0	2.0	6.1	95.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	60						
Sales	385.7	118.7	1,898.4	46.6	606.0	1,222.6	2,550.6
Expenses	344.0	102.4	1,712.5	35.9	552.3	1,072.9	2,329.9
Profit	41.7	16.2	185.9	10.7	53.7	149.8	220.7

## Non-Profitable:

Sales	761.0	344.3	1,677.7	127.0	453.6	1,120.4	3,410.8
Expenses	808.0	359.6	1,794.5	152.1	464.0	1,257.8	3,463.3
Loss	-47.0	-15.3	-116.7	-25.1	-10.5	-137.4	-52.5

1987

## Profitable:

Sales	943.7	247.6	2,149.5	98.4	547.8	1,362.7	2,668.8
Expenses	873.8	205.1	2,032.3	77.4	461.9	1,282.4	2,527.2
Profit	69.9	42.5	117.3	20.9	85.8	80.3	141.7

## Non-Profitable:

Sales	384.7	172.7	1,684.3	36.4	470.6	1,148.7	2,116.6
Expenses	430.8	224.4	1,696.7	103.9	487.7	1,176.5	2,116.7
Loss	-46.1	-51.6	-12.4	-67.5	-17.0	-27.8	--

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	33							
Low sales value (\$'000)	25	25	1,088	25	338	1,088	1,703	
High sales value (\$'000)	5,000	1,088	5,000	338	1,088	1,703	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>341.5</b>	<b>103.7</b>	<b>1,161.0</b>	<b>30.3</b>	<b>399.1</b>	<b>886.1</b>	<b>1,482.2</b>	<b>100.0</b>
Total current assets	273.5	75.4	955.9	24.3	281.2	718.4	1,233.5	100.0
Accounts receivable	87.3	24.6	303.6	6.9	95.9	166.1	464.3	100.0
Closing inventory	117.2	25.9	431.6	2.9	118.4	306.7	577.6	84.8
Other current assets	68.9	24.8	220.6	14.4	66.8	245.4	191.5	90.9
Net fixed assets	34.0	16.2	95.2	0.4	79.8	27.7	174.0	87.9
Other assets and adjustments	33.9	11.9	109.8	5.4	38.0	140.0	74.5	81.8
<b>Total liabilities</b>	<b>186.7</b>	<b>59.6</b>	<b>624.8</b>	<b>19.9</b>	<b>219.3</b>	<b>272.7</b>	<b>1,036.2</b>	<b>100.0</b>
Total current liabilities	147.3	43.5	504.7	13.2	165.8	193.5	868.3	100.0
Current bank loans	27.9	11.8	83.3	1.0	55.0	78.4	89.0	39.4
Other current liabilities	119.4	31.7	421.3	12.1	110.8	115.1	779.2	100.0
Long-term bank loans	-	-	-	-	-	-	-	-
Other liabilities and adjustments	39.4	16.0	120.1	6.7	53.5	79.2	167.9	66.7
<b>Total equity</b>	<b>154.7</b>	<b>44.1</b>	<b>536.1</b>	<b>10.4</b>	<b>179.7</b>	<b>613.4</b>	<b>445.9</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.8	1.7	1.8	1.8	1.6	3.7	1.4	100.0
Debt to equity	1.2	1.3	1.1	1.9	1.2	0.4	2.3	100.0
Interest coverage	5.8	5.9	5.7	15.0	4.8	3.4	7.3	81.8
Debt ratio	0.5	0.5	0.5	0.6	0.5	0.3	0.6	100.0
Sales to equity	3.9	4.1	3.8	4.0	4.2	2.0	6.7	100.0
Sales to closing inventories	5.1	7.1	4.7	14.1	6.3	4.0	5.2	84.8

(percent)

Current debt to equity	95.1	98.8	94.1	127.0	92.2	31.5	194.7	100.0
Operating profit on equity	24.5	39.2	20.3	63.5	33.5	7.0	41.7	97.0
Net fixed assets to equity	21.9	36.9	17.7	4.7	44.4	4.5	39.0	87.9
Gross margin	34.6	32.4	35.2	61.8	25.9	33.1	36.2	100.0
Return on total assets	13.4	20.0	11.3	23.3	18.9	6.8	14.5	97.0

(days)

Collection period for accounts receivable	52.4	48.7	53.6	59.7	46.2	48.5	56.1	100.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	139	166,586	6,014.7	5
Less than 20	102	20,630	732.3	7
20-99	24	28,742	1,101.5	2
100-499	10	x	x	-
500 and over	3	x	x	-
<b>1987</b>				
Total	134	141,167	5,638.4	
Less than 20	95	9,978	402.9	
20-99	26	23,468	987.1	
100-499	10	x	x	
500 and over	3	x	x	

## SIC 5231 Drugs, Wholesale

Establishments primarily engaged in wholesale dealing in ethical drugs and/or proprietary medicines.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5232 - TOILET SOAPS AND PREPARATIONS, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	123							
Low sales value (\$'000)	25	25	675	25	196	675	1,623	
High sales value (\$'000)	5,000	675	5,000	196	675	1,623	5,000	
<b>SELECTED EXPENSE ITEMS</b>								
				(percent of sales)				
<b>Cost of goods sold</b>	<b>50.5</b>	<b>52.1</b>	<b>49.8</b>	<b>49.1</b>	<b>53.3</b>	<b>50.0</b>	<b>49.7</b>	<b>88.6</b>
Purchases and materials	51.8	54.1	50.9	58.1	52.5	52.2	50.1	88.6
Closing inventory	14.7	14.4	14.8	18.3	12.8	12.6	16.2	81.3
Opening inventory	13.3	12.4	13.7	9.3	13.6	10.5	15.9	74.8
<b>Wages, salaries, and benefits</b>	<b>28.7</b>	<b>40.6</b>	<b>23.9</b>	<b>86.7</b>	<b>22.3</b>	<b>23.9</b>	<b>23.8</b>	<b>97.6</b>
Wages and benefits - direct	0.4	0.3	0.5	-	0.4	0.5	0.5	5.7
Wages and benefits - indirect	28.3	40.3	23.4	86.7	21.9	23.4	23.3	96.7
<b>Occupancy expenses</b>	<b>5.6</b>	<b>7.4</b>	<b>4.9</b>	<b>8.9</b>	<b>6.8</b>	<b>6.3</b>	<b>4.0</b>	<b>98.4</b>
Depreciation	1.3	1.4	1.3	3.0	0.8	1.2	1.3	87.8
Repairs and maintenance	0.4	0.6	0.3	0.2	0.8	0.3	0.3	53.7
Fuel and oil	--	0.1	--	0.2	--	--	--	1.6
Utilities	1.5	1.9	1.3	2.3	1.7	1.9	0.9	87.8
Rent	2.5	3.4	2.1	3.1	3.5	2.9	1.5	77.2
<b>Financial expenses</b>	<b>3.1</b>	<b>4.7</b>	<b>2.4</b>	<b>11.0</b>	<b>2.2</b>	<b>2.2</b>	<b>2.6</b>	<b>98.4</b>
Interest and bank charges	1.6	1.8	1.6	3.6	1.1	1.4	1.7	89.4
Professional fees	1.4	2.8	0.8	7.4	1.1	0.8	0.9	95.9
<b>General expenses</b>	<b>5.9</b>	<b>6.5</b>	<b>5.7</b>	<b>12.1</b>	<b>4.3</b>	<b>5.2</b>	<b>6.0</b>	<b>96.7</b>
Advertising	3.8	3.0	4.1	6.8	1.5	3.4	4.6	78.0
Delivery expenses	1.8	2.8	1.3	4.5	2.1	1.4	1.3	65.9
Insurance	0.4	0.7	0.2	0.8	0.7	0.3	0.1	65.9
<b>Other expenses</b>	<b>12.9</b>	<b>20.8</b>	<b>9.6</b>	<b>51.2</b>	<b>8.8</b>	<b>9.4</b>	<b>9.7</b>	<b>100.0</b>
<b>Total expenses</b>	<b>106.7</b>	<b>132.1</b>	<b>96.3</b>	<b>219.0</b>	<b>97.7</b>	<b>97.0</b>	<b>95.8</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>-6.7</b>	<b>-32.1</b>	<b>3.7</b>	<b>-119.0</b>	<b>2.3</b>	<b>3.0</b>	<b>4.2</b>	<b>98.4</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	70							
Sales	815.4	242.1	1,690.4	80.7	454.1	973.3	2,937.6	
Expenses	767.7	220.3	1,603.1	74.8	411.4	927.3	2,778.2	
Profit	47.8	21.8	87.4	5.9	42.7	45.9	159.4	

## Non-Profitable:

Sales	288.2	190.9	1,307.5	97.9	413.8	988.6	2,245.3	
Expenses	409.3	317.7	1,370.2	268.5	435.6	1,022.4	2,393.6	
Loss	-121.2	-126.8	-62.8	-170.6	-21.7	-33.7	-148.2	

1987

## Profitable:

Sales	505.3	175.7	1,555.2	89.6	404.7	1,022.5	2,512.8	
Expenses	472.1	152.0	1,491.7	75.1	356.7	995.3	2,384.0	
Profit	33.2	23.6	63.5	14.5	48.0	27.2	128.8	

## Non-Profitable:

Sales	381.1	181.2	1,555.3	93.6	347.6	1,119.4	3,060.4	
Expenses	414.2	204.0	1,648.8	115.6	372.0	1,216.1	3,143.2	
Loss	-33.1	-22.8	-93.5	-22.0	-24.4	-96.6	-82.8	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	101							
Low sales value (\$'000)	25	25	714	25	279	714	1,791	
High sales value (\$'000)	5,000	714	5,000	279	714	1,791	5,000	

## BALANCE SHEET

(thousands of dollars)

<b>Total assets</b>	<b>430.1</b>	<b>235.4</b>	<b>838.8</b>	<b>215.9</b>	<b>263.0</b>	<b>366.9</b>	<b>1,725.4</b>	<b>100.0</b>
Total current assets	315.1	172.3	615.1	154.3	197.6	269.3	1,264.8	100.0
Accounts receivable	110.9	41.6	256.4	18.0	75.0	96.1	557.7	98.0
Closing inventory	105.0	39.2	243.2	8.5	82.6	119.4	475.8	81.2
Other current assets	99.1	91.4	115.4	127.7	39.9	53.7	231.2	82.2
Net fixed assets	55.4	21.1	127.5	14.4	30.6	58.7	256.9	94.1
Other assets and adjustments	59.4	42.0	96.1	47.1	34.8	38.8	203.7	77.2
<b>Total liabilities</b>	<b>229.3</b>	<b>98.1</b>	<b>504.9</b>	<b>29.0</b>	<b>195.8</b>	<b>203.2</b>	<b>1,071.5</b>	<b>100.0</b>
Total current liabilities	156.0	66.6	343.6	22.8	128.7	160.8	687.0	100.0
Current bank loans	33.3	7.6	87.3	2.1	15.4	56.8	144.6	54.5
Other current liabilities	122.6	59.0	256.2	20.6	113.2	103.9	542.4	100.0
Long-term bank loans	13.2	1.1	38.7	1.0	1.4	2.7	106.2	23.8
Other liabilities and adjustments	60.0	30.2	122.5	5.2	65.6	39.6	278.2	84.2
<b>Total equity</b>	<b>200.7</b>	<b>137.3</b>	<b>333.9</b>	<b>186.8</b>	<b>67.2</b>	<b>163.6</b>	<b>653.9</b>	<b>100.0</b>

## FINANCIAL RATIOS

(times)

Current ratio	2.0	2.5	1.7	6.7	1.5	1.6	1.8	100.0
Debt to equity	1.1	0.7	1.5	0.1	2.9	1.2	1.6	100.0
Interest coverage	-3.3	-19.0	3.5	-54.0	4.7	4.4	3.0	89.1
Debt ratio	0.5	0.4	0.6	0.1	0.7	0.5	0.6	100.0
Sales to equity	3.5	1.8	5.0	0.4	7.5	6.3	4.3	100.0
Sales to closing inventories	6.7	6.5	6.8	9.5	6.1	8.7	5.9	81.2

(percent)

Current debt to equity	77.7	48.5	102.8	12.2	191.4	98.2	105.0	100.0
Operating profit on equity	-24.9	-75.3	18.5	-105.0	41.4	23.7	16.0	98.0
Net fixed assets to equity	27.6	15.3	38.1	7.7	45.5	35.8	39.2	94.1
Gross margin	19.3	4.2	24.2	-110.3	30.4	24.0	24.4	100.0
Return on total assets	-8.9	-41.7	10.3	-89.2	13.4	13.6	8.9	100.0

(days)

Collection period for accounts receivable	56.7	59.0	55.9	80.3	54.1	33.6	71.3	98.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	<b>388</b>	<b>125,281</b>	<b>4,681.9</b>	<b>27</b>
Less than 20	327	36,583	1,329.1	29
20-99	56	x	x	1
100-499	5	x	x	1
500 and over	-	-	-	-
<b>1987</b>				
<b>Total</b>	<b>361</b>	<b>107,143</b>	<b>4,375.0</b>	
Less than 20	298	24,377	978.6	
20-99	57	56,749	2,258.2	
100-499	6	26,017	1,138.2	
500 and over	-	-	-	

## SIC 5232 Toilet Soaps and Preparations, Wholesale

Establishments primarily engaged in wholesale dealing in toilet soaps, cosmetics, and similar preparations. Establishments primarily engaged in wholesaling laundry soap, detergents and cleansers are classified in <5971 - Industrial and Household Chemicals, Wholesale >.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

**SIC 5239 - DRUG SUNDRIES AND OTHER DRUGS AND TOILET PREPARATIONS,  
WHOLESALE**

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	31							
Low sales value (\$'000)	25	25	651	25	154	651	1,730	
High sales value (\$'000)	5,000	651	5,000	154	651	1,730	5,000	

**SELECTED EXPENSE ITEMS**

(percent of sales)

Cost of goods sold	66.8	65.7	67.1	77.5	62.1	64.6	69.9	100.0
Purchases and materials	71.6	72.6	71.2	79.5	70.5	69.3	73.3	100.0
Closing inventory	19.0	17.2	19.6	16.6	17.3	21.1	18.1	93.5
Opening inventory	14.2	10.3	15.6	14.6	8.9	16.4	14.7	80.6
Wages, salaries, and benefits	12.4	13.6	12.0	7.7	15.4	13.1	10.8	93.5
Wages and benefits - direct	0.8	0.2	1.0	-	0.2	0.2	1.9	12.9
Wages and benefits - indirect	11.6	13.4	11.0	7.7	15.2	12.9	8.9	90.3
Occupancy expenses	2.9	4.2	2.5	6.0	3.7	2.9	2.0	96.8
Depreciation	0.7	0.8	0.7	0.6	0.8	0.8	0.6	74.2
Repairs and maintenance	0.4	0.2	0.5	-	0.2	0.6	0.3	45.2
Fuel and oil	0.1	0.3	-	0.8	0.1	-	-	6.5
Utilities	0.7	1.1	0.5	1.4	1.1	0.6	0.4	80.6
Rent	1.1	1.9	0.8	3.2	1.5	0.9	0.7	71.0
Financial expenses	2.2	2.7	2.0	1.9	2.9	2.9	1.1	93.5
Interest and bank charges	1.5	1.3	1.5	0.8	1.4	2.2	0.8	83.9
Professional fees	0.7	1.4	0.5	1.1	1.5	0.7	0.3	87.1
General expenses	3.0	4.7	2.4	3.0	5.2	3.6	1.1	90.3
Advertising	0.9	1.6	0.7	0.4	1.9	1.2	0.3	64.5
Delivery expenses	1.7	2.6	1.4	1.8	2.9	2.1	0.8	71.0
Insurance	0.3	0.5	0.3	0.9	0.4	0.4	0.1	71.0
Other expenses	12.5	4.8	15.0	2.5	5.5	14.4	15.7	100.0
Total expenses	99.8	95.7	101.1	98.5	94.8	101.5	100.7	100.0
Net profit/loss	0.2	4.3	-1.1	1.5	5.2	-1.5	-0.7	100.0

**PROFITABLE vs NON-PROFITABLE BUSINESSES**

(thousands of dollars)

1989

**Profitable:**

Percent of businesses	65							
Sales	768.0	304.1	1,444.3	126.6	395.6	1,035.3	2,305.3	
Expenses	736.7	277.5	1,406.0	109.5	364.1	1,014.3	2,230.6	
Profit	31.3	26.6	38.3	17.1	31.5	21.0	74.7	

**Non-Profitable:**

Sales	360.8	113.5	2,005.3	77.7	153.8	1,617.4	2,967.6	
Expenses	382.7	115.7	2,158.2	81.8	154.0	1,725.8	3,231.0	
Loss	-21.9	-2.2	-152.9	-4.0	-0.2	-108.4	-263.3	

1987

**Profitable:**

Sales	782.8	275.9	1,638.1	56.1	282.8	1,143.9	2,255.9	
Expenses	726.9	252.4	1,527.3	47.7	258.9	1,090.1	2,073.9	
Profit	56.0	23.5	110.8	8.4	23.9	53.8	182.0	

**Non-Profitable:**

Sales	375.1	261.8	2,579.3	80.8	536.3	-	2,579.3	
Expenses	387.3	273.7	2,596.8	88.8	554.2	-	2,596.8	
Loss	-12.2	-12.0	-17.5	-8.0	-17.9	-	-17.5	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	19							
Low sales value (\$'000)	25	25	1,332	25	248	1,332	2,059	
High sales value (\$'000)	5,000	1,332	5,000	248	1,332	2,059	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>292.8</b>	<b>183.4</b>	<b>602.5</b>	<b>28.3</b>	<b>343.9</b>	<b>511.4</b>	<b>1,238.8</b>	<b>100.0</b>
Total current assets	261.6	172.3	514.2	28.3	321.3	466.8	844.8	100.0
Accounts receivable	87.9	37.9	229.2	10.9	65.9	218.5	303.2	100.0
Closing inventory	135.6	100.1	236.2	16.8	186.3	210.0	418.6	89.5
Other current assets	38.0	34.2	48.7	0.5	69.0	38.1	122.9	78.9
Net fixed assets	17.2	7.2	45.8	--	14.6	32.3	139.8	84.2
Other assets and adjustments	13.9	3.9	42.4	--	7.9	12.1	254.1	73.7
<b>Total liabilities</b>	<b>226.3</b>	<b>135.2</b>	<b>484.0</b>	<b>28.4</b>	<b>245.7</b>	<b>391.4</b>	<b>1,130.6</b>	<b>100.0</b>
Total current liabilities	201.1	120.5	428.9	19.4	225.2	359.1	916.0	100.0
Current bank loans	59.2	33.5	132.0	9.4	58.4	114.5	254.7	89.5
Other current liabilities	141.8	87.0	296.8	10.0	166.7	244.6	661.3	100.0
Long-term bank loans	1.9	--	7.6	--	--	3.6	35.9	10.5
Other liabilities and adjustments	23.2	14.6	47.5	8.9	20.5	28.7	178.6	89.5
<b>Total equity</b>	<b>66.5</b>	<b>48.1</b>	<b>118.4</b>	<b>-0.1</b>	<b>98.1</b>	<b>119.9</b>	<b>108.1</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.3	1.4	1.1	1.4	1.4	1.3	0.9	100.0
Debt to equity	3.4	2.8	4.0	-279.3	2.5	3.2	10.4	100.0
Interest coverage	2.4	2.4	2.4	-14.3	3.2	2.1	3.6	84.2
Debt ratio	0.7	0.7	0.8	1.0	0.7	0.7	0.9	100.0
Sales to equity	9.8	5.6	14.6	-361.0	5.2	13.0	26.4	100.0
Sales to closing inventories	4.8	2.7	7.3	2.1	2.7	7.4	6.8	89.5

(percent)

Current debt to equity	302.2	250.2	362.0	-19,139.7	229.4	299.3	846.7	100.0
Operating profit on equity	18.3	16.3	20.6	8,091.4	25.0	15.8	57.8	100.0
Net fixed assets to equity	25.9	14.9	38.7	--	14.9	27.0	129.2	84.2
Gross margin	14.7	18.2	13.1	--	19.6	13.7	10.8	100.0
Return on total assets	7.1	7.3	6.9	-27.1	10.2	6.8	6.9	100.0

(days)

Collection period for accounts receivable	49.0	50.6	48.2	108.7	46.4	50.7	38.6	100.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	121	37,679	1,472.2	17
Less than 20	114	11,687	442.0	17
20-99	5	x	x	-
100-499	2	x	x	-
500 and over	-	-	-	-
<b>1987</b>				
Total	104	27,142	1,158.0	
Less than 20	97	8,421	360.5	
20-99	5	x	x	
100-499	2	x	x	
500 and over	-	-	-	

## SIC 5239 Drug Sundries and Other Drugs and Toilet Preparations, Wholesale

Establishments primarily engaged in wholesale dealing in drug sundries and other related products not elsewhere classified.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5241 - TOBACCO PRODUCTS, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	18							
Low sales value (\$'000)	25	25	1,228	25	334	1,228	1,950	
High sales value (\$'000)	5,000	1,228	5,000	334	1,228	1,950	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

	84.3	77.7	86.2	69.3	80.5	76.6	91.2	100.0
<b>Cost of goods sold</b>								
Purchases and materials	84.2	78.5	85.8	70.6	81.2	75.0	91.4	100.0
Closing inventory	9.3	11.3	8.7	11.1	11.4	8.3	8.9	94.4
Opening inventory	9.4	10.5	9.1	9.8	10.8	10.0	8.7	100.0
<b>Wages, salaries, and benefits</b>	6.1	6.3	6.0	9.3	5.3	7.0	5.5	94.4
Wages and benefits - direct	0.8	0.7	0.8	2.9	-	2.4	-	11.1
Wages and benefits - indirect	5.3	5.6	5.2	6.4	5.3	4.6	5.5	94.4
<b>Occupancy expenses</b>	1.8	3.6	1.2	4.7	3.3	2.6	0.5	100.0
Depreciation	0.5	1.5	0.3	0.9	1.6	0.5	0.2	83.3
Repairs and maintenance	0.5	0.9	0.4	0.3	1.0	0.9	0.1	72.2
Fuel and oil	--	0.1	--	0.3	--	0.1	-	16.7
Utilities	0.4	0.6	0.4	1.0	0.5	0.7	0.2	94.4
Rent	0.3	0.6	0.2	2.2	0.1	0.4	-	55.6
<b>Financial expenses</b>	1.0	1.9	0.7	3.7	1.3	0.7	0.7	88.9
Interest and bank charges	0.6	1.2	0.5	2.0	0.9	0.2	0.6	77.8
Professional fees	0.4	0.7	0.3	1.6	0.4	0.5	0.2	83.3
<b>General expenses</b>	1.3	1.8	1.1	1.9	1.7	2.1	0.6	94.4
Advertising	0.2	0.3	0.1	0.9	0.1	0.2	0.1	61.1
Delivery expenses	0.9	1.2	0.8	1.0	1.2	1.6	0.4	77.8
Insurance	0.2	0.3	0.2	-	0.4	0.3	0.2	72.2
<b>Other expenses</b>	2.6	4.1	2.2	11.1	1.8	3.6	1.5	100.0
<b>Total expenses</b>	97.1	95.4	97.5	99.9	93.8	92.6	100.1	100.0
<b>Net profit/loss</b>	2.9	4.6	2.5	0.1	6.2	7.4	-0.1	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	89						
Sales	1,168.6	433.9	2,586.5	217.8	608.2	1,783.7	3,736.7
Expenses	1,123.5	411.0	2,498.7	213.0	570.7	1,652.6	3,710.9
Profit	45.1	22.9	87.8	4.8	37.5	131.1	25.8

## Non-Profitable:

Sales	870.8	59.1	4,948.2	59.1	-	-	4,948.2
Expenses	897.4	67.2	5,067.8	67.2	-	-	5,067.8
Loss	-26.6	-8.1	-119.6	-8.1	-	-	-119.6

1987

## Profitable:

Sales	1,333.2	399.7	2,658.9	174.5	689.4	1,768.2	2,893.1
Expenses	1,285.0	378.6	2,572.3	149.7	673.0	1,755.0	2,787.2
Profit	48.2	21.1	86.6	24.7	16.4	13.2	105.9

## Non-Profitable:

Sales	1,076.3	334.3	2,216.3	-	334.3	1,778.3	2,432.2
Expenses	1,120.2	340.7	2,317.6	-	340.7	1,792.2	2,576.8
Loss	-43.9	-6.4	-101.4	-	-6.4	-13.9	-144.6

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	11							
Low sales value (\$'000)	25	25	898	-	-	-	-	
High sales value (\$'000)	5,000	898	5,000	-	-	-	-	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>485.2</b>	<b>185.8</b>	<b>931.8</b>	-	-	-	-	<b>100.0</b>
Total current assets	433.1	163.9	834.5	-	-	-	-	100.0
Accounts receivable	213.7	74.3	421.6	-	-	-	-	100.0
Closing inventory	136.5	60.4	250.2	-	-	-	-	90.9
Other current assets	82.8	29.2	162.7	-	-	-	-	90.9
Net fixed assets	52.1	21.8	97.2	-	-	-	-	100.0
Other assets and adjustments	-	-	-	-	-	-	-	63.6
<b>Total liabilities</b>	<b>310.7</b>	<b>149.5</b>	<b>551.2</b>	-	-	-	-	<b>100.0</b>
Total current liabilities	126.8	82.3	193.2	-	-	-	-	100.0
Current bank loans	48.8	52.6	43.1	-	-	-	-	54.5
Other current liabilities	77.9	29.6	150.0	-	-	-	-	100.0
Long-term bank loans	34.3	15.7	62.0	-	-	-	-	27.3
Other liabilities and adjustments	149.6	51.4	296.0	-	-	-	-	100.0
<b>Total equity</b>	<b>174.5</b>	<b>36.3</b>	<b>380.6</b>	-	-	-	-	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	3.4	1.9	4.3	-	-	-	-	100.0
Debt to equity	1.7	4.1	1.4	-	-	-	-	100.0
Interest coverage	7.4	5.6	8.4	-	-	-	-	81.8
Debt ratio	0.6	0.8	0.5	-	-	-	-	100.0
Sales to equity	7.5	8.6	7.3	-	-	-	-	100.0
Sales to closing inventories	9.6	5.1	11.2	-	-	-	-	90.9

(percent)

Current debt to equity	72.6	226.5	50.7	-	-	-	-	100.0
Operating profit on equity	27.2	57.8	22.8	-	-	-	-	100.0
Net fixed assets to equity	29.8	60.2	25.5	-	-	-	-	100.0
Gross margin	10.5	24.2	8.2	-	-	-	-	100.0
Return on total assets	11.3	13.7	10.5	-	-	-	-	100.0

(days)

Collection period for accounts receivable	59.1	86.4	54.6	-	-	-	-	100.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	114	85,839	3,739.5	10
Less than 20	74	15,783	714.7	8
20-99	34	31,374	1,381.6	2
100-499	5	x	x	-
500 and over	1	x	x	-
<b>1987</b>				
Total	124	83,603	3,851.3	
Less than 20	82	12,616	583.4	
20-99	36	27,201	1,285.9	
100-499	5	x	x	
500 and over	1	x	x	

## SIC 5241 Tobacco Products, Wholesale

Establishments primarily engaged in wholesale dealing in tobacco and other tobacco products. Establishments primarily engaged in wholesaling cured tobacco are included here but those primarily engaged in wholesaling raw leaf tobacco are classified in <5019 - Other Farm Products>, wholesale. Establishments primarily engaged in wholesale dealing in clothing, furnishings, accessories, footwear, piece goods and notions.

Symbols:        - amount too small to be expressed  
                   - nil or zero

SOURCE:        Small Business and Special Surveys Division, Statistics Canada

## SIC 5311 - MEN'S AND BOYS' CLOTHING AND FURNISHINGS, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	89							
Low sales value (\$'000)	25	25	553	25	216	553	1,761	
High sales value (\$'000)	5,000	553	5,000	216	553	1,761	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	68.4	38.9	75.2	17.2	49.4	72.3	76.7	76.4
Purchases and materials	71.3	43.1	77.7	24.7	52.1	74.9	79.2	75.3
Closing inventory	14.0	14.8	13.8	15.0	14.8	10.8	15.3	68.5
Opening inventory	11.1	10.6	11.3	7.4	12.1	8.2	12.9	67.4
Wages, salaries, and benefits	13.0	22.5	10.8	38.4	14.8	12.8	9.8	93.3
Wages and benefits - direct	0.2	-	0.2	-	-	0.3	0.1	3.4
Wages and benefits - indirect	12.8	22.5	10.6	38.4	14.8	12.6	9.6	93.3
Occupancy expenses	3.5	9.4	2.2	7.8	10.2	2.6	2.0	95.5
Depreciation	0.8	2.8	0.3	2.6	2.9	0.4	0.3	88.8
Repairs and maintenance	0.1	0.2	0.1	0.1	0.2	0.1	0.1	40.4
Fuel and oil	--	0.1	-	0.2	-	-	-	1.1
Utilities	0.8	1.4	0.6	1.7	1.2	0.9	0.5	86.5
Rent	1.9	5.0	1.1	3.2	5.9	1.2	1.1	68.5
Financial expenses	2.9	3.9	2.7	6.7	2.5	1.5	3.4	98.9
Interest and bank charges	2.3	2.4	2.2	4.0	1.6	0.9	2.9	77.5
Professional fees	0.7	1.5	0.5	2.7	1.0	0.6	0.5	95.5
General expenses	2.2	4.4	1.6	7.3	3.0	2.4	1.2	94.4
Advertising	0.9	1.6	0.8	1.9	1.5	1.4	0.4	67.4
Delivery expenses	1.0	2.4	0.7	5.0	1.1	0.8	0.7	68.5
Insurance	0.2	0.5	0.1	0.5	0.4	0.2	0.1	61.8
Other expenses	7.3	11.7	6.3	16.5	9.3	5.6	6.6	98.9
Total expenses	97.4	90.8	98.9	93.9	89.3	97.3	99.7	100.0
Net profit/loss	2.6	9.2	1.1	6.1	10.7	2.7	0.3	98.9

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	61							
Sales	751.2	224.6	1,607.1	107.8	350.0	973.1	2,905.8	
Expenses	693.0	179.1	1,528.2	79.3	286.2	929.8	2,754.1	
Profit	58.3	45.6	78.9	28.6	63.8	43.3	151.8	

## Non-Profitable:

Sales	610.5	158.7	1,790.6	101.4	340.9	922.5	2,440.2	
Expenses	659.2	179.9	1,911.2	116.7	380.6	959.0	2,623.8	
Loss	-48.7	-21.1	-120.6	-15.3	-39.7	-36.5	-183.6	

1987

## Profitable:

Sales	676.6	174.7	1,792.5	97.1	321.6	1,071.7	2,984.9	
Expenses	625.0	144.4	1,693.5	75.3	275.2	1,010.1	2,824.0	
Profit	51.6	30.3	99.0	21.8	46.3	61.6	160.9	

## Non-Profitable:

Sales	324.3	101.1	966.0	86.5	258.5	908.0	2,013.2	
Expenses	364.3	103.8	1,113.3	88.2	272.3	1,024.7	2,712.2	
Loss	-40.0	-2.7	-147.3	-1.7	-13.8	-116.7	-699.0	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	52							
Low sales value (\$'000)	25	25	528	25	214	528	1,959	
High sales value (\$'000)	5,000	528	5,000	214	528	1,959	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>320.9</b>	<b>237.3</b>	<b>645.5</b>	<b>233.1</b>	<b>250.0</b>	<b>397.4</b>	<b>1,251.6</b>	<b>100.0</b>
Total current assets	288.6	201.3	627.6	195.3	219.5	382.2	1,227.3	100.0
Accounts receivable	50.4	16.0	183.8	10.8	31.9	117.8	344.9	78.8
Closing inventory	63.0	30.7	188.1	19.1	65.9	58.1	505.8	55.8
Other current assets	175.2	154.5	255.6	165.3	121.6	206.1	376.5	98.1
Net fixed assets	13.0	12.0	17.0	10.5	16.6	14.1	24.1	90.4
Other assets and adjustments	19.2	23.9	0.7	27.2	13.9	0.9	0.1	76.9
<b>Total liabilities</b>	<b>201.0</b>	<b>135.2</b>	<b>456.2</b>	<b>143.5</b>	<b>110.1</b>	<b>270.4</b>	<b>910.1</b>	<b>100.0</b>
Total current liabilities	141.0	86.3	353.4	89.2	77.6	201.1	725.6	100.0
Current bank loans	48.9	14.2	183.4	13.9	15.0	91.0	409.4	76.9
Other current liabilities	92.1	72.1	169.9	75.2	62.5	110.1	316.2	98.1
Long-term bank loans	0.6	0.8	—	1.1	—	—	—	1.9
Other liabilities and adjustments	59.2	48.0	102.7	53.1	32.5	69.3	184.5	75.0
<b>Total equity</b>	<b>119.9</b>	<b>102.0</b>	<b>189.2</b>	<b>89.6</b>	<b>139.9</b>	<b>126.9</b>	<b>341.4</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	2.0	2.3	1.7	2.1	2.8	1.9	1.6	100.0
Debt to equity	1.6	1.3	2.4	1.6	0.7	2.1	2.6	100.0
Interest coverage	2.3	5.7	0.9	1.7	14.7	2.5	0.6	73.1
Debt ratio	0.6	0.5	0.7	0.6	0.4	0.6	0.7	100.0
Sales to equity	3.7	1.6	8.2	1.2	2.4	6.9	9.3	100.0
Sales to closing inventories	7.2	5.5	8.2	5.9	5.2	15.1	6.3	55.8

(percent)

Current debt to equity	117.6	84.6	186.7	99.6	55.4	158.4	212.4	100.0
Operating profit on equity	11.8	17.7	-0.3	2.8	46.6	11.9	-11.6	100.0
Net fixed assets to equity	10.9	11.8	9.0	11.7	11.8	11.1	7.0	90.4
Gross margin	21.9	41.1	13.7	40.6	41.5	14.8	12.9	98.1
Return on total assets	7.7	9.2	5.5	2.5	28.0	6.2	5.0	100.0

(days)

Collection period for accounts receivable	40.4	34.1	43.2	34.7	33.4	48.9	39.3	78.8
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	324	67,125	2,923.0	14
Less than 20	301	26,993	1,149.5	13
20-99	17	11,000	464.6	1
100-499	5	x	x	-
500 and over	1	x	x	-

## 1987

Total	310	68,072	2,720.4
Less than 20	288	20,509	794.3
20-99	16	10,571	424.5
100-499	5	x	x
500 and over	1	x	x

## SIC 5311 Men's and Boys' Clothing and Furnishings, Wholesale

Establishments primarily engaged in wholesale dealing in men's and boys' outerwear, underwear and accessories including work clothing.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5312 - WOMEN'S, MISSES' AND CHILDREN'S OUTERWEAR, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	108							
Low sales value (\$'000)	25	25	766	25	162	766	1,784	
High sales value (\$'000)	5,000	766	5,000	162	766	1,784	5,000	
<b>SELECTED EXPENSE ITEMS</b>								
	(percent of sales)							
Cost of goods sold	55.5	22.0	66.3	20.6	22.5	64.5	67.0	73.1
Purchases and materials	57.6	22.9	68.8	23.1	22.8	69.4	68.6	72.2
Closing inventory	8.4	3.1	10.1	5.2	2.5	11.6	9.5	55.6
Opening inventory	6.3	2.3	7.6	2.7	2.2	6.8	8.0	59.3
Wages, salaries, and benefits	18.2	37.5	12.0	35.4	38.1	11.4	12.2	88.9
Wages and benefits - direct	0.3	-	0.3	0.1	-	0.7	0.2	4.6
Wages and benefits - indirect	17.9	37.4	11.6	35.4	38.1	10.7	12.0	88.0
Occupancy expenses	4.1	7.4	3.0	9.1	6.9	3.6	2.7	95.4
Depreciation	0.8	1.4	0.6	2.3	1.1	0.6	0.6	86.1
Repairs and maintenance	0.2	0.2	0.2	0.4	0.1	0.1	0.2	34.3
Fuel and oil	-	-	-	-	-	-	-	-
Utilities	0.9	1.9	0.6	3.2	1.6	0.6	0.6	79.6
Rent	2.2	4.0	1.6	3.2	4.2	2.3	1.3	59.3
Financial expenses	2.4	3.8	2.0	8.3	2.4	2.2	1.9	94.4
Interest and bank charges	1.5	2.0	1.4	4.1	1.3	1.6	1.3	76.9
Professional fees	0.9	1.8	0.6	4.2	1.1	0.6	0.6	90.7
General expenses	2.8	7.0	1.4	6.4	7.1	2.0	1.2	88.9
Advertising	1.3	3.3	0.7	2.1	3.6	1.3	0.5	63.0
Delivery expenses	1.2	3.2	0.5	3.4	3.1	0.5	0.5	64.8
Insurance	0.3	0.5	0.2	1.0	0.4	0.2	0.2	47.2
Other expenses	11.4	14.8	10.3	23.5	12.2	9.3	10.7	99.1
Total expenses	94.4	92.5	95.0	103.4	89.3	93.1	95.7	100.0
Net profit/loss	5.6	7.5	5.0	-3.4	10.7	6.9	4.3	97.2

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	74							
Sales	857.2	257.8	2,141.1	99.2	408.7	1,194.2	3,052.2	
Expenses	786.0	214.2	2,010.7	82.4	339.6	1,092.5	2,894.2	
Profit	71.2	43.6	130.4	16.8	69.1	101.7	158.0	

## Non-Profitable:

Sales	348.7	170.7	1,475.0	88.6	306.5	1,007.5	1,873.5	
Expenses	371.6	193.5	1,499.0	114.8	323.7	1,024.2	1,903.7	
Loss	-23.0	-22.8	-24.0	-26.2	-17.2	-16.7	-30.2	

1987

## Profitable:

Sales	848.5	230.0	2,348.3	101.3	344.0	1,160.6	2,976.9	
Expenses	791.1	203.6	2,215.9	92.0	302.5	1,096.7	2,808.2	
Profit	57.3	26.4	132.4	9.3	41.5	63.9	168.7	

## Non-Profitable:

Sales	1,003.5	164.9	1,803.9	84.6	332.0	1,009.2	2,062.8	
Expenses	1,023.7	182.1	1,827.1	90.9	371.9	1,082.9	2,069.4	
Loss	-20.2	-17.2	-23.1	-6.3	-39.9	-73.7	-6.7	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	95							
Low sales value (\$'000)	25	25	933	25	195	933	1,852	
High sales value (\$'000)	5,000	933	5,000	195	933	1,852	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>353.5</b>	<b>133.5</b>	<b>976.0</b>	<b>83.7</b>	<b>198.0</b>	<b>787.8</b>	<b>1,193.6</b>	<b>100.0</b>
Total current assets	307.5	109.7	867.1	69.8	161.3	668.2	1,097.3	100.0
Accounts receivable	130.3	37.6	392.6	21.5	58.4	314.5	482.9	90.5
Closing inventory	64.2	5.3	230.9	1.1	10.6	223.4	239.6	58.9
Other current assets	112.9	66.7	243.6	47.0	92.2	130.2	374.7	91.6
Net fixed assets	23.9	18.6	39.0	8.2	32.0	35.8	42.7	95.8
Other assets and adjustments	22.0	5.1	69.8	5.6	4.6	83.8	53.6	76.8
<b>Total liabilities</b>	<b>208.0</b>	<b>59.2</b>	<b>629.1</b>	<b>56.8</b>	<b>62.4</b>	<b>608.0</b>	<b>653.5</b>	<b>100.0</b>
Total current liabilities	177.0	46.3	546.7	43.3	50.2	521.6	575.8	100.0
Current bank loans	55.9	7.7	192.5	7.1	8.3	189.4	196.2	58.9
Other current liabilities	121.0	38.6	354.2	36.1	41.9	332.2	379.6	100.0
Long-term bank loans	3.2	4.3	--	5.6	2.7	--	--	3.2
Other liabilities and adjustments	27.8	8.5	82.3	7.9	9.4	86.4	77.7	78.9
<b>Total equity</b>	<b>145.4</b>	<b>74.2</b>	<b>346.8</b>	<b>26.8</b>	<b>135.6</b>	<b>179.8</b>	<b>540.0</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.7	2.3	1.5	1.6	3.2	1.2	1.9	100.0
Debt to equity	1.4	0.7	1.8	2.1	0.4	3.3	1.2	100.0
Interest coverage	5.7	8.2	4.6	4.2	9.0	4.1	4.9	76.8
Debt ratio	0.5	0.4	0.6	0.6	0.3	0.7	0.5	100.0
Sales to equity	5.3	3.9	6.2	4.5	3.7	7.6	5.6	100.0
Sales to closing inventories	12.1	55.0	9.3	102.6	48.1	6.1	12.7	58.9

(percent)

Current debt to equity	121.7	62.4	157.6	161.4	37.0	290.0	106.6	100.0
Operating profit on equity	34.6	41.1	30.7	14.5	47.9	34.9	29.0	97.9
Net fixed assets to equity	16.4	25.1	11.2	30.8	23.6	19.9	7.9	95.8
Gross margin	26.3	38.4	21.7	36.8	38.9	23.6	20.6	98.9
Return on total assets	17.2	25.9	13.8	6.1	36.8	10.5	16.4	98.9

(days)

Collection period for accounts receivable	61.1	46.9	66.6	64.2	41.6	83.7	57.7	90.5
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$'000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	447	104,122	4,524.2	48
Less than 20	409	47,663	1,939.4	48
20-99	34	39,412	1,609.3	1
100-499	3	x	x	1
500 and over	1	x	x	-
<b>1987</b>				
Total	495	87,827	3,747.8	
Less than 20	457	39,029	1,480.7	
20-99	33	31,455	1,232.5	
100-499	4	x	x	
500 and over	1	x	x	

## SIC 5312 Women's, Misses' and Children's Outerwear, Wholesale

Establishments primarily engaged in wholesale dealing in women's, misses' and children's outerwear. Establishments primarily engaged in wholesaling fur clothing are classified in <5319 - Other Apparel, Wholesale>.

Symbols: - amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

### SIC 5313 - WOMEN'S, MISSES' AND CHILDREN'S HOSIERY, UNDERWEAR AND APPAREL ACCESSORIES, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	82							
Low sales value (\$'000)	25	25	639	25	204	639	1,522	
High sales value (\$'000)	5,000	639	5,000	204	639	1,522	5,000	

#### SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	64.5	39.5	69.1	55.4	32.1	69.4	68.9	87.8
Purchases and materials	66.7	39.0	71.8	56.0	31.0	83.2	67.2	87.8
Closing inventory	21.8	5.9	24.6	8.1	4.9	30.1	22.5	79.3
Opening inventory	19.6	6.4	21.9	7.5	5.9	16.3	24.2	79.3
Wages, salaries, and benefits	16.0	27.0	14.0	14.4	32.9	12.6	14.5	91.5
Wages and benefits - direct	1.2	0.3	1.3	1.0	-	0.3	1.7	9.8
Wages and benefits - indirect	14.8	26.7	12.7	13.4	32.9	12.4	12.8	91.5
Occupancy expenses	3.8	7.0	3.2	7.1	7.0	3.9	3.0	95.1
Depreciation	0.6	1.5	0.4	2.5	1.1	0.5	0.4	86.6
Repairs and maintenance	0.1	0.1	0.1	0.2	0.1	0.1	0.1	32.9
Fuel and oil	-	-	-	-	-	-	-	2.4
Utilities	1.0	1.8	0.8	1.0	2.2	1.0	0.8	81.7
Rent	2.1	3.5	1.9	3.4	3.6	2.3	1.7	64.6
Financial expenses	2.9	2.4	3.0	3.0	2.2	2.3	3.3	95.1
Interest and bank charges	2.2	1.4	2.4	1.9	1.1	1.5	2.7	86.6
Professional fees	0.7	1.1	0.6	1.0	1.1	0.8	0.6	90.2
General expenses	2.5	4.1	2.2	4.7	3.9	1.4	2.5	91.5
Advertising	0.9	1.5	0.8	0.8	1.9	0.8	0.8	74.4
Delivery expenses	1.3	2.2	1.1	3.4	1.7	0.3	1.4	64.6
Insurance	0.3	0.3	0.3	0.5	0.2	0.3	0.3	57.3
Other expenses	7.9	14.5	6.8	13.8	14.9	8.4	6.1	98.8
Total expenses	97.7	94.6	98.2	98.3	92.9	98.1	98.3	100.0
Net profit/loss	2.3	5.4	1.8	1.7	7.1	1.9	1.7	100.0

#### PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

##### Profitable:

Percent of businesses	72							
Sales	817.6	233.9	1,596.9	95.8	381.9	830.7	2,827.4	
Expenses	781.1	214.8	1,537.1	86.6	352.1	800.3	2,720.4	
Profit	36.5	19.1	59.8	9.2	29.8	30.4	107.0	

##### Non-Profitable:

Sales	722.5	116.8	2,617.6	92.6	485.3	944.8	4,193.0	
Expenses	752.5	123.7	2,719.9	99.5	491.5	1,013.2	4,327.2	
Loss	-30.0	-6.9	-102.3	-6.9	-6.3	-68.4	-134.2	

1987

##### Profitable:

Sales	624.2	179.1	1,865.4	81.0	381.6	959.5	2,962.7	
Expenses	585.6	162.0	1,767.0	71.9	347.9	894.3	2,823.9	
Profit	38.6	17.2	98.5	9.1	33.7	65.2	138.8	

##### Non-Profitable:

Sales	351.5	236.2	1,033.2	133.5	284.3	1,033.2	-	
Expenses	363.6	248.3	1,045.2	136.6	300.6	1,045.2	-	
Loss	-12.1	-12.1	-12.1	-3.1	-16.2	-12.1	-	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	74							
Low sales value (\$'000)	25	25	677	25	317	677	1,679	
High sales value (\$'000)	5,000	677	5,000	317	677	1,679	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>557.4</b>	<b>211.3</b>	<b>1,271.4</b>	<b>94.3</b>	<b>338.7</b>	<b>592.9</b>	<b>1,801.9</b>	<b>100.0</b>
Total current assets	483.2	175.1	1,118.8	67.2	292.7	507.6	1,596.8	100.0
Accounts receivable	165.2	21.5	461.8	13.4	30.2	219.6	651.2	89.2
Closing inventory	213.3	71.1	506.5	10.5	137.1	237.0	717.2	81.1
Other current assets	104.6	82.4	150.4	43.1	125.2	50.8	228.3	83.8
Net fixed assets	54.0	10.0	144.8	6.6	13.7	69.9	203.3	91.9
Other assets and adjustments	20.1	26.1	7.7	20.5	32.2	15.3	1.7	75.7
<b>Total liabilities</b>	<b>413.1</b>	<b>140.2</b>	<b>976.1</b>	<b>39.7</b>	<b>249.8</b>	<b>411.4</b>	<b>1,417.7</b>	<b>100.0</b>
Total current liabilities	353.3	83.0	910.9	26.6	144.3	322.4	1,371.1	100.0
Current bank loans	162.3	32.8	429.5	3.4	64.7	168.1	633.9	56.8
Other current liabilities	190.9	50.1	481.4	23.1	79.5	154.3	737.2	100.0
Long-term bank loans	-	-	-	-	-	-	-	-
Other liabilities and adjustments	59.8	57.2	65.1	13.0	105.4	88.9	46.5	79.7
<b>Total equity</b>	<b>144.2</b>	<b>71.0</b>	<b>295.2</b>	<b>54.6</b>	<b>88.9</b>	<b>181.5</b>	<b>384.2</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.3	2.1	1.2	2.5	2.0	1.5	1.1	100.0
Debt to equity	2.8	1.9	3.3	0.7	2.8	2.2	3.6	100.0
Interest coverage	1.9	5.1	1.6	1.0	8.0	2.0	1.5	90.5
Debt ratio	0.7	0.6	0.7	0.4	0.7	0.6	0.7	100.0
Sales to equity	6.6	4.5	7.6	2.1	6.1	5.9	8.3	100.0
Sales to closing inventories	4.4	4.5	4.4	10.9	3.9	4.5	4.4	81.1

(percent)

Current debt to equity	244.9	116.8	308.5	48.7	162.4	177.6	356.8	100.0
Operating profit on equity	14.8	16.3	14.1	0.3	27.0	16.7	13.2	100.0
Net fixed assets to equity	37.4	14.1	49.0	12.1	15.4	38.5	52.9	91.9
Gross margin	19.3	27.6	16.9	31.0	26.8	19.1	16.3	100.0
Return on total assets	7.7	6.8	8.0	2.6	8.1	10.0	7.5	100.0

(days)

Collection period for accounts receivable	62.9	24.3	74.1	42.4	20.2	73.8	74.2	89.2
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	311	52,634	2,161.4	22
Less than 20	291	27,706	1,141.2	21
20-99	19	x	x	1
100-499	1	x	x	-
500 and over	-	-	-	-

## 1987

Total	289	40,346	1,541.3	
Less than 20	270	19,377	736.9	
20-99	18	x	x	
100-499	1	x	x	
500 and over	-	-	-	

## SIC 5313 Women's, Misses' and Children's Hosiery, Underwear and Apparel Accessories, Wholesale

Establishments primarily engaged in wholesale dealing in women's, misses' and children's hosiery, underwear and apparel accessories (except millinery). Establishments primarily engaged in wholesaling millinery are classified in <5319 - Other Apparel, Wholesale>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

SIC 5314 - FOOTWEAR, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	83							
Low sales value (\$'000)	25	25	755	25	199	755	1,735	
High sales value (\$'000)	5,000	755	5,000	199	755	1,735	5,000	

SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	54.5	18.2	70.2	25.0	16.2	59.7	74.6	69.9
Purchases and materials	55.9	17.3	72.6	23.8	15.3	60.5	77.8	69.9
Closing inventory	13.7	7.4	16.5	17.0	4.5	8.1	20.1	56.6
Opening inventory	12.3	8.3	14.0	18.3	5.4	7.4	16.9	56.6
Wages, salaries, and benefits	20.3	40.3	11.6	46.7	38.4	15.2	10.1	88.0
Wages and benefits - direct	1.4	-	2.0	-	-	6.6	-	2.4
Wages and benefits - indirect	18.9	40.3	9.7	46.7	38.4	8.5	10.1	86.7
Occupancy expenses	3.1	5.1	2.2	8.6	4.0	2.9	1.9	95.2
Depreciation	0.8	1.6	0.5	2.6	1.2	0.5	0.6	88.0
Repairs and maintenance	0.1	0.1	0.1	0.2	0.1	-	0.1	25.3
Fuel and oil	-	-	-	-	-	-	-	1.2
Utilities	0.9	1.8	0.6	2.9	1.5	0.6	0.5	74.7
Rent	1.2	1.6	1.0	2.9	1.3	1.8	0.6	66.3
Financial expenses	2.5	3.3	2.1	2.5	3.5	2.3	2.0	94.0
Interest and bank charges	1.6	1.8	1.5	1.5	1.9	1.4	1.5	78.3
Professional fees	0.9	1.4	0.6	1.0	1.6	0.9	0.5	91.6
General expenses	1.9	2.2	1.7	5.2	1.3	1.9	1.7	88.0
Advertising	0.8	0.7	0.8	1.7	0.4	0.7	0.9	54.2
Delivery expenses	0.9	1.3	0.8	3.0	0.8	1.1	0.6	61.4
Insurance	0.2	0.2	0.2	0.5	0.1	0.1	0.2	49.4
Other expenses	10.3	16.8	7.5	11.4	18.4	8.6	7.0	100.0
Total expenses	92.5	85.8	95.3	99.4	81.8	90.7	97.3	100.0
Net profit/loss	7.5	14.2	4.7	0.6	18.2	9.3	2.7	100.0

PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

Profitable:

Percent of businesses	65							
Sales	543.9	208.3	1,956.4	140.3	235.8	1,078.2	3,127.1	
Expenses	490.9	171.4	1,835.6	133.8	186.5	956.3	3,007.8	
Profit	53.0	36.9	120.8	6.5	49.2	121.9	119.2	

Non-Profitable:

Sales	533.3	169.9	2,001.1	104.2	408.0	1,083.5	2,623.6	
Expenses	561.5	188.1	2,069.7	115.3	451.8	1,147.5	2,695.4	
Loss	-28.2	-18.2	-68.6	-11.1	-43.8	-63.9	-71.8	

1987

Profitable:

Sales	882.0	252.0	2,160.8	90.7	424.6	1,166.7	3,138.9	
Expenses	814.8	212.6	2,037.3	65.7	369.6	1,080.8	2,978.6	
Profit	67.2	39.5	123.4	25.0	55.0	85.9	160.4	

Non-Profitable:

Sales	680.0	156.3	3,155.1	122.9	509.1	1,432.4	3,697.0	
Expenses	726.3	188.3	3,269.0	155.8	532.8	1,464.4	3,836.8	
Loss	-46.4	-32.1	-113.9	-32.9	-23.7	-32.0	-139.7	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	75							
Low sales value (\$'000)	25	25	799	25	228	799	1,931	
High sales value (\$'000)	5,000	799	5,000	228	799	1,931	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>420.8</b>	<b>231.9</b>	<b>1,198.4</b>	<b>213.2</b>	<b>330.9</b>	<b>874.8</b>	<b>1,604.8</b>	<b>100.0</b>
Total current assets	303.6	108.8	1,105.6	71.6	304.9	828.8	1,453.3	100.0
Accounts receivable	112.2	34.1	433.4	25.3	80.7	306.9	592.3	94.7
Closing inventory	78.6	16.8	332.8	10.0	52.8	120.1	600.0	58.7
Other current assets	112.8	57.7	339.3	36.2	171.3	401.7	260.9	90.7
Net fixed assets	106.7	111.9	85.1	128.8	22.7	33.9	149.3	89.3
Other assets and adjustments	10.4	11.1	7.6	12.6	3.2	11.9	2.1	72.0
<b>Total liabilities</b>	<b>269.3</b>	<b>109.6</b>	<b>926.9</b>	<b>101.5</b>	<b>152.6</b>	<b>585.5</b>	<b>1,355.8</b>	<b>97.3</b>
Total current liabilities	191.1	54.7	752.5	47.2	94.8	404.5	1,189.7	97.3
Current bank loans	45.9	7.3	204.9	3.5	27.2	134.3	293.7	53.3
Other current liabilities	145.2	47.4	547.6	43.6	67.5	270.2	896.0	97.3
Long-term bank loans	0.9	—	4.6	—	0.3	—	10.4	8.0
Other liabilities and adjustments	77.2	54.8	169.7	54.3	57.4	181.0	155.5	74.7
<b>Total equity</b>	<b>151.4</b>	<b>122.2</b>	<b>271.4</b>	<b>111.6</b>	<b>178.2</b>	<b>289.2</b>	<b>249.0</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.5	1.9	1.4	1.5	3.2	2.0	1.2	97.3
Debt to equity	1.7	0.8	3.4	0.9	0.8	2.0	5.4	97.3
Interest coverage	5.6	9.4	3.8	9.2	10.2	6.3	2.8	80.0
Debt ratio	0.6	0.4	0.7	0.4	0.4	0.6	0.8	97.3
Sales to equity	3.7	1.7	7.5	1.6	2.2	4.0	12.5	100.0
Sales to closing inventories	7.2	12.7	6.1	17.8	7.5	9.7	5.2	58.7

(percent)

Current debt to equity	126.2	44.8	277.2	42.2	53.2	139.8	477.7	97.3
Operating profit on equity	28.0	25.5	32.7	27.0	20.5	29.9	36.9	100.0
Net fixed assets to equity	70.4	91.5	31.3	115.3	12.7	11.7	59.9	89.3
Gross margin	25.0	41.9	17.7	43.2	39.0	23.5	14.9	100.0
Return on total assets	12.2	15.0	10.0	15.8	12.2	11.7	8.8	100.0

(days)

Collection period for accounts receivable	71.7	58.1	77.6	51.6	73.5	95.5	69.2	94.7
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	277	46,786	1,958.9	2
Less than 20	263	26,474	1,121.5	2
20-99	14	20,312	837.4	-
100-499	-	-	-	-
500 and over	-	-	-	-
<b>1987</b>				
<b>Total</b>	279	42,199	1,563.2	
Less than 20	265	22,626	846.4	
20-99	14	19,573	716.8	
100-499	-	-	-	
500 and over	-	-	-	

## SIC 5314 Footwear, Wholesale

Establishments primarily engaged in wholesale dealing in footwear.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5319 - OTHER APPAREL, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	169							
Low sales value (\$'000)	25	25	506	25	172	506	1,496	
High sales value (\$'000)	5,000	506	5,000	172	506	1,496	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	64.6	54.9	68.2	34.0	59.3	65.0	70.5	84.0
Purchases and materials	70.2	60.1	73.9	35.5	65.3	74.9	73.2	83.4
Closing inventory	18.7	17.8	19.0	11.4	19.1	23.8	15.6	75.7
Opening inventory	13.1	12.6	13.3	10.0	13.1	13.9	12.9	66.9
Wages, salaries, and benefits	13.6	17.5	12.2	35.4	13.7	12.9	11.7	92.3
Wages and benefits - direct	1.7	3.3	1.1	18.0	0.2	1.7	0.7	11.2
Wages and benefits - indirect	11.9	14.1	11.1	17.4	13.5	11.2	11.0	91.7
Occupancy expenses	4.8	7.4	3.8	8.3	7.2	3.7	3.9	94.7
Depreciation	0.8	1.2	0.7	1.4	1.2	0.7	0.7	85.8
Repairs and maintenance	0.2	0.5	0.1	0.4	0.5	0.2	0.1	34.3
Fuel and oil	--	0.1	--	0.5	--	--	--	2.4
Utilities	1.1	1.9	0.8	2.2	1.9	0.8	0.7	80.5
Rent	2.6	3.7	2.2	3.7	3.6	2.0	2.4	75.7
Financial expenses	2.6	2.7	2.5	3.8	2.4	2.4	2.6	98.2
Interest and bank charges	1.6	1.5	1.7	2.2	1.3	1.6	1.7	80.5
Professional fees	1.0	1.2	0.9	1.6	1.1	0.8	1.0	93.5
General expenses	2.3	3.3	1.9	4.6	3.0	1.8	2.1	93.5
Advertising	1.1	1.5	0.9	1.7	1.4	0.8	1.0	69.8
Delivery expenses	0.9	1.3	0.8	2.3	1.0	0.7	0.8	67.5
Insurance	0.3	0.6	0.3	0.6	0.6	0.3	0.2	59.8
Other expenses	8.7	8.8	8.6	14.5	7.6	9.7	7.8	100.0
Total expenses	96.6	94.5	97.3	100.6	93.2	95.5	98.6	100.0
Net profit/loss	3.4	5.5	2.7	-0.6	6.8	4.5	1.4	99.4

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	66							
Sales	614.3	226.8	1,671.6	59.4	306.3	1,091.2	2,909.4	
Expenses	575.0	204.3	1,586.8	41.8	281.4	1,022.9	2,789.3	
Profit	39.3	22.6	84.8	17.6	24.9	68.3	120.0	

## Non-Profitable:

Sales	368.3	121.0	1,548.0	80.6	291.3	840.3	2,487.6	
Expenses	400.6	136.4	1,661.2	96.7	303.7	893.0	2,681.2	
Loss	-32.4	-15.4	-113.3	-16.2	-12.4	-52.7	-193.6	

1987

## Profitable:

Sales	576.3	158.5	1,638.8	80.8	329.6	899.2	2,662.1	
Expenses	535.2	137.2	1,547.4	62.3	301.9	836.4	2,531.2	
Profit	41.1	21.3	91.3	18.5	27.7	62.8	130.9	

## Non-Profitable:

Sales	458.2	154.3	1,342.6	68.3	317.6	880.8	2,531.9	
Expenses	489.5	174.3	1,406.8	78.5	356.1	944.4	2,597.7	
Loss	-31.3	-20.0	-64.2	-10.2	-38.5	-63.6	-65.8	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	148							
Low sales value (\$'000)	25	25	739	25	192	739	1,676	
High sales value (\$'000)	5,000	739	5,000	192	739	1,676	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>385.5</b>	<b>208.5</b>	<b>918.6</b>	<b>217.4</b>	<b>200.5</b>	<b>712.2</b>	<b>1,295.7</b>	<b>100.0</b>
Total current assets	335.4	156.0	875.5	150.9	160.6	670.1	1,250.8	100.0
Accounts receivable	117.0	28.0	384.8	6.0	47.6	316.9	508.9	95.9
Closing inventory	115.8	45.1	328.6	11.8	74.7	254.2	464.5	79.1
Other current assets	102.5	82.8	161.9	133.0	38.1	98.8	277.3	85.1
Net fixed assets	27.2	23.8	37.4	15.3	31.3	38.3	35.9	95.3
Other assets and adjustments	22.9	28.6	5.6	51.1	8.6	3.7	8.9	80.4
<b>Total liabilities</b>	<b>260.2</b>	<b>123.4</b>	<b>672.2</b>	<b>80.7</b>	<b>161.4</b>	<b>563.4</b>	<b>871.0</b>	<b>100.0</b>
Total current liabilities	188.7	78.4	520.8	38.1	114.3	433.1	681.1	99.3
Current bank loans	30.7	10.0	93.0	2.5	16.6	87.2	103.5	41.2
Other current liabilities	158.0	68.4	427.8	35.5	97.6	345.9	577.5	99.3
Long-term bank loans	--	--	--	--	--	--	--	3.4
Other liabilities and adjustments	71.4	44.9	151.3	42.5	47.1	130.2	189.9	87.8
<b>Total equity</b>	<b>125.2</b>	<b>85.0</b>	<b>246.4</b>	<b>136.7</b>	<b>39.0</b>	<b>148.8</b>	<b>424.7</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.7	1.9	1.6	3.9	1.4	1.5	1.8	99.3
Debt to equity	2.0	1.4	2.7	0.5	4.1	3.7	2.0	100.0
Interest coverage	2.9	3.7	2.6	0.9	4.8	3.9	1.7	81.8
Debt ratio	0.6	0.5	0.7	0.3	0.8	0.7	0.6	100.0
Sales to equity	4.8	2.6	7.0	0.5	8.9	7.6	6.7	100.0
Sales to closing inventories	5.2	4.9	5.3	6.5	4.6	4.4	6.1	79.1

(percent)

Current debt to equity	150.6	92.2	211.3	27.9	292.5	291.0	160.3	99.3
Operating profit on equity	15.8	12.5	19.2	--	51.6	34.9	9.1	99.3
Net fixed assets to equity	21.7	27.9	15.2	11.2	80.1	25.7	8.4	95.3
Gross margin	21.3	25.3	19.8	30.4	24.3	21.8	18.3	100.0
Return on total assets	7.7	7.0	8.2	1.1	12.6	9.7	6.8	100.0

(days)

Collection period for accounts receivable	70.8	46.0	80.3	28.2	49.5	101.6	64.9	95.9
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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1989

Total	484	97,070	4,089.9	9
Less than 20	444	47,677	2,011.1	8
20-99	39	x	x	1
100-499	1	x	x	-
500 and over	-	-	-	-

1987

Total	493	78,003	3,070.8	
Less than 20	452	39,009	1,516.3	
20-99	40	x	x	
100-499	1	x	x	
500 and over	-	-	-	

## SIC 5319 Other Apparel, Wholesale

Establishments primarily engaged in wholesale dealing in other apparel not elsewhere classified including furs, fur clothing and millinery, or in combinations of apparel and accessories classified to above industries with none predominating.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5321 - PIECE GOODS, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	181							
Low sales value (\$'000)	25	25	994	25	347	994	1,978	
High sales value (\$'000)	5,000	994	5,000	347	994	1,978	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	70.6	64.3	74.0	54.8	68.5	71.4	76.0	96.1
Purchases and materials	72.3	68.8	74.3	55.0	74.9	71.8	76.2	95.0
Closing inventory	15.9	15.8	15.9	13.7	16.7	15.4	16.4	85.6
Opening inventory	14.1	11.3	15.7	13.5	10.3	15.0	16.2	85.6
Wages, salaries, and benefits	12.8	15.6	11.3	18.9	14.2	12.2	10.6	95.0
Wages and benefits - direct	0.3	0.3	0.3	0.4	0.3	0.3	0.3	5.5
Wages and benefits - indirect	12.5	15.3	11.0	18.4	13.9	11.9	10.2	95.0
Occupancy expenses	3.2	5.3	2.1	7.7	4.3	2.6	1.7	97.2
Depreciation	0.6	0.8	0.4	0.8	0.7	0.6	0.3	91.2
Repairs and maintenance	0.1	0.1	0.1	0.1	0.2	0.1	0.1	32.6
Fuel and oil	--	--	-	--	-	-	-	0.6
Utilities	1.0	1.5	0.7	2.3	1.2	0.9	0.6	85.6
Rent	1.6	2.9	0.8	4.6	2.2	1.0	0.7	70.7
Financial expenses	1.7	1.8	1.6	2.2	1.6	1.5	1.7	97.2
Interest and bank charges	1.2	1.1	1.2	1.3	1.0	1.0	1.3	83.4
Professional fees	0.5	0.7	0.4	0.9	0.7	0.4	0.4	95.6
General expenses	2.0	2.7	1.6	3.4	2.4	2.2	1.1	91.7
Advertising	0.6	0.6	0.6	0.5	0.6	0.9	0.3	63.0
Delivery expenses	1.2	1.8	0.8	2.3	1.6	1.0	0.6	70.2
Insurance	0.3	0.3	0.2	0.6	0.2	0.3	0.2	61.9
Other expenses	5.9	7.0	5.3	10.2	5.6	5.6	5.0	100.0
Total expenses	96.1	96.8	95.8	97.2	96.6	95.5	96.1	100.0
Net profit/loss	3.9	3.2	4.2	2.8	3.4	4.5	3.9	99.4

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	78							
Sales	957.0	433.8	1,987.3	193.4	791.0	1,389.6	3,008.9	
Expenses	904.9	403.6	1,892.3	174.0	744.5	1,318.0	2,873.9	
Profit	52.1	30.3	95.0	19.4	46.5	71.5	135.0	

## Non-Profitable:

Sales	303.5	214.2	1,903.3	107.5	654.8	1,304.0	3,025.9	
Expenses	320.8	229.1	1,964.0	118.5	685.6	1,345.8	3,121.9	
Loss	-17.3	-14.8	-60.7	-11.0	-30.8	-41.8	-96.0	

1987

## Profitable:

Sales	907.8	300.9	2,123.3	142.6	632.5	1,432.6	3,007.2	
Expenses	853.1	272.5	2,016.1	128.1	575.1	1,344.9	2,874.9	
Profit	54.6	28.4	107.3	14.5	57.3	87.7	132.3	

## Non-Profitable:

Sales	522.0	339.0	1,434.1	105.7	562.5	1,156.9	2,533.1	
Expenses	576.7	395.7	1,479.0	114.3	665.2	1,213.0	2,533.7	
Loss	-54.7	-56.7	-44.8	-8.6	-102.7	-56.0	-0.5	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	158							
Low sales value (\$'000)	25	25	1,099	25	507	1,099	2,077	
High sales value (\$'000)	5,000	1,099	5,000	507	1,099	2,077	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>346.1</b>	<b>189.3</b>	<b>850.0</b>	<b>96.5</b>	<b>377.4</b>	<b>645.9</b>	<b>1,255.4</b>	<b>100.0</b>
Total current assets	312.1	168.7	773.2	88.9	330.3	576.9	1,163.0	100.0
Accounts receivable	111.7	48.8	313.6	26.7	93.5	261.6	416.9	95.6
Closing inventory	120.4	63.0	304.9	28.8	132.5	212.2	489.1	87.3
Other current assets	79.9	56.7	154.5	33.3	104.2	102.9	256.9	91.8
Net fixed assets	30.0	17.6	69.8	5.3	42.7	66.6	76.2	97.5
Other assets and adjustments	3.9	2.9	6.9	2.2	4.4	2.2	16.1	79.7
<b>Total liabilities</b>	<b>222.9</b>	<b>131.9</b>	<b>515.5</b>	<b>71.4</b>	<b>254.4</b>	<b>413.0</b>	<b>719.0</b>	<b>97.5</b>
Total current liabilities	159.6	84.2	402.0	42.1	169.5	297.7	609.2	97.5
Current bank loans	49.2	24.4	128.7	12.8	48.0	58.2	268.9	41.8
Other current liabilities	110.4	59.8	273.2	29.3	121.4	239.5	340.2	97.5
Long-term bank loans	2.2	1.8	3.7	0.4	4.5	3.4	4.3	13.3
Other liabilities and adjustments	61.0	45.8	109.7	28.8	80.3	111.8	105.4	85.4
<b>Total equity</b>	<b>123.2</b>	<b>57.4</b>	<b>334.4</b>	<b>25.1</b>	<b>123.0</b>	<b>232.8</b>	<b>536.4</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.9	2.0	1.9	2.1	1.9	1.9	1.9	97.5
Debt to equity	1.8	2.2	1.5	2.8	2.0	1.7	1.3	97.5
Interest coverage	4.3	3.7	4.6	2.5	4.4	5.7	3.8	84.2
Debt ratio	0.6	0.6	0.6	0.7	0.6	0.6	0.5	97.5
Sales to equity	6.2	6.7	5.9	7.2	6.5	6.2	5.6	100.0
Sales to closing inventories	6.3	6.1	6.5	6.3	6.0	6.8	6.2	87.3

(percent)

Current debt to equity	129.5	146.5	120.1	167.8	137.7	127.8	113.5	97.5
Operating profit on equity	23.7	20.5	25.5	15.3	22.7	29.6	22.1	99.4
Net fixed assets to equity	24.4	30.7	20.8	21.3	34.7	28.6	14.2	97.5
Gross margin	16.4	19.1	14.7	25.2	16.3	16.5	13.0	100.0
Return on total assets	11.0	8.5	12.8	6.5	9.5	12.8	12.7	100.0

(days)

Collection period for accounts receivable	53.2	46.0	57.7	53.6	42.4	65.9	49.9	95.6
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	646	150,567	6,326.0	28
Less than 20	586	67,582	2,805.4	26
20-99	57	x	x	2
100-499	3	x	x	-
500 and over	-	-	-	-
<b>1987</b>				
Total	674	123,957	4,968.0	
Less than 20	612	55,221	2,147.4	
20-99	59	x	x	
100-499	3	x	x	
500 and over	-	-	-	

## SIC 5321 Piece Goods, Wholesale

Establishments primarily engaged in wholesale dealing in piece goods or yard goods. Establishments primarily engaged in wholesaling household linens and draperies are classified in <5433 - Linens, Draperies and Other Textile Furnishings, Wholesale>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5329 - NOTIONS AND OTHER DRY GOODS, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	70							
Low sales value (\$'000)	25	25	669	25	303	669	1,506	
High sales value (\$'000)	5,000	669	5,000	303	669	1,506	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	62.4	55.4	64.0	51.4	58.3	58.2	66.9	94.3
Purchases and materials	62.2	61.9	62.3	51.8	69.3	56.3	65.3	92.9
Closing inventory	27.9	25.2	28.5	23.5	26.4	35.9	24.8	85.7
Opening inventory	28.1	18.7	30.2	23.2	15.4	37.8	26.4	85.7
Wages, salaries, and benefits	17.0	15.0	17.5	14.2	15.6	19.6	16.4	94.3
Wages and benefits - direct	1.0	0.2	1.2	-	0.4	1.1	1.2	15.7
Wages and benefits - indirect	16.0	14.8	16.3	14.2	15.2	18.5	15.2	94.3
Occupancy expenses	5.1	6.5	4.8	8.4	5.2	6.5	3.9	100.0
Depreciation	0.8	1.4	0.7	1.6	1.2	0.5	0.8	94.3
Repairs and maintenance	0.2	0.3	0.2	0.1	0.4	0.3	0.1	45.7
Fuel and oil	-	-	-	-	-	-	-	-
Utilities	1.2	2.0	1.0	2.1	2.0	1.4	0.8	95.7
Rent	2.9	2.9	2.9	4.6	1.6	4.3	2.1	81.4
Financial expenses	2.5	3.5	2.2	2.2	4.4	3.1	1.8	98.6
Interest and bank charges	1.8	2.4	1.7	1.6	3.0	2.2	1.4	88.6
Professional fees	0.7	1.1	0.6	0.6	1.4	0.8	0.4	88.6
General expenses	2.9	3.8	2.7	3.2	4.3	3.9	2.1	94.3
Advertising	0.9	1.9	0.7	1.1	2.5	0.7	0.7	70.0
Delivery expenses	1.4	1.6	1.3	1.9	1.3	1.8	1.1	77.1
Insurance	0.6	0.3	0.7	0.3	0.4	1.4	0.3	60.0
Other expenses	6.8	9.5	6.2	7.6	10.8	7.5	5.6	100.0
Total expenses	96.7	93.7	97.3	87.2	98.5	98.8	96.6	100.0
Net profit/loss	3.3	6.3	2.7	12.8	1.5	1.2	3.4	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	67						
Sales	945.4	237.5	2,011.6	167.0	487.5	980.3	2,780.5
Expenses	888.2	210.0	1,909.6	138.8	462.4	893.8	2,667.0
Profit	57.2	27.5	102.0	28.2	25.0	86.5	113.5

## Non-Profitable:

Sales	781.9	347.5	1,490.8	194.0	449.9	1,255.5	3,607.2
Expenses	816.0	353.9	1,570.1	198.8	457.5	1,326.8	3,758.8
Loss	-34.2	-6.5	-79.3	-4.8	-7.6	-71.3	-151.6

1987

## Profitable:

Sales	917.4	284.9	1,920.5	170.6	471.2	1,081.0	2,632.6
Expenses	857.1	257.2	1,808.5	145.2	439.6	1,035.3	2,464.4
Profit	60.3	27.7	112.0	25.3	31.6	45.7	168.2

## Non-Profitable:

Sales	574.3	267.7	1,197.5	130.1	449.1	1,056.8	2,470.6
Expenses	609.1	283.7	1,270.5	137.2	476.9	1,135.1	2,494.8
Loss	-34.8	-16.0	-73.0	-7.1	-27.8	-78.4	-24.1

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	62							
Low sales value (\$'000)	25	25	736	25	388	736	1,531	
High sales value (\$'000)	5,000	736	5,000	388	736	1,531	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>793.2</b>	<b>273.8</b>	<b>1,268.8</b>	<b>214.3</b>	<b>338.4</b>	<b>999.1</b>	<b>1,627.9</b>	<b>100.0</b>
Total current assets	648.2	231.2	1,030.1	180.6	286.0	818.7	1,311.5	100.0
Accounts receivable	215.7	66.7	352.3	35.4	100.7	279.8	448.8	95.2
Closing inventory	308.0	83.5	513.7	39.3	131.4	372.8	701.3	85.5
Other current assets	124.3	80.9	164.0	105.8	53.9	166.1	161.3	90.3
Net fixed assets	61.5	34.7	86.0	23.7	46.7	52.4	130.8	96.8
Other assets and adjustments	83.4	7.8	152.6	9.9	5.5	127.9	185.5	88.7
<b>Total liabilities</b>	<b>459.4</b>	<b>193.3</b>	<b>703.2</b>	<b>113.9</b>	<b>279.5</b>	<b>554.9</b>	<b>900.6</b>	<b>100.0</b>
Total current liabilities	356.6	155.4	540.9	97.0	218.7	479.4	622.9	100.0
Current bank loans	165.9	70.5	253.3	20.0	125.4	250.1	257.6	80.6
Other current liabilities	190.6	84.8	287.6	77.0	93.2	229.2	365.2	100.0
Long-term bank loans	7.8	8.7	6.9	--	18.2	6.4	7.5	16.1
Other liabilities and adjustments	95.0	29.2	155.3	16.8	42.6	69.0	270.1	82.3
<b>Total equity</b>	<b>333.7</b>	<b>80.5</b>	<b>565.6</b>	<b>100.4</b>	<b>58.9</b>	<b>444.2</b>	<b>727.2</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.8	1.4	1.9	1.8	1.3	1.7	2.1	100.0
Debt to equity	1.3	2.4	1.2	1.1	4.7	1.2	1.2	100.0
Interest coverage	2.8	3.2	2.8	11.4	1.5	2.3	3.1	87.1
Debt ratio	0.5	0.7	0.5	0.5	0.8	0.5	0.5	100.0
Sales to equity	3.4	4.5	3.3	2.3	8.6	2.4	3.9	100.0
Sales to closing inventories	3.7	4.3	3.6	5.9	3.8	2.9	4.1	85.5

(percent)

Current debt to equity	106.8	193.0	95.6	96.6	371.2	107.9	85.6	100.0
Operating profit on equity	11.0	22.5	9.5	27.2	13.8	6.1	12.2	100.0
Net fixed assets to equity	18.4	43.1	15.2	23.6	79.4	11.8	17.9	96.8
Gross margin	20.2	28.4	18.7	33.8	25.8	22.6	16.7	100.0
Return on total assets	7.0	9.6	6.5	14.0	6.6	4.8	8.0	100.0

(days)

Collection period for accounts receivable	68.3	66.7	68.6	55.5	72.2	92.9	56.4	95.2
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	162	37,296	1,496.9	4
Less than 20	147	18,734	752.8	3
20-99	14	x	x	1
100-499	1	x	x	-
500 and over	-	-	-	-

## 1987

Total	166	32,279	1,175.9	
Less than 20	150	15,674	579.3	
20-99	15	x	x	
100-499	1	x	x	
500 and over	-	-	-	

## SIC 5329 Notions and Other Dry Goods, Wholesale

Establishments primarily engaged in wholesale dealing in notions or smallwear. Establishments primarily engaged in wholesale dealing in household electrical and electronic appliances and parts and household furniture and furnishings. Establishments primarily engaged in wholesale dealing in office and professional furniture, machinery and equipment are classified in <Industry Group 579 - Other Machinery, Equipment and Supplies, Wholesale>.

Symbols: -- amount too small to be expressed  
 - nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5411 - ELECTRICAL HOUSEHOLD APPLIANCES, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	87							
Low sales value (\$'000)	25	25	850	25	350	850	1,762	
High sales value (\$'000)	5,000	850	5,000	350	850	1,762	5,000	
<b>SELECTED EXPENSE ITEMS</b>								
	(percent of sales)							
<b>Cost of goods sold</b>	<b>64.7</b>	<b>56.9</b>	<b>68.4</b>	<b>52.8</b>	<b>59.0</b>	<b>66.9</b>	<b>69.2</b>	<b>94.3</b>
Purchases and materials	68.3	62.4	71.1	60.8	63.2	71.3	71.0	94.3
Closing inventory	21.8	15.1	24.9	14.5	15.4	18.8	28.4	88.5
Opening inventory	18.1	9.6	22.2	6.6	11.2	14.4	26.5	77.0
<b>Wages, salaries, and benefits</b>	<b>15.7</b>	<b>18.2</b>	<b>14.5</b>	<b>15.0</b>	<b>19.9</b>	<b>13.4</b>	<b>15.1</b>	<b>92.0</b>
Wages and benefits - direct	4.8	1.1	6.5	0.4	1.5	4.5	7.7	14.9
Wages and benefits - indirect	10.9	17.1	8.0	14.6	18.4	9.0	7.4	89.7
<b>Occupancy expenses</b>	<b>4.3</b>	<b>6.4</b>	<b>3.3</b>	<b>8.5</b>	<b>5.3</b>	<b>3.5</b>	<b>3.2</b>	<b>95.4</b>
Depreciation	0.9	1.0	0.8	0.8	1.1	0.7	0.9	88.5
Repairs and maintenance	0.5	0.8	0.4	0.7	0.8	0.6	0.2	47.1
Fuel and oil	-	-	-	-	-	-	-	-
Utilities	1.0	1.6	0.7	2.1	1.3	0.8	0.6	83.9
Rent	1.9	3.0	1.4	5.0	2.0	1.5	1.4	71.3
<b>Financial expenses</b>	<b>2.0</b>	<b>2.1</b>	<b>1.9</b>	<b>2.4</b>	<b>1.9</b>	<b>2.5</b>	<b>1.5</b>	<b>94.3</b>
Interest and bank charges	1.5	1.5	1.5	1.4	1.5	2.0	1.2	74.7
Professional fees	0.5	0.6	0.4	1.0	0.4	0.6	0.4	93.1
<b>General expenses</b>	<b>3.3</b>	<b>4.8</b>	<b>2.6</b>	<b>5.8</b>	<b>4.2</b>	<b>3.1</b>	<b>2.4</b>	<b>93.1</b>
Advertising	2.1	3.1	1.6	3.5	2.9	2.0	1.4	85.1
Delivery expenses	0.9	1.3	0.7	1.9	0.9	0.5	0.8	69.0
Insurance	0.4	0.5	0.3	0.5	0.4	0.7	0.2	67.8
<b>Other expenses</b>	<b>7.7</b>	<b>7.2</b>	<b>7.9</b>	<b>10.2</b>	<b>5.6</b>	<b>6.8</b>	<b>8.6</b>	<b>98.9</b>
<b>Total expenses</b>	<b>97.6</b>	<b>95.6</b>	<b>98.6</b>	<b>94.8</b>	<b>96.0</b>	<b>96.3</b>	<b>99.9</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>2.4</b>	<b>4.4</b>	<b>1.4</b>	<b>5.2</b>	<b>4.0</b>	<b>3.7</b>	<b>0.1</b>	<b>98.9</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	66							
Sales	736.1	318.0	1,646.0	170.8	641.8	1,148.7	2,531.6	
Expenses	699.3	291.8	1,586.4	155.4	591.5	1,099.7	2,453.1	
Profit	36.8	26.2	59.6	15.3	50.3	49.0	78.5	

## Non-Profitable:

Sales	623.7	295.1	2,066.1	132.9	589.8	1,138.3	2,337.5	
Expenses	648.2	302.9	2,163.8	137.7	603.0	1,158.4	2,458.0	
Loss	-24.5	-7.8	-97.7	-4.8	-13.2	-20.0	-120.5	

1987

## Profitable:

Sales	841.5	342.6	1,821.0	127.2	554.8	1,176.5	2,694.1	
Expenses	796.3	316.8	1,737.7	105.9	524.6	1,124.7	2,568.2	
Profit	45.1	25.8	83.2	21.2	30.2	51.7	125.9	

## Non-Profitable:

Sales	330.9	198.3	1,205.2	134.2	510.1	1,004.1	2,077.7	
Expenses	346.4	208.0	1,258.8	144.7	516.5	1,069.3	2,081.0	
Loss	-15.5	-9.7	-53.6	-10.4	-6.4	-65.2	-3.3	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	71							
Low sales value (\$'000)	25	25	884	25	466	884	1,911	
High sales value (\$'000)	5,000	884	5,000	466	884	1,911	5,000	

## BALANCE SHEET

(thousands of dollars)

<b>Total assets</b>	<b>449.3</b>	<b>155.3</b>	<b>1,090.9</b>	<b>78.0</b>	<b>282.5</b>	<b>597.0</b>	<b>1,573.4</b>	<b>100.0</b>
Total current assets	369.4	107.8	940.4	59.2	187.8	504.5	1,366.2	100.0
Accounts receivable	111.9	42.2	263.9	27.9	65.8	150.1	375.1	83.1
Closing inventory	195.6	49.8	513.6	14.4	108.1	191.2	828.6	88.7
Other current assets	61.9	15.6	162.7	16.7	13.8	163.1	162.4	77.5
Net fixed assets	52.9	25.2	113.5	11.9	47.0	77.6	148.6	91.5
Other assets and adjustments	26.8	22.2	37.0	6.8	47.6	14.9	58.5	85.9
<b>Total liabilities</b>	<b>275.4</b>	<b>90.8</b>	<b>678.2</b>	<b>50.1</b>	<b>157.8</b>	<b>439.5</b>	<b>911.5</b>	<b>100.0</b>
Total current liabilities	223.0	51.3	597.8	33.6	80.5	388.4	802.4	91.5
Current bank loans	43.4	9.2	118.1	--	24.4	53.2	181.6	39.4
Other current liabilities	179.6	42.1	479.6	33.6	56.1	335.1	620.8	91.5
Long-term bank loans	0.7	1.1	--	1.1	1.1	--	--	4.2
Other liabilities and adjustments	51.5	38.3	80.4	15.3	76.2	51.0	109.0	76.1
<b>Total equity</b>	<b>173.8</b>	<b>64.4</b>	<b>412.7</b>	<b>27.9</b>	<b>124.6</b>	<b>157.5</b>	<b>661.9</b>	<b>100.0</b>

## FINANCIAL RATIOS

(times)

Current ratio	1.6	2.1	1.5	1.7	2.3	1.2	1.7	91.5
Debt to equity	1.5	1.4	1.6	1.7	1.2	2.7	1.3	100.0
Interest coverage	2.3	4.9	1.5	8.4	4.0	1.9	1.1	76.1
Debt ratio	0.6	0.5	0.6	0.6	0.5	0.7	0.5	100.0
Sales to equity	4.7	5.5	4.4	6.5	5.1	7.4	3.7	100.0
Sales to closing inventories	4.2	7.1	3.5	12.6	5.9	6.1	3.0	88.7

(percent)

Current debt to equity	128.2	79.6	144.8	120.4	64.6	246.5	121.2	91.5
Operating profit on equity	8.8	24.4	3.4	32.7	21.4	15.9	0.5	98.6
Net fixed assets to equity	30.4	39.1	27.5	42.9	37.7	49.2	22.4	91.5
Gross margin	19.4	24.9	17.0	31.3	22.0	18.2	16.4	100.0
Return on total assets	5.9	12.7	3.8	13.2	12.5	8.8	1.9	98.6

(days)

Collection period for accounts receivable	49.5	43.1	52.2	55.8	37.2	46.9	54.6	83.1
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	225	106,415	3,341.0	6
Less than 20	194	27,311	893.8	5
20-99	28	43,021	1,356.7	1
100-499	2	x	x	-
500 and over	1	x	x	-
<b>1987</b>				
Total	219	83,543	3,048.0	
Less than 20	189	18,856	709.6	
20-99	27	31,560	1,158.5	
100-499	2	x	x	
500 and over	1	x	x	

## SIC 5411 Electrical Household Appliances, Wholesale

Establishments primarily engaged in wholesale dealing in new and used electric household appliances and parts.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5412 - ELECTRONIC HOUSEHOLD APPLIANCES, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	87							
Low sales value (\$'000)	25	25	598	25	153	598	2,147	
High sales value (\$'000)	5,000	598	5,000	153	598	2,147	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	72.6	66.3	75.2	73.2	64.1	71.2	77.3	93.1
Purchases and materials	74.7	71.1	76.2	74.2	70.1	72.3	78.2	93.1
Closing inventory	12.1	15.0	10.9	9.0	16.8	10.1	11.4	79.3
Opening inventory	10.0	10.1	10.0	7.9	10.8	9.1	10.5	79.3
Wages, salaries, and benefits	9.4	10.4	9.0	6.3	11.7	9.6	8.7	88.5
Wages and benefits - direct	0.5	0.5	0.5	-	0.6	0.6	0.4	8.0
Wages and benefits - indirect	9.0	10.0	8.6	6.3	11.1	9.1	8.3	88.5
Occupancy expenses	4.7	8.7	3.1	7.5	9.1	5.2	2.0	95.4
Depreciation	1.3	1.8	1.1	0.8	2.1	2.8	0.3	81.6
Repairs and maintenance	0.3	0.1	0.4	0.2	0.1	0.8	0.2	43.7
Fuel and oil	0.1	--	0.1	--	--	0.3	-	3.4
Utilities	1.3	2.7	0.7	2.1	2.9	0.8	0.6	83.9
Rent	1.7	4.1	0.8	4.4	4.0	0.6	0.8	64.4
Financial expenses	2.7	5.6	1.5	3.2	6.3	1.3	1.5	95.4
Interest and bank charges	1.4	2.6	0.9	1.7	2.9	0.7	1.1	79.3
Professional fees	1.2	2.9	0.6	1.6	3.4	0.7	0.5	90.8
General expenses	3.1	5.9	2.0	4.3	6.3	2.2	1.8	96.6
Advertising	1.8	3.3	1.2	2.3	3.7	1.3	1.1	71.3
Delivery expenses	1.0	1.9	0.6	1.7	2.0	0.7	0.6	64.4
Insurance	0.3	0.6	0.2	0.3	0.7	0.3	0.2	62.1
Other expenses	7.5	10.1	6.5	10.0	10.1	8.3	5.5	100.0
Total expenses	100.0	106.9	97.3	104.5	107.7	98.0	96.9	100.0
Net profit/loss	-	-6.9	2.7	-4.5	-7.7	2.0	3.1	98.9

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	66							
Sales	680.6	204.0	2,304.7	102.7	357.0	1,375.5	3,091.8	
Expenses	648.0	191.5	2,203.7	97.4	333.6	1,308.3	2,962.0	
Profit	32.6	12.5	101.1	5.3	23.4	67.1	129.8	

## Non-Profitable:

Sales	402.2	196.2	1,945.8	63.9	297.9	1,527.3	2,996.0	
Expenses	451.5	244.7	2,000.8	84.6	367.7	1,569.1	3,084.1	
Loss	-49.3	-48.5	-55.0	-20.7	-69.9	-41.8	-88.1	

1987

## Profitable:

Sales	586.4	145.4	1,742.9	74.9	302.5	1,097.7	3,564.0	
Expenses	550.1	123.3	1,669.2	52.7	280.8	1,048.3	3,421.6	
Profit	36.3	22.0	73.7	22.2	21.7	49.4	142.4	

## Non-Profitable:

Sales	481.8	191.9	1,917.6	77.3	367.8	1,195.6	3,286.1	
Expenses	519.5	218.5	2,010.1	103.1	395.6	1,248.1	3,454.4	
Loss	-37.7	-26.6	-92.5	-25.8	-27.8	-52.6	-168.3	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	54							
Low sales value (\$'000)	25	25	979	25	220	979	2,290	
High sales value (\$'000)	5,000	979	5,000	220	979	2,290	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>176.7</b>	<b>124.3</b>	<b>770.6</b>	<b>54.8</b>	<b>206.6</b>	<b>651.7</b>	<b>879.9</b>	<b>100.0</b>
Total current assets	134.8	87.5	670.9	41.8	141.6	508.5	820.1	100.0
Accounts receivable	42.8	29.6	192.5	13.1	49.2	117.2	261.8	79.6
Closing inventory	57.5	35.3	309.3	3.6	72.8	209.3	401.0	75.9
Other current assets	34.3	22.5	169.1	25.0	19.4	181.9	157.2	81.5
Net fixed assets	20.3	15.1	80.0	4.5	27.5	118.9	44.2	72.2
Other assets and adjustments	21.5	21.7	19.6	8.4	37.4	24.2	15.4	83.3
<b>Total liabilities</b>	<b>130.0</b>	<b>104.9</b>	<b>415.1</b>	<b>47.0</b>	<b>173.3</b>	<b>396.6</b>	<b>432.1</b>	<b>100.0</b>
Total current liabilities	54.5	35.9	264.9	18.0	57.2	186.1	337.2	100.0
Current bank loans	6.2	3.7	34.8	0.8	7.0	25.4	43.5	40.7
Other current liabilities	48.2	32.2	230.0	17.1	50.1	160.6	293.7	100.0
Long-term bank loans	0.3	0.3	--	--	0.7	--	--	5.6
Other liabilities and adjustments	75.1	68.5	150.2	29.0	115.3	210.4	94.8	88.9
<b>Total equity</b>	<b>46.6</b>	<b>19.4</b>	<b>355.5</b>	<b>7.8</b>	<b>33.2</b>	<b>255.0</b>	<b>447.7</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	2.4	2.4	2.5	2.3	2.4	2.7	2.4	100.0
Debt to equity	2.7	5.3	1.1	5.9	5.2	1.5	0.9	100.0
Interest coverage	-0.6	-2.1	4.7	-2.9	-1.9	3.9	5.1	81.5
Debt ratio	0.7	0.8	0.5	0.8	0.8	0.6	0.4	100.0
Sales to equity	8.5	12.3	6.2	16.2	11.2	6.3	6.1	100.0
Sales to closing inventories	6.9	6.7	7.1	34.6	5.1	7.7	6.8	75.9

(percent)

Current debt to equity	116.8	184.8	74.5	229.2	172.4	72.9	75.3	100.0
Operating profit on equity	-27.0	-105.0	21.4	-81.1	-111.7	17.1	23.7	100.0
Net fixed assets to equity	43.6	77.5	22.5	58.0	83.0	46.6	9.8	72.2
Gross margin	20.3	23.5	16.4	20.5	24.7	25.9	11.2	100.0
Return on total assets	-2.7	-11.1	12.5	-8.6	-11.9	8.9	14.9	100.0

(days)

Collection period for accounts receivable	39.1	45.1	31.7	37.5	48.2	26.3	34.7	79.6
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	317	258,435	7,848.5	8
Less than 20	269	38,783	1,196.9	5
20-99	35	57,881	1,819.0	1
100-499	11	x	x	2
500 and over	2	x	x	-
<b>1987</b>				
Total	325	194,273	6,929.4	
Less than 20	274	26,193	943.4	
20-99	36	41,072	1,540.2	
100-499	13	x	x	
500 and over	2	x	x	

## SIC 5412 Electronic Household Appliances, Wholesale

Establishments primarily engaged in wholesale dealing in new and used electronic household appliances and parts. Establishments primarily engaged in wholesale dealing in electronic games (exc. t.v. games) are classified in <5941 - Toys, Novelties and Fireworks, Wholesale>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5421 - HOUSEHOLD FURNITURE, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	130							
Low sales value (\$'000)	25	25	310	25	128	310	948	
High sales value (\$'000)	5,000	310	5,000	128	310	948	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>61.0</b>	<b>46.7</b>	<b>64.5</b>	<b>36.5</b>	<b>49.3</b>	<b>58.9</b>	<b>67.3</b>	<b>76.2</b>
Purchases and materials	66.2	55.9	68.7	76.6	50.5	64.3	70.9	76.2
Closing inventory	17.1	18.7	16.7	52.3	9.9	21.6	14.3	61.5
Opening inventory	11.9	9.5	12.6	12.2	8.8	16.3	10.7	55.4
<b>Wages, salaries, and benefits</b>	<b>13.9</b>	<b>20.9</b>	<b>12.2</b>	<b>35.5</b>	<b>17.2</b>	<b>15.4</b>	<b>10.5</b>	<b>93.8</b>
Wages and benefits - direct	1.5	0.6	1.8	-	0.7	1.4	2.0	10.8
Wages and benefits - indirect	12.4	20.4	10.4	35.5	16.4	14.0	8.6	93.8
<b>Occupancy expenses</b>	<b>5.8</b>	<b>10.8</b>	<b>4.6</b>	<b>21.3</b>	<b>8.0</b>	<b>6.6</b>	<b>3.6</b>	<b>93.1</b>
Depreciation	1.1	2.0	0.9	2.6	1.8	1.2	0.8	85.4
Repairs and maintenance	0.3	0.6	0.3	1.4	0.4	0.4	0.2	40.8
Fuel and oil	--	0.2	--	0.9	--	-	--	2.3
Utilities	1.1	1.7	0.9	2.8	1.5	1.2	0.8	81.5
Rent	3.3	6.2	2.5	13.7	4.3	3.9	1.8	64.6
<b>Financial expenses</b>	<b>3.2</b>	<b>1.9</b>	<b>3.5</b>	<b>4.1</b>	<b>1.4</b>	<b>3.0</b>	<b>3.7</b>	<b>98.5</b>
Interest and bank charges	1.8	0.8	2.0	1.1	0.8	2.2	2.0	80.8
Professional fees	1.4	1.1	1.5	2.9	0.6	0.8	1.8	95.4
<b>General expenses</b>	<b>3.5</b>	<b>5.3</b>	<b>3.0</b>	<b>6.5</b>	<b>5.0</b>	<b>4.2</b>	<b>2.4</b>	<b>91.5</b>
Advertising	1.9	1.9	1.9	1.7	1.9	2.7	1.5	74.6
Delivery expenses	1.2	2.9	0.7	3.3	2.7	0.9	0.7	67.7
Insurance	0.4	0.6	0.4	1.4	0.4	0.6	0.3	59.2
<b>Other expenses</b>	<b>8.9</b>	<b>11.9</b>	<b>8.2</b>	<b>12.1</b>	<b>11.8</b>	<b>7.9</b>	<b>8.3</b>	<b>98.5</b>
<b>Total expenses</b>	<b>96.3</b>	<b>97.6</b>	<b>96.0</b>	<b>115.9</b>	<b>92.8</b>	<b>96.1</b>	<b>95.9</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>3.7</b>	<b>2.4</b>	<b>4.0</b>	<b>-15.9</b>	<b>7.2</b>	<b>3.9</b>	<b>4.1</b>	<b>98.5</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	65						
Sales	531.3	148.0	1,112.9	79.7	178.1	526.6	1,974.1
Expenses	488.5	126.0	1,038.4	63.8	153.4	477.0	1,863.0
Profit	42.8	22.0	74.5	15.8	24.7	49.6	111.1

## Non-Profitable:

Sales	249.1	100.1	643.5	45.2	189.2	404.2	1,708.4
Expenses	272.1	118.9	677.6	68.7	200.5	431.6	1,772.3
Loss	-23.0	-18.9	-34.1	-23.5	-11.3	-27.4	-63.9

1987

## Profitable:

Sales	618.9	122.2	1,240.5	76.3	196.6	515.0	2,268.2
Expenses	573.4	94.5	1,172.6	55.4	158.0	480.1	2,153.7
Profit	45.5	27.7	67.9	20.9	38.7	34.9	114.6

## Non-Profitable:

Sales	172.5	79.1	534.9	50.7	193.6	446.6	1,211.4
Expenses	181.5	84.2	558.5	54.6	203.9	471.8	1,222.9
Loss	-8.9	-5.1	-23.6	-3.9	-10.3	-25.2	-11.4

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	97							
Low sales value (\$'000)	25	25	337	25	130	337	1,071	
High sales value (\$'000)	5,000	337	5,000	130	337	1,071	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>352.4</b>	<b>177.7</b>	<b>484.1</b>	<b>57.5</b>	<b>208.2</b>	<b>337.3</b>	<b>780.5</b>	<b>100.0</b>
Total current assets	265.8	81.2	405.0	34.5	93.1	284.6	648.1	100.0
Accounts receivable	90.6	15.9	147.0	6.1	18.3	110.0	221.7	92.8
Closing inventory	124.6	46.0	183.9	5.0	56.4	142.1	268.4	69.1
Other current assets	50.4	19.2	73.9	23.2	18.2	32.4	157.9	90.7
Net fixed assets	75.3	88.0	65.6	14.3	106.8	38.7	119.9	92.8
Other assets and adjustments	11.2	8.3	13.4	8.6	8.3	14.0	12.4	73.2
<b>Total liabilities</b>	<b>266.0</b>	<b>112.1</b>	<b>382.1</b>	<b>32.8</b>	<b>132.2</b>	<b>289.4</b>	<b>569.4</b>	<b>100.0</b>
Total current liabilities	199.8	93.1	280.3	13.1	113.4	204.1	433.9	100.0
Current bank loans	94.5	50.5	127.6	1.4	63.0	84.0	215.6	60.8
Other current liabilities	105.3	42.5	152.6	11.6	50.4	120.1	218.2	100.0
Long-term bank loans	0.9	1.6	0.5	--	2.0	--	1.5	7.2
Other liabilities and adjustments	65.2	17.2	101.3	19.6	16.6	85.2	133.9	87.6
<b>Total equity</b>	<b>86.3</b>	<b>65.6</b>	<b>102.0</b>	<b>24.7</b>	<b>76.0</b>	<b>47.9</b>	<b>211.1</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.3	0.8	1.4	2.6	0.8	1.3	1.4	100.0
Debt to equity	3.0	1.7	3.7	1.3	1.7	6.0	2.6	100.0
Interest coverage	3.4	2.2	3.8	6.9	2.0	4.9	3.3	85.6
Debt ratio	0.7	0.6	0.7	0.5	0.6	0.8	0.7	100.0
Sales to equity	8.3	3.2	10.7	3.2	3.2	13.0	9.7	100.0
Sales to closing inventories	5.7	4.6	5.9	16.0	4.4	4.3	7.6	69.1

(percent)

Current debt to equity	231.3	141.8	274.8	53.1	149.2	425.7	205.5	100.0
Operating profit on equity	39.6	14.9	51.6	34.9	13.2	69.8	43.3	97.9
Net fixed assets to equity	87.1	134.1	64.3	58.1	140.4	80.7	56.8	92.8
Gross margin	23.4	34.2	21.9	53.1	32.6	26.0	19.3	100.0
Return on total assets	13.6	9.9	14.6	17.4	9.4	12.4	16.6	100.0

(days)

Collection period for accounts receivable	45.9	26.9	48.7	27.7	26.8	64.2	39.3	92.8
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

<b>Total</b>	439	111,085	4,495.1	19
Less than 20	420	37,428	1,519.5	21
20-99	15	15,048	611.1	2
100-499	3	x	x	-
500 and over	1	x	x	-

## 1987

<b>Total</b>	458	91,032	4,018.8	
Less than 20	441	27,766	1,225.4	
20-99	13	9,804	401.3	
100-499	3	x	x	
500 and over	1	x	x	

## SIC 5421 Household Furniture, Wholesale

Establishments primarily engaged in wholesale dealing in household furniture and related component parts. Establishments primarily engaged in wholesaling office furniture are classified in <5791 - Office and Store Machinery Equipment and Supplies, Wholesale>; those primarily engaged in wholesaling professional and school furniture are classified in <5793 - Professional Machinery, Equipment and Supplies, Wholesale>; and those primarily engaged in wholesaling furniture used by service trades are classified in <5792 - Service Machinery, Equipment and Supplies, Wholesale>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5431 - CHINA, GLASSWARE, CROCKERY AND POTTERY, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	40							
Low sales value (\$'000)	25	25	662	25	146	662	2,492	
High sales value (\$'000)	5,000	662	5,000	146	662	2,492	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	68.1	57.9	69.1	34.4	67.0	61.2	70.3	97.5
Purchases and materials	69.8	55.0	71.2	29.5	64.8	58.5	73.2	97.5
Closing inventory	20.9	14.2	21.5	8.6	16.3	17.5	22.2	82.5
Opening inventory	19.2	17.1	19.4	13.5	18.5	20.2	19.3	85.0
Wages, salaries, and benefits	11.2	14.1	10.9	14.6	13.9	15.2	10.2	90.0
Wages and benefits - direct	0.2	1.6	0.1	1.1	1.7	0.4	-	10.0
Wages and benefits - indirect	11.0	12.6	10.8	13.5	12.2	14.8	10.2	85.0
Occupancy expenses	4.6	8.4	4.2	17.5	4.9	3.4	4.3	100.0
Depreciation	2.1	1.0	2.3	0.4	1.2	0.9	2.5	82.5
Repairs and maintenance	0.1	0.5	0.1	0.7	0.5	0.1	-	47.5
Fuel and oil	-	-	-	-	-	-	-	-
Utilities	0.6	1.6	0.5	1.9	1.5	0.8	0.4	82.5
Rent	1.7	5.3	1.4	14.5	1.7	1.7	1.3	67.5
Financial expenses	2.4	3.9	2.3	4.2	3.8	2.5	2.2	92.5
Interest and bank charges	2.0	1.9	2.0	1.0	2.2	1.7	2.0	87.5
Professional fees	0.4	2.0	0.3	3.2	1.6	0.9	0.2	87.5
General expenses	2.4	3.9	2.2	4.3	3.8	3.8	2.0	92.5
Advertising	1.5	1.9	1.5	2.3	1.8	2.2	1.4	77.5
Delivery expenses	0.7	1.4	0.6	1.3	1.5	1.5	0.5	72.5
Insurance	0.2	0.6	0.1	0.7	0.6	0.1	0.1	55.0
Other expenses	10.9	13.0	10.7	19.9	10.4	8.7	11.0	100.0
Total expenses	99.5	101.3	99.3	94.9	103.8	95.0	100.0	100.0
Net profit/loss	0.5	-1.3	0.7	5.1	-3.8	5.0	-	97.5

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	68						
Sales	1,247.6	80.0	2,956.3	64.7	230.4	1,510.4	3,919.0
Expenses	1,203.0	62.9	2,871.3	48.1	208.2	1,434.1	3,828.2
Profit	44.7	17.1	85.0	16.6	22.2	76.3	90.8

## Non-Profitable:

Sales	1,133.5	251.0	4,492.3	92.6	324.0	-	4,492.3
Expenses	1,185.0	274.4	4,650.5	130.1	340.9	-	4,650.5
Loss	-51.5	-23.4	-158.1	-37.5	-16.9	-	-158.1

1987

## Profitable:

Sales	912.5	194.0	2,163.1	72.8	320.1	1,396.6	4,043.6
Expenses	858.0	181.3	2,036.1	61.0	306.3	1,316.1	3,802.6
Profit	54.4	12.8	127.0	11.7	13.8	80.5	241.0

## Non-Profitable:

Sales	654.5	266.0	1,711.5	101.2	350.1	1,359.1	2,907.4
Expenses	701.0	279.2	1,848.1	101.7	369.8	1,498.7	3,034.0
Loss	-46.4	-13.3	-136.6	-0.6	-19.7	-139.6	-126.7

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	17							
Low sales value (\$'000)	25	25	1,228	25	189	1,228	2,680	
High sales value (\$'000)	5,000	1,228	5,000	189	1,228	2,680	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>1,926.9</b>	<b>211.5</b>	<b>2,286.3</b>	<b>60.8</b>	<b>247.2</b>	<b>1,249.9</b>	<b>2,456.7</b>	<b>100.0</b>
Total current assets	1,882.0	169.3	2,240.8	57.1	195.9	1,213.0	2,409.8	100.0
Accounts receivable	916.0	12.2	1,105.3	--	15.1	395.3	1,222.1	88.2
Closing inventory	745.8	45.8	892.5	--	56.7	441.6	966.6	82.4
Other current assets	220.1	111.2	242.9	57.1	124.0	376.0	221.0	64.7
Net fixed assets	37.8	22.3	41.0	3.6	26.8	35.6	41.9	64.7
Other assets and adjustments	7.0	19.7	4.4	--	24.4	1.2	4.9	58.8
<b>Total liabilities</b>	<b>1,483.8</b>	<b>120.5</b>	<b>1,769.5</b>	<b>57.7</b>	<b>135.3</b>	<b>1,047.6</b>	<b>1,888.2</b>	<b>100.0</b>
Total current liabilities	1,076.8	57.2	1,290.4	57.7	57.0	671.6	1,392.2	100.0
Current bank loans	505.4	37.8	603.4	--	46.8	402.3	636.5	52.9
Other current liabilities	571.3	19.3	687.0	57.7	10.2	269.2	755.6	100.0
Long-term bank loans	0.9	5.5	--	--	6.9	--	--	5.9
Other liabilities and adjustments	406.0	57.7	479.0	--	71.3	376.0	496.0	82.4
<b>Total equity</b>	<b>443.0</b>	<b>91.0</b>	<b>516.8</b>	<b>3.0</b>	<b>111.8</b>	<b>202.3</b>	<b>568.4</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.7	2.9	1.7	0.9	3.4	1.8	1.7	100.0
Debt to equity	3.3	1.3	3.4	19.2	1.2	5.1	3.3	100.0
Interest coverage	1.0	1.1	1.0	-	1.1	3.9	0.8	82.4
Debt ratio	0.7	0.5	0.7	0.9	0.5	0.8	0.7	100.0
Sales to equity	7.4	2.9	7.6	48.6	2.6	10.9	7.4	100.0
Sales to closing inventories	4.4	5.7	4.4	-	5.1	5.0	4.3	82.4

(percent)

Current debt to equity	243.0	62.8	249.7	1,924.0	51.0	331.8	244.8	100.0
Operating profit on equity	1.2	0.9	1.2	8.3	0.8	65.0	-2.4	100.0
Net fixed assets to equity	8.5	24.5	7.9	120.8	23.9	17.6	7.3	64.7
Gross margin	20.1	18.9	20.1	20.6	18.7	23.7	19.8	100.0
Return on total assets	3.9	3.9	3.9	0.4	4.1	14.1	3.0	100.0

(days)

Collection period for accounts receivable	101.2	16.9	102.3	--	18.8	65.1	105.6	88.2
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	162	46,401	1,807.0	3
Less than 20	138	15,086	591.8	4
20-99	21	x	x	1
100-499	3	x	x	-
500 and over	-	-	-	-

## 1987

Total	165	44,915	1,886.6	
Less than 20	142	12,546	532.0	
20-99	20	x	x	
100-499	3	x	x	
500 and over	-	-	-	

## SIC 5431 China, Glassware, Crockery and Pottery, Wholesale

Establishments primarily engaged in wholesale dealing in household china, glassware, crockery and pottery. Establishments primarily engaged in wholesaling restaurant and hotel goods are classified in <5792 - Service Machinery, Equipment and Supplies, Wholesale>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5432 - FLOOR COVERINGS, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	86							
Low sales value (\$'000)	25	25	1,159	25	629	1,159	2,209	
High sales value (\$'000)	5,000	1,159	5,000	629	1,159	2,209	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	72.3	72.6	72.1	63.2	73.9	67.8	74.2	96.5
Purchases and materials	81.8	74.9	86.1	67.7	75.9	81.5	88.4	96.5
Closing inventory	31.8	25.3	35.8	33.6	24.1	50.7	28.2	79.1
Opening inventory	22.2	23.0	21.8	29.1	22.2	37.0	14.0	74.4
Wages, salaries, and benefits	9.7	12.7	7.9	12.7	12.8	9.0	7.4	91.9
Wages and benefits - direct	0.3	0.4	0.2	-	0.4	0.2	0.2	7.0
Wages and benefits - indirect	9.5	12.4	7.7	12.7	12.3	8.8	7.2	91.9
Occupancy expenses	3.2	3.0	3.3	4.8	2.7	4.3	2.8	96.5
Depreciation	0.5	0.5	0.6	1.8	0.3	0.6	0.6	91.9
Repairs and maintenance	0.3	0.4	0.2	0.2	0.4	0.1	0.2	47.7
Fuel and oil	--	--	--	--	--	--	--	2.3
Utilities	0.9	1.1	0.8	1.0	1.1	0.9	0.7	82.6
Rent	1.5	1.1	1.8	1.7	1.0	2.7	1.4	66.3
Financial expenses	2.2	2.0	2.3	1.8	2.1	3.6	1.6	98.8
Interest and bank charges	1.6	1.3	1.8	1.1	1.3	3.0	1.2	82.6
Professional fees	0.6	0.8	0.5	0.6	0.8	0.6	0.4	95.3
General expenses	2.0	2.2	1.9	3.2	2.1	3.4	1.1	95.3
Advertising	0.9	0.8	1.0	1.7	0.6	2.0	0.5	74.4
Delivery expenses	1.0	1.4	0.7	1.4	1.4	1.1	0.5	69.8
Insurance	0.2	0.1	0.2	0.1	0.1	0.4	0.1	50.0
Other expenses	5.2	4.6	5.6	10.9	3.7	4.3	6.2	100.0
Total expenses	94.6	97.2	93.0	96.5	97.3	92.3	93.3	100.0
Net profit/loss	5.4	2.8	7.0	3.5	2.7	7.7	6.7	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	69							
Sales	1,175.4	665.3	2,429.3	113.8	1,000.5	1,600.5	3,476.3	
Expenses	1,088.4	637.4	2,196.7	92.9	968.4	1,450.1	3,140.0	
Profit	87.1	27.9	232.5	20.9	32.1	150.5	336.3	

## Non-Profitable:

Sales	1,146.7	475.2	2,491.4	327.3	926.8	1,335.5	3,306.8	
Expenses	1,192.0	506.0	2,565.8	357.5	959.2	1,381.0	3,401.7	
Loss	-45.3	-30.7	-74.4	-30.2	-32.4	-45.5	-94.8	

1987

## Profitable:

Sales	995.5	416.5	2,459.2	247.3	951.4	1,696.7	3,406.0	
Expenses	930.9	377.8	2,329.2	224.6	861.8	1,614.9	3,216.3	
Profit	64.6	38.7	130.0	22.7	89.6	81.9	189.7	

## Non-Profitable:

Sales	741.6	376.5	2,020.0	212.0	980.5	1,906.6	2,282.9	
Expenses	756.6	388.0	2,047.5	220.2	1,003.7	1,919.7	2,343.7	
Loss	-15.0	-11.4	-27.5	-8.2	-23.2	-13.1	-60.9	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	72							
Low sales value (\$'000)	25	25	1,287	25	649	1,287	2,323	
High sales value (\$'000)	5,000	1,287	5,000	649	1,287	2,323	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>1,245.8</b>	<b>412.6</b>	<b>1,764.2</b>	<b>217.2</b>	<b>580.5</b>	<b>1,208.1</b>	<b>2,242.8</b>	<b>100.0</b>
Total current assets	1,016.8	378.4	1,414.0	201.3	530.5	1,055.7	1,722.2	100.0
Accounts receivable	298.0	66.1	442.4	30.5	96.7	221.4	632.5	98.6
Closing inventory	627.9	189.7	900.6	122.3	247.6	762.0	1,019.9	83.3
Other current assets	90.7	122.4	70.9	48.3	186.1	72.2	69.8	87.5
Net fixed assets	211.0	30.4	323.4	15.5	43.2	115.9	502.0	100.0
Other assets and adjustments	17.9	3.7	26.7	0.2	6.7	36.4	18.4	77.8
<b>Total liabilities</b>	<b>922.2</b>	<b>361.9</b>	<b>1,270.8</b>	<b>186.2</b>	<b>512.8</b>	<b>887.4</b>	<b>1,600.7</b>	<b>100.0</b>
Total current liabilities	666.8	218.4	945.8	125.4	298.4	747.8	1,116.3	100.0
Current bank loans	363.8	17.2	579.5	11.0	22.5	322.4	800.7	50.0
Other current liabilities	303.0	201.2	366.3	114.3	275.8	425.3	315.6	100.0
Long-term bank loans	1.3	1.7	1.1	2.5	0.9	1.5	0.8	16.7
Other liabilities and adjustments	253.9	141.7	323.7	58.2	213.5	138.0	483.5	88.9
<b>Total equity</b>	<b>323.6</b>	<b>50.7</b>	<b>493.4</b>	<b>30.9</b>	<b>67.6</b>	<b>320.7</b>	<b>642.0</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.5	1.7	1.4	1.6	1.7	1.4	1.5	100.0
Debt to equity	2.8	7.1	2.5	6.0	7.5	2.7	2.4	100.0
Interest coverage	3.2	3.1	3.2	-1.0	7.3	2.6	3.8	86.1
Debt ratio	0.7	0.8	0.7	0.8	0.8	0.7	0.7	100.0
Sales to equity	6.1	13.0	5.7	10.7	14.0	5.5	5.8	100.0
Sales to closing inventories	3.1	3.5	3.1	2.7	3.8	2.3	3.6	83.3

(percent)

Current debt to equity	206.0	430.7	191.6	405.0	440.8	233.1	173.8	100.0
Operating profit on equity	23.8	20.4	24.0	-35.0	42.2	28.4	22.2	100.0
Net fixed assets to equity	65.2	60.0	65.5	50.3	63.9	36.1	78.1	100.0
Gross margin	16.6	10.9	17.4	14.3	9.8	21.4	15.8	100.0
Return on total assets	8.9	3.6	9.6	-2.5	5.7	12.0	8.5	100.0

(days)

Collection period for accounts receivable	54.3	36.3	56.9	33.3	37.2	45.2	61.7	98.6
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	238	108,436	4,433.5	40
Less than 20	199	31,277	1,326.5	39
20-99	36	x	x	2
100-499	3	x	x	1
500 and over	-	-	-	-

## 1987

Total	198	66,320	2,844.5	
Less than 20	160	19,544	843.7	
20-99	34	x	x	
100-499	4	x	x	
500 and over	-	-	-	

## SIC 5432 Floor Coverings, Wholesale

Establishments primarily engaged in wholesale dealing in floor coverings.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5433 - LINENS, DRAPERIES AND OTHER TEXTILE FURNISHINGS, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	40							
Low sales value (\$'000)	25	25	1,174	25	137	1,174	2,195	
High sales value (\$'000)	5,000	1,174	5,000	137	1,174	2,195	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	69.6	66.0	71.0	51.9	69.3	71.6	70.8	92.5
Purchases and materials	82.9	116.3	69.8	314.2	70.7	72.4	68.7	92.5
Closing inventory	36.0	69.6	22.9	263.2	25.0	18.0	25.1	92.5
Opening inventory	22.7	19.3	24.1	0.9	23.6	17.2	27.2	87.5
Wages, salaries, and benefits	10.8	9.9	11.1	15.7	8.6	9.6	11.8	92.5
Wages and benefits - direct	0.3	0.3	0.3	1.3	0.1	0.3	0.3	12.5
Wages and benefits - indirect	10.5	9.6	10.8	14.3	8.5	9.4	11.5	90.0
Occupancy expenses	3.1	2.6	3.3	2.4	2.7	2.9	3.5	97.5
Depreciation	0.7	0.6	0.7	1.6	0.4	0.6	0.8	87.5
Repairs and maintenance	0.1	0.1	--	0.1	0.1	0.1	--	20.0
Fuel and oil	-	-	-	-	-	-	-	-
Utilities	0.8	0.9	0.7	0.3	1.0	0.8	0.7	72.5
Rent	1.6	1.0	1.8	0.5	1.2	1.4	1.9	72.5
Financial expenses	2.8	3.6	2.5	1.4	4.1	1.7	2.8	95.0
Interest and bank charges	2.3	2.9	2.0	0.3	3.5	1.1	2.4	85.0
Professional fees	0.5	0.7	0.4	1.1	0.7	0.6	0.4	90.0
General expenses	2.2	2.7	2.0	2.2	2.8	2.4	1.8	92.5
Advertising	0.8	1.1	0.6	1.2	1.0	0.7	0.6	65.0
Delivery expenses	1.2	1.3	1.2	0.7	1.5	1.6	1.0	80.0
Insurance	0.2	0.3	0.2	0.3	0.3	0.2	0.2	55.0
Other expenses	7.0	8.9	6.2	13.4	7.9	5.8	6.4	100.0
Total expenses	95.5	93.8	96.1	86.8	95.4	94.0	97.0	100.0
Net profit/loss	4.5	6.2	3.9	13.2	4.6	6.0	3.0	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	88						
Sales	838.7	317.3	2,643.0	96.6	567.5	1,725.4	3,456.1
Expenses	792.7	296.9	2,508.4	81.2	541.5	1,598.3	3,314.8
Profit	46.0	20.4	134.7	15.4	26.0	127.1	141.4

## Non-Profitable:

Sales	494.8	71.5	2,607.5	71.5	-	1,884.3	3,330.7
Expenses	533.2	72.4	2,833.4	72.4	-	2,006.2	3,660.6
Loss	-38.4	-0.9	-225.9	-0.9	-	-122.0	-329.8

1987

## Profitable:

Sales	1,378.2	367.4	2,595.3	83.0	474.9	1,669.9	3,679.9
Expenses	1,312.1	346.6	2,474.7	69.1	451.6	1,600.3	3,499.5
Profit	66.0	20.7	120.6	13.9	23.3	69.6	180.4

## Non-Profitable:

Sales	533.4	338.5	2,145.3	72.6	460.2	1,954.2	2,336.4
Expenses	548.5	352.9	2,166.5	75.2	480.0	1,994.1	2,338.8
Loss	-15.1	-14.4	-21.2	-2.6	-19.8	-39.9	-2.5

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	36							
Low sales value (\$'000)	25	25	1,277	25	338	1,277	2,330	
High sales value (\$'000)	5,000	1,277	5,000	338	1,277	2,330	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>548.5</b>	<b>221.0</b>	<b>1,435.3</b>	<b>76.2</b>	<b>464.6</b>	<b>867.8</b>	<b>1,934.1</b>	<b>100.0</b>
Total current assets	451.8	198.0	1,139.0	63.9	423.4	757.7	1,474.3	100.0
Accounts receivable	166.2	91.6	368.2	57.0	149.8	252.1	470.3	100.0
Closing inventory	241.3	91.2	647.7	5.4	235.6	341.8	916.6	91.7
Other current assets	44.2	15.0	123.0	1.4	37.9	163.6	87.3	83.3
Net fixed assets	17.2	5.6	48.5	3.9	8.5	21.9	71.9	100.0
Other assets and adjustments	79.5	17.4	247.6	8.3	32.6	88.1	387.8	91.7
<b>Total liabilities</b>	<b>459.5</b>	<b>180.7</b>	<b>1,214.4</b>	<b>40.4</b>	<b>416.7</b>	<b>724.1</b>	<b>1,645.5</b>	<b>100.0</b>
Total current liabilities	318.3	97.0	917.6	7.8	247.0	536.9	1,252.3	100.0
Current bank loans	176.7	48.1	525.1	0.2	128.5	308.8	715.2	75.0
Other current liabilities	141.6	48.9	392.5	7.5	118.5	228.1	537.0	100.0
Long-term bank loans	-	-	-	-	-	-	-	-
Other liabilities and adjustments	141.1	83.7	296.8	32.5	169.6	187.2	393.1	97.2
<b>Total equity</b>	<b>88.9</b>	<b>40.2</b>	<b>220.8</b>	<b>35.7</b>	<b>47.8</b>	<b>143.7</b>	<b>288.6</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.4	2.0	1.2	8.1	1.7	1.4	1.1	100.0
Debt to equity	5.1	4.4	5.4	1.1	8.7	5.0	5.7	100.0
Interest coverage	2.8	2.8	2.8	4.8	2.5	6.1	2.0	88.9
Debt ratio	0.8	0.8	0.8	0.5	0.8	0.8	0.8	100.0
Sales to equity	11.8	10.2	12.6	4.4	17.4	13.3	12.3	100.0
Sales to closing inventories	4.3	4.5	4.2	29.4	3.5	5.5	3.8	91.7

(percent)

Current debt to equity	357.8	240.9	415.5	22.0	515.8	373.6	433.8	100.0
Operating profit on equity	50.8	57.2	47.7	29.7	91.7	79.2	33.9	100.0
Net fixed assets to equity	19.3	14.0	21.9	11.0	17.8	15.2	24.9	100.0
Gross margin	19.2	22.6	17.9	22.2	22.7	19.3	17.2	100.0
Return on total assets	12.7	15.9	11.4	17.5	15.4	15.6	9.7	100.0

(days)

Collection period for accounts receivable	57.6	81.1	48.2	130.0	65.4	48.0	48.3	100.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	176	51,503	2,046.7	3
Less than 20	153	18,857	733.8	4
20-99	21	x	x	2
100-499	2	x	x	1
500 and over	-	-	-	-

## 1987

Total	173	40,432	1,724.7	
Less than 20	149	15,498	632.5	
20-99	23	x	x	
100-499	1	x	x	
500 and over	-	-	-	

## SIC 5433 Linens, Draperies and Other Textile Furnishings, Wholesale

Establishments primarily engaged in wholesale dealing in household linens, draperies and other textile household furnishings.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5439 - OTHER HOUSEHOLD FURNISHINGS, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	70							
Low sales value (\$'000)	25	25	370	25	116	370	1,124	
High sales value (\$'000)	5,000	370	5,000	116	370	1,124	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	62.5	47.7	65.3	57.4	45.7	63.9	65.9	87.1
Purchases and materials	66.6	68.1	66.4	151.2	51.3	65.8	66.6	87.1
Closing inventory	21.3	31.4	19.4	100.6	17.5	13.9	21.8	74.3
Opening inventory	17.1	11.0	18.3	6.7	11.9	12.0	21.1	72.9
Wages, salaries, and benefits	16.1	24.0	14.6	35.7	21.7	16.2	13.9	91.4
Wages and benefits - direct	2.7	1.9	2.9	4.9	1.4	1.7	3.4	24.3
Wages and benefits - indirect	13.4	22.1	11.7	30.8	20.3	14.5	10.4	85.7
Occupancy expenses	4.5	5.8	4.3	11.7	4.6	5.4	3.8	92.9
Depreciation	0.9	1.2	0.8	3.0	0.9	0.9	0.8	82.9
Repairs and maintenance	0.6	0.1	0.7	--	0.1	0.7	0.6	42.9
Fuel and oil	-	-	-	-	-	-	-	-
Utilities	1.2	2.2	1.1	5.3	1.6	1.0	1.1	84.3
Rent	1.8	2.2	1.7	3.4	2.0	2.7	1.2	61.4
Financial expenses	1.8	2.7	1.6	3.4	2.5	2.2	1.4	97.1
Interest and bank charges	1.0	1.9	0.9	2.3	1.8	1.3	0.7	80.0
Professional fees	0.8	0.7	0.8	1.1	0.7	0.9	0.7	91.4
General expenses	2.7	4.6	2.4	5.6	4.4	2.1	2.5	90.0
Advertising	1.2	2.3	1.0	1.9	2.3	0.8	1.0	72.9
Delivery expenses	1.1	1.8	0.9	2.9	1.6	1.0	0.9	62.9
Insurance	0.5	0.6	0.5	0.8	0.5	0.3	0.6	71.4
Other expenses	8.9	12.7	8.1	13.1	12.6	5.2	9.4	100.0
Total expenses	96.5	97.5	96.3	126.8	91.6	95.1	96.9	100.0
Net profit/loss	3.5	2.5	3.7	-26.8	8.4	4.9	3.1	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

## 1989

## Profitable:

Percent of businesses	76							
Sales	520.8	161.3	1,100.8	58.7	203.7	655.3	2,048.8	
Expenses	484.3	143.6	1,033.7	48.3	183.1	614.8	1,924.9	
Profit	36.6	17.7	67.1	10.5	20.6	40.5	123.9	

## Non-Profitable:

Sales	701.1	133.8	1,270.5	86.2	227.1	738.1	1,422.6	
Expenses	729.6	178.6	1,282.8	150.1	234.5	755.8	1,433.2	
Loss	-28.5	-44.8	-12.2	-63.8	-7.4	-17.7	-10.7	

## 1987

## Profitable:

Sales	503.5	92.8	1,147.2	61.9	188.3	675.1	1,855.7	
Expenses	462.3	78.7	1,063.3	52.4	159.9	630.2	1,713.4	
Profit	41.3	14.1	83.9	9.5	28.4	44.9	142.3	

## Non-Profitable:

Sales	461.0	134.4	1,843.4	53.9	247.4	1,047.8	2,221.6	
Expenses	486.5	151.7	1,903.7	61.3	278.7	1,073.2	2,298.5	
Loss	-25.6	-17.4	-60.3	-7.4	-31.3	-25.3	-76.9	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	49							
Low sales value (\$'000)	25	25	537	25	173	537	1,251	
High sales value (\$'000)	5,000	537	5,000	173	537	1,251	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>452.8</b>	<b>199.9</b>	<b>966.5</b>	<b>263.2</b>	<b>129.1</b>	<b>547.4</b>	<b>1,040.9</b>	<b>100.0</b>
Total current assets	366.6	171.5	762.9	211.4	126.9	445.2	819.4	100.0
Accounts receivable	74.9	32.3	161.3	27.6	37.5	13.4	187.5	63.3
Closing inventory	191.3	99.4	378.1	151.2	41.5	181.4	413.0	77.6
Other current assets	100.3	39.7	223.5	32.5	47.8	250.2	218.7	89.8
Net fixed assets	77.0	27.3	177.9	50.6	1.2	91.5	193.3	87.8
Other assets and adjustments	9.1	1.0	25.5	1.1	0.8	10.6	28.2	81.6
<b>Total liabilities</b>	<b>258.2</b>	<b>143.2</b>	<b>491.8</b>	<b>201.4</b>	<b>78.1</b>	<b>371.6</b>	<b>513.1</b>	<b>100.0</b>
Total current liabilities	212.1	127.4	384.1	195.7	51.0	277.7	403.0	100.0
Current bank loans	106.5	61.0	199.0	99.9	17.5	176.8	202.9	51.0
Other current liabilities	105.5	66.3	185.1	95.7	33.4	100.8	200.0	100.0
Long-term bank loans	0.1	--	0.4	--	--	--	0.5	4.1
Other liabilities and adjustments	45.9	15.8	107.1	5.6	27.1	93.8	109.5	85.7
<b>Total equity</b>	<b>194.5</b>	<b>56.6</b>	<b>474.6</b>	<b>61.8</b>	<b>50.9</b>	<b>175.7</b>	<b>527.7</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.7	1.3	1.9	1.0	2.4	1.6	2.0	100.0
Debt to equity	1.3	2.5	1.0	3.2	1.5	2.1	0.9	100.0
Interest coverage	3.6	-4.2	6.6	-19.3	10.8	8.3	6.5	79.6
Debt ratio	0.5	0.7	0.5	0.7	0.6	0.6	0.4	100.0
Sales to equity	3.7	3.4	3.7	1.6	5.8	5.6	3.6	100.0
Sales to closing inventories	3.7	1.9	4.7	0.6	7.2	5.4	4.6	77.6

(percent)

Current debt to equity	109.0	224.8	80.9	316.5	100.2	157.9	76.3	100.0
Operating profit on equity	7.8	-22.0	15.0	-74.5	49.2	25.0	14.4	100.0
Net fixed assets to equity	39.5	48.2	37.4	81.9	2.5	52.1	36.6	87.8
Gross margin	18.9	14.1	20.0	-14.5	25.2	28.6	19.2	100.0
Return on total assets	4.6	-5.0	8.7	-16.6	21.4	9.1	8.6	100.0

(days)

Collection period for accounts receivable	37.7	60.0	32.7	97.1	45.6	4.9	35.3	63.3
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	261	38,480	1,600.9	25
Less than 20	243	19,451	815.8	26
20-99	18	19,029	785.1	1
100-499	-	-	-	-
500 and over	-	-	-	-
<b>1987</b>				
Total	236	27,503	1,204.7	
Less than 20	217	14,228	613.1	
20-99	19	13,275	591.6	
100-499	-	-	-	
500 and over	-	-	-	

## SIC 5439 Other Household Furnishings, Wholesale

Establishments primarily engaged in wholesale dealing in household furnishings not elsewhere classified or in any combination of goods classified in the above industries with none predominating. Establishments primarily engaged in wholesaling electric lamps are classified in <5741 - Electrical Wiring Supplies and Electrical Construction Material, Wholesale>. Establishments primarily engaged in wholesale dealing in motor vehicles and motor vehicle parts and accessories, including tires.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5511 - AUTOMOBILES, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	83							
Low sales value (\$'000)	25	25	1,300	25	422	1,300	2,162	
High sales value (\$'000)	5,000	1,300	5,000	422	1,300	2,162	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	85.9	81.5	88.0	73.0	83.1	85.3	89.4	92.8
Purchases and materials	84.3	76.9	87.8	74.1	77.4	85.6	88.9	94.0
Closing inventory	8.1	4.4	9.8	6.4	4.1	8.6	10.4	81.9
Opening inventory	9.7	9.0	10.0	5.3	9.7	8.3	10.9	71.1
Wages, salaries, and benefits	5.7	6.7	5.2	8.1	6.4	6.7	4.5	89.2
Wages and benefits - direct	0.7	1.4	0.3	4.5	0.8	0.3	0.4	14.5
Wages and benefits - indirect	5.0	5.3	4.9	3.7	5.6	6.4	4.1	83.1
Occupancy expenses	2.1	1.8	2.3	3.5	1.5	2.7	2.1	90.4
Depreciation	0.3	0.2	0.3	0.2	0.2	0.4	0.2	71.1
Repairs and maintenance	0.9	0.3	1.1	1.3	0.2	1.0	1.2	45.8
Fuel and oil	0.1	0.1	--	0.4	--	0.1	--	15.7
Utilities	0.5	0.5	0.5	0.7	0.4	0.6	0.4	72.3
Rent	0.5	0.6	0.4	0.7	0.6	0.5	0.3	50.6
Financial expenses	1.1	1.1	1.1	2.1	0.9	1.2	1.0	97.6
Interest and bank charges	0.8	0.8	0.8	1.6	0.7	0.7	0.9	89.2
Professional fees	0.3	0.2	0.3	0.5	0.2	0.5	0.1	81.9
General expenses	1.1	1.6	0.8	3.1	1.4	1.3	0.5	92.8
Advertising	0.5	0.9	0.4	1.9	0.7	0.6	0.2	83.1
Delivery expenses	0.3	0.4	0.2	0.6	0.3	0.4	0.1	45.8
Insurance	0.2	0.4	0.2	0.5	0.3	0.3	0.1	69.9
Other expenses	2.9	4.6	2.1	5.9	4.4	2.7	1.7	100.0
Total expenses	98.8	97.3	99.5	95.7	97.5	99.9	99.2	100.0
Net profit/loss	1.2	2.7	0.5	4.3	2.5	0.1	0.8	96.4

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	61							
Sales	953.8	336.6	2,666.7	128.9	664.9	1,609.3	3,111.2	
Expenses	918.8	307.3	2,615.6	118.4	606.0	1,552.5	3,062.6	
Profit	35.0	29.3	-51.0	10.5	58.9	56.8	48.6	

## Non-Profitable:

Sales	985.1	566.3	1,938.6	132.4	816.1	1,602.8	2,792.4	
Expenses	1,003.0	578.3	1,970.1	138.2	831.6	1,627.3	2,841.5	
Loss	-17.9	-12.0	-31.5	-5.8	-15.5	-24.5	-49.1	

1987

## Profitable:

Sales	1,143.4	495.5	2,440.1	178.3	850.5	1,784.7	3,113.0	
Expenses	1,101.7	475.4	2,355.2	166.3	821.3	1,752.4	2,973.9	
Profit	41.7	20.1	85.0	12.0	29.2	32.3	139.1	

## Non-Profitable:

Sales	718.4	226.7	2,269.9	112.4	659.9	2,070.9	2,892.6	
Expenses	741.4	241.5	2,318.7	116.5	715.6	2,117.1	2,949.6	
Loss	-23.0	-14.9	-48.8	-4.1	-55.7	-46.2	-57.0	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	50							
Low sales value (\$'000)	25	25	1,375	25	793	1,375	2,202	
High sales value (\$'000)	5,000	1,375	5,000	793	1,375	2,202	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>225.9</b>	<b>87.2</b>	<b>581.6</b>	<b>25.1</b>	<b>335.0</b>	<b>485.1</b>	<b>654.7</b>	<b>100.0</b>
Total current assets	168.3	57.5	452.6	16.2	222.3	349.0	530.9	100.0
Accounts receivable	17.8	6.7	46.3	3.8	18.3	45.4	47.0	72.0
Closing inventory	103.0	18.9	318.8	7.6	63.8	211.8	399.7	86.0
Other current assets	47.4	31.8	87.4	4.7	140.1	91.7	84.1	90.0
Net fixed assets	44.3	19.6	107.4	1.6	91.6	96.8	115.5	80.0
Other assets and adjustments	13.2	10.0	21.5	7.2	21.0	39.2	8.1	74.0
<b>Total liabilities</b>	<b>144.2</b>	<b>40.8</b>	<b>409.6</b>	<b>12.9</b>	<b>151.9</b>	<b>309.7</b>	<b>485.2</b>	<b>100.0</b>
Total current liabilities	114.0	28.5	333.4	10.7	99.6	218.5	420.4	100.0
Current bank loans	30.2	6.8	90.5	1.6	27.3	103.2	80.8	70.0
Other current liabilities	83.7	21.7	242.9	9.0	72.3	115.2	339.5	100.0
Long-term bank loans	-	-	-	-	-	-	-	-
Other liabilities and adjustments	30.1	12.2	76.1	2.2	52.2	91.2	64.7	78.0
<b>Total equity</b>	<b>81.6</b>	<b>46.4</b>	<b>172.0</b>	<b>12.1</b>	<b>183.1</b>	<b>175.4</b>	<b>169.4</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.4	2.0	1.3	1.5	2.2	1.5	1.2	100.0
Debt to equity	1.7	0.8	2.3	1.0	0.8	1.7	2.8	100.0
Interest coverage	1.7	2.2	1.5	0.2	2.9	1.2	1.5	92.0
Debt ratio	0.6	0.4	0.7	0.5	0.4	0.6	0.7	100.0
Sales to equity	13.2	10.9	14.8	29.4	6.0	9.5	19.0	100.0
Sales to closing inventories	10.4	26.8	8.0	46.6	17.2	7.8	8.0	86.0

(percent)

Current debt to equity	139.6	61.4	193.8	87.9	54.4	124.5	248.0	100.0
Operating profit on equity	9.6	13.3	7.1	-10.6	19.6	2.1	10.9	96.0
Net fixed assets to equity	54.2	42.3	62.4	13.4	50.0	55.1	68.1	80.0
Gross margin	8.1	9.1	7.6	3.7	16.1	10.3	6.5	100.0
Return on total assets	8.1	12.8	6.3	1.6	16.2	3.9	7.6	100.0

(days)

Collection period for accounts receivable	6.0	4.8	6.6	3.9	6.0	9.9	5.3	72.0
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EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	294	168,146	5,853.7	13
Less than 20	264	25,517	921.7	15
20-99	22	27,025	946.0	2
100-499	4	x	x	-
500 and over	4	x	x	-
<b>1987</b>				
Total	307	132,301	5,348.2	
Less than 20	279	23,301	945.7	
20-99	20	22,414	899.0	
100-499	4	x	x	
500 and over	4	x	x	

SIC 5511 Automobiles, Wholesale

Establishments primarily engaged in wholesale dealing in new and used automobiles.

Symbols: -- amount too small to be expressed  
 - nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5512 - TRUCKS AND BUSES, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	177							
Low sales value (\$'000)	25	25	661	25	242	661	1,516	
High sales value (\$'000)	5,000	661	5,000	242	661	1,516	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	61.7	52.2	64.1	45.7	55.7	54.2	70.0	93.8
Purchases and materials	66.4	62.0	67.6	42.9	72.4	57.0	73.8	92.7
Closing inventory	16.0	19.4	15.1	9.6	24.6	11.0	17.5	83.1
Opening inventory	11.2	9.5	11.6	12.4	7.9	8.1	13.7	76.3
Wages, salaries, and benefits	16.8	18.2	16.4	13.4	20.7	19.9	14.4	93.8
Wages and benefits - direct	4.0	6.3	3.4	5.0	7.1	3.9	3.2	32.2
Wages and benefits - indirect	12.7	11.8	13.0	8.4	13.7	15.9	11.2	90.4
Occupancy expenses	5.9	8.5	5.2	9.3	8.1	7.8	3.6	97.2
Depreciation	1.4	2.0	1.2	1.8	2.1	1.7	1.0	88.1
Repairs and maintenance	0.7	1.2	0.5	1.2	1.2	0.7	0.4	70.6
Fuel and oil	0.5	0.5	0.5	1.1	0.2	1.2	0.1	19.8
Utilities	1.2	1.4	1.1	1.3	1.4	1.6	0.8	87.0
Rent	2.1	3.4	1.8	3.8	3.1	2.6	1.3	75.7
Financial expenses	2.1	2.8	1.9	2.6	2.9	1.8	2.0	96.6
Interest and bank charges	1.5	1.7	1.5	1.6	1.8	1.4	1.5	87.0
Professional fees	0.6	1.1	0.4	1.1	1.1	0.4	0.5	92.1
General expenses	1.9	2.9	1.7	3.4	2.7	2.2	1.3	95.5
Advertising	0.8	0.8	0.8	1.1	0.7	1.1	0.6	81.9
Delivery expenses	0.6	1.2	0.4	1.1	1.2	0.4	0.4	54.2
Insurance	0.6	0.9	0.5	1.2	0.8	0.7	0.3	78.5
Other expenses	8.4	9.6	8.1	11.9	8.3	10.8	6.5	99.4
Total expenses	96.7	94.1	97.4	86.2	98.4	96.7	97.8	100.0
Net profit/loss	3.3	5.9	2.6	13.8	1.6	3.3	2.2	98.3

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	71							
Sales	752.7	204.8	1,724.4	138.3	341.6	952.9	3,068.6	
Expenses	710.2	180.7	1,649.3	111.9	322.2	897.9	2,958.2	
Profit	42.5	24.1	75.2	26.4	19.4	55.0	110.4	

## Non-Profitable:

Sales	521.7	206.5	1,412.4	66.2	380.6	881.3	2,702.2	
Expenses	538.9	214.4	1,456.0	71.7	391.4	908.4	2,785.8	
Loss	-17.2	-7.9	-43.6	-5.5	-10.8	-27.1	-83.6	

1987

## Profitable:

Sales	881.6	233.8	1,826.9	84.0	399.2	1,018.1	2,403.4	
Expenses	837.6	209.8	1,753.8	62.9	371.9	950.9	2,325.9	
Profit	44.0	24.1	73.2	21.2	27.3	67.2	77.4	

## Non-Profitable:

Sales	441.2	200.4	1,623.0	124.5	407.0	955.8	2,592.3	
Expenses	460.0	212.7	1,673.3	135.3	423.6	999.4	2,652.3	
Loss	-18.8	-12.3	-50.3	-10.8	-16.6	-43.6	-60.1	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	120							
Low sales value (\$'000)	25	25	839	25	339	839	1,685	
High sales value (\$'000)	5,000	839	5,000	339	839	1,685	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>552.6</b>	<b>172.9</b>	<b>927.4</b>	<b>110.7</b>	<b>267.5</b>	<b>397.3</b>	<b>1,558.9</b>	<b>100.0</b>
Total current assets	421.5	97.7	741.2	44.3	178.8	310.0	1,254.9	100.0
Accounts receivable	116.5	27.9	203.9	14.4	48.4	138.7	281.7	96.7
Closing inventory	224.7	37.1	409.9	10.5	77.5	122.4	752.5	85.0
Other current assets	80.2	32.6	127.2	19.3	52.8	48.8	220.6	84.2
Net fixed assets	100.4	53.2	147.1	40.9	72.0	48.6	264.4	89.2
Other assets and adjustments	30.5	21.9	39.0	25.4	16.6	38.6	39.6	84.2
<b>Total liabilities</b>	<b>355.5</b>	<b>102.3</b>	<b>605.5</b>	<b>59.1</b>	<b>167.9</b>	<b>256.6</b>	<b>1,021.2</b>	<b>100.0</b>
Total current liabilities	247.9	59.5	433.9	31.6	101.8	196.3	717.0	100.0
Current bank loans	69.2	19.2	118.6	6.2	39.0	52.5	197.4	60.0
Other current liabilities	178.6	40.2	315.2	25.3	62.7	143.8	519.5	100.0
Long-term bank loans	13.0	12.0	14.0	14.9	7.6	1.2	29.4	16.7
Other liabilities and adjustments	94.5	30.7	157.5	12.5	58.4	59.0	274.8	82.5
<b>Total equity</b>	<b>197.0</b>	<b>70.6</b>	<b>321.8</b>	<b>51.5</b>	<b>99.5</b>	<b>140.7</b>	<b>537.6</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.7	1.6	1.7	1.4	1.7	1.5	1.7	100.0
Debt to equity	1.8	1.4	1.8	1.1	1.6	1.8	1.8	100.0
Interest coverage	2.8	2.0	3.0	2.1	2.0	4.9	2.6	89.2
Debt ratio	0.6	0.5	0.6	0.5	0.6	0.6	0.6	100.0
Sales to equity	6.2	4.6	6.6	3.6	5.4	7.1	6.4	100.0
Sales to closing inventories	5.4	8.9	5.1	18.1	7.0	8.1	4.6	85.0

(percent)

Current debt to equity	125.8	84.2	134.8	61.3	102.3	139.4	133.3	100.0
Operating profit on equity	16.8	11.2	18.0	10.1	12.1	27.4	15.1	97.5
Net fixed assets to equity	50.9	75.4	45.7	79.3	72.3	34.5	49.1	89.2
Gross margin	18.4	29.8	16.6	27.0	31.3	22.1	14.8	100.0
Return on total assets	9.1	8.7	9.2	8.9	8.6	12.1	8.3	100.0

(days)

Collection period for accounts receivable	34.4	30.8	34.9	27.6	32.6	50.5	29.5	96.7
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	<b>674</b>	<b>326,329</b>	<b>11,624.6</b>	<b>53</b>
Less than 20	522	72,920	2,596.9	51
20-99	132	168,918	6,006.4	1
100-499	19	x	x	3
500 and over	1	x	x	-
<b>1987</b>				
<b>Total</b>	<b>621</b>	<b>249,586</b>	<b>10,191.5</b>	
Less than 20	471	50,010	2,059.7	
20-99	133	132,827	5,483.1	
100-499	16	x	x	
500 and over	1	x	x	

## SIC 5512 Trucks and Buses, Wholesale

Establishments primarily engaged in wholesale dealing in new and used trucks and buses. Establishments primarily engaged in the repair of these vehicles are included in this industry.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5519 - OTHER MOTOR VEHICLES AND TRAILERS, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	54							
Low sales value (\$'000)	25	25	767	25	232	767	1,342	
High sales value (\$'000)	5,000	767	5,000	232	767	1,342	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	71.7	64.4	73.8	64.9	64.3	73.8	73.9	100.0
Purchases and materials	76.2	63.4	80.0	46.5	67.6	79.4	80.6	100.0
Closing inventory	18.9	32.9	14.8	12.1	38.1	13.5	16.1	88.9
Opening inventory	14.3	33.9	8.6	30.5	34.8	7.9	9.4	75.9
Wages, salaries, and benefits	13.6	18.3	12.2	14.2	19.4	12.9	11.4	92.6
Wages and benefits - direct	5.5	7.2	5.1	0.2	8.9	5.8	4.3	33.3
Wages and benefits - indirect	8.0	11.2	7.1	14.0	10.5	7.1	7.1	88.9
Occupancy expenses	4.6	5.9	4.2	7.9	5.4	3.2	5.3	98.1
Depreciation	1.5	1.6	1.5	2.5	1.4	0.6	2.4	85.2
Repairs and maintenance	0.7	0.8	0.6	0.9	0.8	0.5	0.8	74.1
Fuel and oil	0.1	0.1	--	0.6	--	--	0.1	7.4
Utilities	1.0	1.8	0.8	1.1	1.9	0.8	0.8	85.2
Rent	1.4	1.6	1.3	3.0	1.2	1.3	1.3	66.7
Financial expenses	1.8	2.1	1.7	1.4	2.3	0.7	2.7	98.1
Interest and bank charges	1.4	1.3	1.4	0.6	1.5	0.4	2.3	85.2
Professional fees	0.4	0.7	0.3	0.8	0.7	0.3	0.4	92.6
General expenses	2.1	2.8	1.8	2.0	3.0	1.6	2.1	96.3
Advertising	0.8	1.0	0.8	0.5	1.1	0.7	0.8	83.3
Delivery expenses	0.8	1.4	0.6	1.1	1.5	0.2	0.9	57.4
Insurance	0.5	0.4	0.5	0.4	0.4	0.6	0.3	70.4
Other expenses	4.4	4.9	4.2	3.5	5.3	4.9	3.6	100.0
Total expenses	98.1	98.4	98.0	93.9	99.6	97.1	99.0	100.0
Net profit/loss	1.9	1.6	2.0	6.1	0.4	2.9	1.0	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	74							
Sales	848.9	355.5	1,402.2	138.8	503.6	1,043.8	2,579.0	
Expenses	807.8	325.8	1,348.3	111.0	472.7	999.8	2,492.4	
Profit	41.1	29.7	53.9	27.8	30.9	44.0	86.6	

## Non-Profitable:

Sales	697.0	246.3	1,591.3	107.6	464.6	1,370.9	1,791.9	
Expenses	720.3	270.4	1,613.0	115.9	513.8	1,376.1	1,828.6	
Loss	-23.3	-24.2	-21.7	-8.3	-49.2	-5.2	-36.6	

1987

## Profitable:

Sales	1,524.6	372.2	2,356.3	117.0	500.5	1,028.3	2,817.6	
Expenses	1,436.6	338.4	2,229.1	64.6	476.2	959.6	2,670.1	
Profit	88.0	33.7	127.2	52.4	24.3	68.8	147.5	

## Non-Profitable:

Sales	177.0	156.7	905.1	73.5	431.6	905.1	-	
Expenses	194.9	175.0	909.5	92.9	446.1	909.5	-	
Loss	-17.9	-18.3	-4.4	-19.4	-14.5	-4.4	-	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	42							
Low sales value (\$'000)	25	25	925	25	346	925	1,630	
High sales value (\$'000)	5,000	925	5,000	346	925	1,630	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>380.7</b>	<b>272.9</b>	<b>566.3</b>	<b>233.2</b>	<b>326.4</b>	<b>349.4</b>	<b>1,184.1</b>	<b>100.0</b>
Total current assets	328.4	248.9	465.4	212.3	298.2	306.1	919.2	100.0
Accounts receivable	82.2	41.3	152.7	38.6	44.9	83.4	350.1	100.0
Closing inventory	144.5	127.5	173.7	57.0	222.4	141.4	265.6	88.1
Other current assets	101.7	80.1	138.9	116.7	30.8	81.1	303.3	97.6
Net fixed assets	48.4	21.9	94.1	20.2	24.3	35.5	260.9	100.0
Other assets and adjustments	3.7	2.0	6.8	0.6	3.8	7.8	3.9	78.6
<b>Total liabilities</b>	<b>228.5</b>	<b>159.0</b>	<b>348.2</b>	<b>85.3</b>	<b>258.2</b>	<b>181.1</b>	<b>824.1</b>	<b>100.0</b>
Total current liabilities	144.5	72.8	267.9	25.5	136.5	130.3	660.0	100.0
Current bank loans	49.0	25.2	90.0	11.8	43.3	48.4	208.5	54.8
Other current liabilities	95.4	47.5	177.9	13.6	93.1	81.9	451.4	100.0
Long-term bank loans	2.5	2.0	3.2	0.5	4.1	—	12.4	23.8
Other liabilities and adjustments	81.4	84.0	76.9	59.2	117.4	50.7	151.6	88.1
<b>Total equity</b>	<b>152.2</b>	<b>113.9</b>	<b>218.1</b>	<b>147.9</b>	<b>68.2</b>	<b>168.3</b>	<b>360.0</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	2.2	3.4	1.7	8.3	2.1	2.3	1.3	100.0
Debt to equity	1.5	1.3	1.5	0.5	3.7	1.0	2.2	100.0
Interest coverage	2.2	0.8	2.6	-11.0	3.2	9.7	1.3	83.3
Debt ratio	0.6	0.5	0.6	0.3	0.7	0.5	0.6	100.0
Sales to equity	5.4	3.2	7.4	1.1	9.4	7.2	7.7	100.0
Sales to closing inventories	5.7	2.9	9.3	2.9	2.9	8.5	10.4	88.1

(percent)

Current debt to equity	94.9	63.9	122.8	17.2	200.0	77.4	183.3	100.0
Operating profit on equity	8.7	-0.3	16.9	-8.6	23.7	24.2	7.2	100.0
Net fixed assets to equity	31.8	19.2	43.1	13.6	35.6	21.1	72.4	100.0
Gross margin	14.6	17.2	13.6	7.4	20.6	11.6	16.2	100.0
Return on total assets	6.3	1.1	10.5	-5.0	7.1	12.9	8.5	100.0

(days)

Collection period for accounts receivable	36.1	40.3	34.4	82.8	25.3	25.0	45.9	100.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	131	49,082	1,750.7	25
Less than 20	107	8,490	321.1	25
20-99	20	x	x	1
100-499	4	x	x	1
500 and over	-	-	-	-
<b>1987</b>				
Total	106	40,057	1,637.2	
Less than 20	82	5,395	231.4	
20-99	19	x	x	
100-499	5	x	x	
500 and over	-	-	-	

## SIC 5519 Other Motor Vehicles and Trailers, Wholesale

Establishments primarily engaged in wholesale dealing in other motor vehicles not elsewhere classified including trailers. Establishments primarily engaged in wholesale dealing in special purpose tractors are not classified here but rather to their respective industries; farm and garden tractors to <5711 - Farm Machinery, Equipment and Supplies, Wholesale>; construction tractors (bulldozers) to <5721 - Construction and Forestry Machinery, Equipment and Supplies, Wholesale> and industrial tractors to <5731 - Industrial Machinery, Equipment and Supplies, Wholesale>. Establishments primarily engaged in wholesaling mobile homes (house trailers) are classified in <5999 - Other Products n.e.c., Wholesale>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5521 - TIRES AND TUBES, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	126							
Low sales value (\$'000)	25	25	1,294	25	346	1,294	2,385	
High sales value (\$'000)	5,000	1,294	5,000	346	1,294	2,385	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	69.0	54.1	73.3	45.8	55.9	68.4	74.7	92.9
Purchases and materials	68.8	56.0	72.5	44.5	58.3	70.7	73.0	92.9
Closing inventory	15.3	12.8	16.0	4.3	14.6	20.6	14.6	77.0
Opening inventory	15.5	11.0	16.8	5.6	12.1	18.3	16.3	75.4
Wages, salaries, and benefits	14.1	19.5	12.6	13.7	20.7	13.9	12.2	92.9
Wages and benefits - direct	3.2	3.4	3.2	1.6	3.8	2.3	3.4	26.2
Wages and benefits - indirect	10.9	16.1	9.4	12.1	16.9	11.7	8.8	88.9
Occupancy expenses	4.4	6.9	3.6	11.2	6.1	3.9	3.6	97.6
Depreciation	1.4	2.1	1.2	4.4	1.6	1.4	1.2	92.9
Repairs and maintenance	0.6	0.8	0.5	0.8	0.8	0.4	0.6	69.8
Fuel and oil	0.2	0.7	--	2.8	0.3	--	--	15.9
Utilities	1.0	1.2	0.9	2.0	1.0	0.9	0.9	85.7
Rent	1.2	2.2	1.0	1.2	2.4	1.1	0.9	67.5
Financial expenses	2.0	2.7	1.7	3.4	2.6	1.7	1.7	93.7
Interest and bank charges	1.5	1.9	1.4	2.4	1.9	1.4	1.4	84.9
Professional fees	0.4	0.8	0.3	1.0	0.8	0.3	0.3	89.7
General expenses	2.5	3.7	2.1	7.8	2.9	2.6	2.0	91.3
Advertising	0.8	1.2	0.7	1.3	1.1	0.8	0.6	74.6
Delivery expenses	1.2	1.9	1.0	5.7	1.1	1.4	0.9	69.0
Insurance	0.5	0.7	0.4	0.8	0.7	0.4	0.4	76.2
Other expenses	5.1	5.4	5.1	8.0	4.8	7.6	4.3	100.0
Total expenses	97.1	92.4	98.4	89.9	92.9	98.0	98.5	100.0
Net profit/loss	2.9	7.6	1.6	10.1	7.1	2.0	1.5	99.2

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	67							
Sales	1,058.8	349.3	2,718.4	119.6	654.1	1,723.0	3,382.3	
Expenses	993.5	301.1	2,613.1	95.2	574.5	1,646.4	3,257.8	
Profit	65.3	48.1	105.3	24.4	79.6	76.5	124.5	

## Non-Profitable:

Sales	1,310.7	393.8	3,192.8	83.1	735.3	1,740.1	3,837.7	
Expenses	1,358.7	420.0	3,285.6	109.6	761.3	1,832.4	3,930.7	
Loss	-48.0	-26.2	-92.8	-26.4	-26.0	-92.3	-93.0	

1987

## Profitable:

Sales	1,325.4	543.2	2,289.9	120.5	846.0	1,817.8	3,208.0	
Expenses	1,283.0	524.0	2,218.9	112.5	818.9	1,756.4	3,118.3	
Profit	42.4	19.2	71.0	8.0	27.1	61.4	89.6	

## Non-Profitable:

Sales	361.0	252.2	2,537.6	103.8	731.3	1,881.9	3,653.3	
Expenses	386.4	277.1	2,570.9	114.4	802.8	1,908.2	3,698.4	
Loss	-25.4	-25.0	-33.3	-10.6	-71.5	-26.3	-45.1	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	114							
Low sales value (\$'000)	25	25	1,410	25	508	1,410	2,521	
High sales value (\$'000)	5,000	1,410	5,000	508	1,410	2,521	5,000	

## BALANCE SHEET

(thousands of dollars)

<b>Total assets</b>	<b>897.3</b>	<b>354.0</b>	<b>1,856.5</b>	<b>253.0</b>	<b>474.3</b>	<b>1,005.3</b>	<b>2,221.2</b>	<b>100.0</b>
Total current assets	574.1	247.7	1,150.5	131.5	386.1	810.9	1,295.9	100.0
Accounts receivable	155.4	43.4	353.3	15.1	77.0	194.6	421.4	93.9
Closing inventory	222.9	76.3	481.8	31.6	129.5	405.8	514.4	79.8
Other current assets	195.7	128.0	315.2	84.7	179.5	210.3	360.1	81.6
Net fixed assets	168.1	67.9	345.1	70.3	65.1	111.8	445.1	96.5
Other assets and adjustments	154.9	38.3	360.8	51.2	23.0	82.5	480.0	80.7
<b>Total liabilities</b>	<b>538.9</b>	<b>205.2</b>	<b>1,128.1</b>	<b>168.8</b>	<b>248.5</b>	<b>710.6</b>	<b>1,307.0</b>	<b>100.0</b>
Total current liabilities	411.4	142.0	887.1	99.3	192.9	636.1	994.7	100.0
Current bank loans	77.8	31.6	159.4	25.7	38.6	180.3	150.5	61.4
Other current liabilities	333.6	110.4	727.7	73.5	154.3	455.7	844.2	100.0
Long-term bank loans	53.3	1.9	144.3	--	4.0	1.4	205.4	19.3
Other liabilities and adjustments	74.0	61.2	96.6	69.4	51.4	73.0	106.8	86.8
<b>Total equity</b>	<b>358.3</b>	<b>148.8</b>	<b>728.3</b>	<b>84.2</b>	<b>225.8</b>	<b>294.7</b>	<b>914.1</b>	<b>100.0</b>

## FINANCIAL RATIOS

(times)

Current ratio	1.3	1.7	1.2	1.3	2.0	1.2	1.3	100.0
Debt to equity	1.5	1.3	1.5	2.0	1.1	2.4	1.4	100.0
Interest coverage	2.7	4.5	2.0	9.0	2.6	2.3	1.9	85.1
Debt ratio	0.6	0.5	0.6	0.6	0.5	0.7	0.5	100.0
Sales to equity	4.0	3.8	4.1	3.5	3.9	6.2	3.8	100.0
Sales to closing inventories	6.5	7.4	6.3	9.4	6.8	4.5	6.8	79.8

(percent)

Current debt to equity	114.8	95.4	121.8	117.9	85.4	215.8	108.8	100.0
Operating profit on equity	10.4	22.7	6.0	48.4	11.3	11.3	5.3	99.1
Net fixed assets to equity	46.9	45.6	47.3	83.5	28.8	37.9	48.6	96.5
Gross margin	16.1	23.1	13.8	38.9	16.8	17.7	12.9	100.0
Return on total assets	6.6	12.3	4.6	18.1	8.6	5.7	4.4	100.0

(days)

Collection period for accounts receivable	38.8	27.9	42.4	18.6	31.6	38.3	43.3	93.9
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	518	199,647	7,600.6	17
Less than 20	439	61,567	2,264.5	21
20-99	68	65,422	2,478.0	3
100-499	11	72,658	2,858.1	1
500 and over	-	-	-	-

## 1987

Total	501	169,091	7,283.6
Less than 20	418	53,280	2,241.3
20-99	71	57,821	2,543.4
100-499	12	57,990	2,498.9
500 and over	-	-	-

## SIC 5521 Tires and Tubes, Wholesale

Establishments primarily engaged in wholesale dealing in tires and tubes for all vehicles. Included are establishments primarily engaged in rebuilding, recapping, retreading or vulcanizing tires.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5529 - OTHER MOTOR VEHICLE PARTS AND ACCESSORIES, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	524							
Low sales value (\$'000)	25	25	892	25	322	892	1,607	
High sales value (\$'000)	5,000	892	5,000	322	892	1,607	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	63.0	59.4	64.7	57.9	60.0	64.4	64.8	98.1
Purchases and materials	64.9	61.7	66.3	62.9	61.2	66.9	66.0	98.1
Closing inventory	18.6	18.0	18.8	19.9	17.1	18.6	18.9	90.3
Opening inventory	16.7	15.6	17.1	15.0	15.9	16.1	17.7	89.3
Wages, salaries, and benefits	17.0	18.1	16.6	15.8	19.2	16.7	16.5	94.1
Wages and benefits - direct	2.0	1.5	2.2	1.0	1.7	3.2	1.6	14.9
Wages and benefits - indirect	15.1	16.6	14.4	14.9	17.4	13.5	14.9	92.2
Occupancy expenses	5.6	8.7	4.1	8.0	9.1	4.4	4.0	97.5
Depreciation	1.4	2.2	1.0	1.5	2.5	1.2	0.9	90.5
Repairs and maintenance	0.6	0.9	0.5	0.5	1.1	0.7	0.4	64.7
Fuel and oil	0.4	1.3	0.1	0.3	1.7	0.1	-	8.4
Utilities	1.3	1.7	1.2	2.2	1.5	1.1	1.2	89.7
Rent	1.8	2.7	1.4	3.4	2.4	1.3	1.4	71.0
Financial expenses	1.9	2.3	1.7	2.3	2.3	1.9	1.6	96.0
Interest and bank charges	1.5	1.6	1.4	1.4	1.6	1.5	1.4	88.5
Professional fees	0.5	0.8	0.3	0.9	0.7	0.4	0.3	89.9
General expenses	2.4	3.0	2.2	4.8	2.2	2.2	2.2	95.2
Advertising	0.7	0.7	0.7	1.1	0.4	0.8	0.7	83.4
Delivery expenses	1.3	1.7	1.1	2.9	1.2	1.0	1.2	72.1
Insurance	0.4	0.6	0.3	0.8	0.5	0.4	0.3	75.4
Other expenses	6.9	7.0	6.8	7.0	7.1	6.7	6.9	99.4
Total expenses	96.9	98.5	96.1	95.8	99.7	96.3	96.0	100.0
Net profit/loss	3.1	1.5	3.9	4.2	0.3	3.7	4.0	99.4

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	75						
Sales	893.7	321.9	1,952.4	173.8	608.3	1,214.8	2,760.2
Expenses	846.5	299.8	1,858.9	159.1	571.8	1,151.6	2,633.5
Profit	47.1	22.1	93.5	14.7	36.5	63.2	126.7

## Non-Profitable:

Sales	462.7	317.6	1,496.9	129.1	606.5	1,160.5	2,460.2
Expenses	485.1	337.5	1,537.3	135.2	647.6	1,188.7	2,535.3
Loss	-22.5	-19.9	-40.4	-6.1	-41.1	-28.2	-75.1

1987

## Profitable:

Sales	880.1	360.0	1,721.4	162.6	552.3	1,187.5	2,482.9
Expenses	823.4	337.9	1,608.9	145.7	525.0	1,113.4	2,315.5
Profit	56.7	22.2	112.5	16.9	27.3	74.1	167.4

## Non-Profitable:

Sales	398.5	237.9	1,474.8	119.3	509.8	1,157.8	2,380.8
Expenses	416.6	253.5	1,510.2	132.7	530.2	1,188.1	2,430.8
Loss	-18.1	-15.6	-35.4	-13.4	-20.4	-30.3	-50.0

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	468							
Low sales value (\$'000)	25	25	955	25	456	955	1,666	
High sales value (\$'000)	5,000	955	5,000	456	955	1,666	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>417.9</b>	<b>192.0</b>	<b>941.1</b>	<b>101.3</b>	<b>333.5</b>	<b>647.9</b>	<b>1,252.9</b>	<b>99.8</b>
Total current assets	328.2	139.4	765.6	79.4	233.0	547.0	998.1	99.8
Accounts receivable	116.6	38.6	297.3	15.9	73.9	221.6	377.8	95.9
Closing inventory	160.2	68.0	373.9	39.3	112.8	239.9	516.4	91.9
Other current assets	51.3	32.7	94.3	24.1	46.1	85.3	103.8	83.3
Net fixed assets	67.0	41.0	127.2	14.9	81.7	70.5	187.5	97.4
Other assets and adjustments	22.6	11.5	48.2	6.9	18.7	30.3	67.2	82.1
<b>Total liabilities</b>	<b>252.1</b>	<b>118.6</b>	<b>561.4</b>	<b>67.6</b>	<b>198.1</b>	<b>341.5</b>	<b>795.3</b>	<b>99.8</b>
Total current liabilities	186.1	84.0	422.7	44.1	146.4	259.4	596.4	99.4
Current bank loans	37.7	17.8	83.8	9.5	30.6	65.1	103.6	54.9
Other current liabilities	148.4	66.2	338.9	34.5	115.7	194.2	492.7	99.4
Long-term bank loans	12.4	5.9	27.4	5.4	6.7	11.0	44.8	23.7
Other liabilities and adjustments	53.5	28.5	111.2	18.0	44.9	71.0	154.0	86.5
<b>Total equity</b>	<b>165.7</b>	<b>73.4</b>	<b>379.6</b>	<b>33.7</b>	<b>135.4</b>	<b>306.4</b>	<b>457.5</b>	<b>99.8</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.7	1.6	1.8	1.8	1.5	2.1	1.6	99.4
Debt to equity	1.5	1.6	1.4	2.0	1.4	1.1	1.7	99.8
Interest coverage	3.4	2.4	4.1	3.6	2.0	4.5	3.9	88.7
Debt ratio	0.6	0.6	0.5	0.6	0.5	0.5	0.6	99.8
Sales to equity	5.2	5.2	5.2	5.7	5.0	4.1	6.0	99.8
Sales to closing inventories	5.4	5.6	5.3	4.9	6.0	5.3	5.3	91.9

(percent)

Current debt to equity	112.3	114.4	111.3	130.8	108.1	84.6	130.3	99.4
Operating profit on equity	18.9	12.9	21.6	19.8	10.2	18.0	24.2	99.4
Net fixed assets to equity	40.4	55.9	33.5	44.3	60.4	23.0	40.9	97.4
Gross margin	19.3	22.6	17.9	24.1	22.0	16.3	18.6	99.8
Return on total assets	10.5	8.4	11.5	9.1	8.1	10.9	11.8	99.6

(days)

Collection period for accounts receivable	48.6	36.4	54.0	30.0	39.2	63.2	49.4	95.9
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	2,283	1,098,569	38,154.6	90
Less than 20	2,018	271,966	9,710.1	84
20-99	217	251,472	8,939.1	8
100-499	43	x	x	2
500 and over	5	x	x	-
<b>1987</b>				
Total	2,373	920,786	37,014.1	
Less than 20	2,102	235,833	9,692.3	
20-99	225	216,176	8,814.1	
100-499	41	x	x	
500 and over	5	x	x	

## SIC 5529 Other Motor Vehicle Parts and Accessories, Wholesale

Establishments primarily engaged in wholesale dealing in new and rebuilt automotive parts, accessories, auto body and upholsterers' supplies and automotive chemicals not elsewhere classified. Establishments primarily engaged in rebuilding fuel pumps, water pumps, clutches, solenoids and voltage regulators are included in this industry; those primarily engaged in rebuilding automotive engines and transmissions are classified in <3081 - Machine Shop Industry>; and those primarily engaged in repair and replacement of transmissions are classified in <6355 - Motor Vehicle Transmission Repair and Replacement Shops>. Establishments primarily engaged in dismantling automobiles and selling used parts are classified in <5911 - Automobile Wrecking, Wholesale>. Establishments primarily engaged in wholesale dealing in metal and metal products; hardware, plumbing, heating and air conditioning equipment and supplies; and lumber and building materials.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5611 - IRON AND STEEL PRIMARY FORMS AND STRUCTURAL SHAPES, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	47							
Low sales value (\$'000)	25	25	1,261	25	461	1,261	2,169	
High sales value (\$'000)	5,000	1,261	5,000	461	1,261	2,169	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	72.5	68.1	74.4	47.8	76.8	73.2	75.0	97.9
Purchases and materials	80.3	88.0	76.9	47.7	105.3	74.4	78.0	95.7
Closing inventory	17.2	32.3	10.5	16.0	39.2	10.3	10.6	80.9
Opening inventory	9.3	12.4	8.0	16.1	10.7	9.1	7.5	72.3
Wages, salaries, and benefits	12.0	11.3	12.4	23.4	6.2	13.2	12.0	87.2
Wages and benefits - direct	2.9	3.3	2.7	7.5	1.5	-	3.8	17.0
Wages and benefits - indirect	9.2	8.1	9.7	15.9	4.7	13.2	8.2	85.1
Occupancy expenses	3.3	3.7	3.2	5.1	3.1	2.8	3.3	93.6
Depreciation	1.0	1.1	1.0	1.4	0.9	1.1	0.9	89.4
Repairs and maintenance	0.6	0.5	0.6	0.4	0.5	0.4	0.7	44.7
Fuel and oil	0.1	0.2	0.1	--	0.2	0.2	--	17.0
Utilities	0.6	0.6	0.6	0.7	0.6	0.7	0.6	80.9
Rent	1.1	1.4	0.9	2.6	0.9	0.5	1.1	55.3
Financial expenses	1.0	0.7	1.1	0.5	0.8	1.5	1.0	91.5
Interest and bank charges	0.7	0.5	0.8	0.1	0.6	0.9	0.7	78.7
Professional fees	0.3	0.3	0.4	0.4	0.2	0.6	0.3	80.9
General expenses	1.6	2.0	1.4	3.3	1.5	2.0	1.1	87.2
Advertising	0.3	0.3	0.4	0.3	0.3	0.4	0.4	66.0
Delivery expenses	0.9	1.4	0.7	2.1	1.0	1.2	0.5	59.6
Insurance	0.4	0.4	0.3	0.8	0.2	0.5	0.3	78.7
Other expenses	4.6	7.2	3.4	10.2	6.0	3.4	3.5	100.0
Total expenses	95.0	93.1	95.9	90.3	94.3	96.0	95.8	100.0
Net profit/loss	5.0	6.9	4.1	9.7	5.7	4.0	4.2	97.9

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	79							
Sales	913.3	367.7	2,646.2	119.4	734.2	1,654.2	3,347.0	
Expenses	848.6	326.1	2,508.0	78.8	691.2	1,541.5	3,190.7	
Profit	64.7	41.6	138.2	40.6	43.0	112.7	156.3	

## Non-Profitable:

Sales	434.1	162.5	2,169.3	150.5	688.4	1,582.2	3,639.5	
Expenses	468.2	192.2	2,231.6	180.6	698.4	1,658.4	3,667.1	
Loss	-34.1	-29.6	-62.3	-30.1	-10.0	-76.1	-27.7	

1987

## Profitable:

Sales	1,239.4	468.1	2,713.1	157.2	968.9	1,718.6	3,616.9	
Expenses	1,178.7	431.2	2,607.3	134.4	909.0	1,636.0	3,490.1	
Profit	60.6	37.0	105.8	22.7	59.9	82.6	126.8	

## Non-Profitable:

Sales	818.4	315.9	2,204.6	165.0	659.3	1,598.7	2,811.8	
Expenses	868.0	346.3	2,307.0	197.3	685.1	1,622.1	2,993.4	
Loss	-49.5	-30.4	-102.4	-32.4	-25.8	-23.4	-181.6	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	34							
Low sales value (\$'000)	25	25	1,434	25	773	1,434	2,544	
High sales value (\$'000)	5,000	1,434	5,000	773	1,434	2,544	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>740.6</b>	<b>603.9</b>	<b>1,010.2</b>	<b>579.2</b>	<b>681.6</b>	<b>789.9</b>	<b>1,393.8</b>	<b>100.0</b>
Total current assets	610.0	544.1	740.1	568.1	468.3	557.3	1,058.5	100.0
Accounts receivable	182.1	141.9	261.4	147.0	125.9	206.3	357.4	91.2
Closing inventory	212.4	167.5	300.9	167.8	166.4	217.2	446.7	85.3
Other current assets	215.4	234.6	177.6	253.2	175.9	133.6	254.3	82.4
Net fixed assets	75.9	48.4	130.1	11.0	166.6	70.0	234.8	79.4
Other assets and adjustments	54.5	11.3	139.9	0.1	46.6	162.5	100.4	76.5
<b>Total liabilities</b>	<b>251.3</b>	<b>191.6</b>	<b>369.1</b>	<b>143.1</b>	<b>344.8</b>	<b>140.0</b>	<b>768.1</b>	<b>100.0</b>
Total current liabilities	200.9	147.3	306.7	129.9	202.4	98.0	670.0	100.0
Current bank loans	39.4	16.5	84.4	2.4	61.2	3.2	225.9	38.2
Other current liabilities	161.5	130.8	222.2	127.5	141.2	94.8	444.1	100.0
Long-term bank loans	-	-	-	-	-	-	-	-
Other liabilities and adjustments	50.3	44.2	62.4	13.1	142.4	41.9	98.0	85.3
<b>Total equity</b>	<b>489.2</b>	<b>412.2</b>	<b>641.0</b>	<b>436.1</b>	<b>336.7</b>	<b>649.9</b>	<b>625.6</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	3.0	3.6	2.4	4.3	2.3	5.6	1.5	100.0
Debt to equity	0.5	0.4	0.5	0.3	1.0	0.2	1.2	100.0
Interest coverage	8.7	11.3	7.5	17.6	8.0	7.2	7.8	85.3
Debt ratio	0.3	0.3	0.3	0.2	0.5	0.1	0.5	100.0
Sales to equity	2.6	1.4	4.1	0.9	3.2	3.0	6.1	100.0
Sales to closing inventories	6.0	3.5	8.8	2.5	6.5	9.1	8.6	85.3

(percent)

Current debt to equity	41.0	35.7	47.8	29.7	60.1	15.0	107.0	100.0
Operating profit on equity	15.1	11.7	19.4	8.1	26.2	16.4	24.9	100.0
Net fixed assets to equity	15.5	11.7	20.3	2.5	49.4	10.7	37.5	79.4
Gross margin	16.0	21.0	13.9	23.1	18.5	14.8	13.0	100.0
Return on total assets	11.2	8.7	14.2	6.4	14.8	15.7	12.8	100.0

(days)

Collection period for accounts receivable	51.5	87.5	35.7	124.0	42.0	37.8	33.8	91.2
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	204	365,501	11,222.1	4
Less than 20	151	36,240	1,068.4	2
20-99	37	70,890	2,115.8	2
100-499	12	x	x	-
500 and over	4	x	x	-
<b>1987</b>				
Total	200	266,672	8,996.0	
Less than 20	149	24,966	824.1	
20-99	35	48,093	1,594.5	
100-499	12	x	x	
500 and over	4	x	x	

## SIC 5611 Iron and Steel Primary Forms and Structural Shapes, Wholesale

Establishments primarily engaged in wholesale dealing in ferrous primary forms. Establishments primarily engaged in wholesaling galvanized and stainless steel forms and shapes are included in this industry. Wholesaling of ferrous ores and concentrates is included here.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5612 - OTHER IRON AND STEEL PRODUCTS, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	83							
Low sales value (\$'000)	25	25	692	25	223	692	1,953	
High sales value (\$'000)	5,000	692	5,000	223	692	1,953	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	68.4	54.9	72.8	54.4	55.3	66.2	76.4	98.8
Purchases and materials	68.9	55.3	73.4	53.3	56.7	65.1	78.0	97.6
Closing inventory	16.0	21.5	14.2	12.3	27.7	17.4	12.4	77.1
Opening inventory	15.4	21.1	13.5	13.5	26.3	18.5	10.8	72.3
Wages, salaries, and benefits	12.7	15.1	11.9	18.8	12.6	14.1	10.6	88.0
Wages and benefits - direct	1.1	1.8	0.9	1.3	2.2	1.3	0.7	14.5
Wages and benefits - indirect	11.5	13.3	10.9	17.5	10.4	12.8	9.9	84.3
Occupancy expenses	4.6	9.9	2.9	9.6	10.2	3.4	2.6	98.8
Depreciation	1.0	1.6	0.9	0.9	2.0	0.9	0.9	91.6
Repairs and maintenance	0.4	0.6	0.4	1.0	0.3	0.5	0.3	42.2
Fuel and oil	0.2	0.3	0.1	0.6	--	0.1	0.2	14.5
Utilities	1.1	2.2	0.7	3.8	1.1	0.9	0.6	81.9
Rent	1.9	5.3	0.8	3.2	6.7	1.1	0.6	51.8
Financial expenses	2.3	3.9	1.8	5.0	3.1	1.1	2.2	90.4
Interest and bank charges	1.8	2.7	1.5	2.9	2.5	0.8	1.9	78.3
Professional fees	0.5	1.2	0.3	2.2	0.6	0.3	0.3	84.3
General expenses	2.1	5.0	1.1	7.8	3.1	1.7	0.8	89.2
Advertising	0.7	2.0	0.3	2.1	1.9	0.4	0.2	69.9
Delivery expenses	0.9	2.2	0.5	4.3	0.8	0.8	0.4	56.6
Insurance	0.4	0.8	0.3	1.5	0.4	0.6	0.2	68.7
Other expenses	6.6	9.7	5.5	8.6	10.5	3.4	6.7	100.0
Total expenses	96.6	98.6	95.9	104.2	94.8	89.9	99.3	100.0
Net profit/loss	3.4	1.4	4.1	-4.2	5.2	10.1	0.7	98.8

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	76						
Sales	747.9	269.3	1,823.5	129.0	470.5	1,213.0	3,012.9
Expenses	696.4	253.8	1,691.2	121.6	443.3	1,071.0	2,899.5
Profit	51.5	15.5	132.3	7.4	27.2	142.0	113.4

## Non-Profitable:

Sales	596.2	182.7	2,062.8	161.4	350.9	1,058.8	2,362.0
Expenses	636.2	204.3	2,168.5	185.6	351.9	1,132.8	2,477.1
Loss	-40.1	-21.6	-105.7	-24.2	-1.0	-74.1	-115.1

1987

## Profitable:

Sales	926.7	255.5	1,848.5	120.8	379.8	1,326.3	3,180.9
Expenses	877.7	238.1	1,756.1	105.8	360.2	1,244.7	3,060.9
Profit	49.0	17.4	92.4	15.0	19.6	81.5	120.0

## Non-Profitable:

Sales	408.5	201.2	1,682.6	89.6	527.1	1,354.3	3,021.0
Expenses	437.9	220.3	1,775.3	98.8	575.3	1,457.1	3,072.7
Loss	-29.4	-19.1	-92.7	-9.2	-48.1	-102.8	-51.7

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	63							
Low sales value (\$'000)	25	25	873	25	327	873	2,014	
High sales value (\$'000)	5,000	873	5,000	327	873	2,014	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>502.5</b>	<b>213.1</b>	<b>995.4</b>	<b>124.2</b>	<b>305.9</b>	<b>769.9</b>	<b>1,361.9</b>	<b>100.0</b>
Total current assets	409.4	178.5	802.9	83.2	277.9	653.6	1,045.6	100.0
Accounts receivable	173.3	62.1	362.6	34.2	91.2	317.7	435.6	98.4
Closing inventory	162.3	86.2	291.8	28.8	146.1	192.8	452.6	79.4
Other current assets	73.8	30.0	148.4	20.1	40.4	142.9	157.3	88.9
Net fixed assets	60.9	23.4	124.6	28.3	18.4	107.4	152.6	71.4
Other assets and adjustments	32.1	11.1	67.8	12.6	9.5	8.8	163.6	79.4
<b>Total liabilities</b>	<b>307.9</b>	<b>157.5</b>	<b>564.1</b>	<b>103.8</b>	<b>213.7</b>	<b>424.5</b>	<b>791.1</b>	<b>100.0</b>
Total current liabilities	196.7	89.3	379.6	61.2	118.5	273.8	551.8	100.0
Current bank loans	12.6	12.0	13.7	18.3	5.5	13.8	13.4	36.5
Other current liabilities	184.0	77.2	365.9	42.9	113.0	259.9	538.3	100.0
Long-term bank loans	0.5	0.8	--	1.5	0.1	0.1	--	11.1
Other liabilities and adjustments	110.6	67.3	184.3	40.9	94.9	150.5	239.3	84.1
<b>Total equity</b>	<b>194.5</b>	<b>55.5</b>	<b>431.2</b>	<b>20.4</b>	<b>92.2</b>	<b>345.3</b>	<b>570.7</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	2.0	1.9	2.1	1.3	2.3	2.3	1.8	100.0
Debt to equity	1.5	2.8	1.3	5.0	2.3	1.2	1.3	100.0
Interest coverage	4.2	4.7	4.0	-0.4	6.9	4.1	3.8	79.4
Debt ratio	0.6	0.7	0.5	0.8	0.6	0.5	0.5	100.0
Sales to equity	5.7	7.9	5.2	9.4	7.5	4.9	5.5	100.0
Sales to closing inventories	6.8	5.0	7.7	6.6	4.7	8.8	6.9	79.4

(percent)

Current debt to equity	101.1	160.7	88.0	299.5	128.6	79.2	96.6	100.0
Operating profit on equity	26.7	53.4	20.8	-31.2	73.0	26.2	15.6	98.4
Net fixed assets to equity	31.3	42.2	28.9	138.5	19.9	31.1	26.7	71.4
Gross margin	18.5	30.6	14.5	27.3	31.6	14.8	14.2	100.0
Return on total assets	13.5	17.6	12.0	-1.5	25.7	15.5	8.8	98.4

(days)

Collection period for accounts receivable	56.7	51.6	58.4	65.0	47.8	67.7	50.2	98.4
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	<b>240</b>	<b>76,462</b>	<b>2,278.3</b>	<b>36</b>
Less than 20	222	44,100	1,320.8	34
20-99	15	x	x	1
100-499	3	x	x	1
500 and over	-	-	-	-
<b>1987</b>				
<b>Total</b>	<b>204</b>	<b>50,355</b>	<b>1,673.4</b>	
Less than 20	188	24,995	840.8	
20-99	14	x	x	
100-499	2	x	x	
500 and over	-	-	-	

## SIC 5612 Other Iron and Steel Products, Wholesale

Establishments primarily engaged in wholesale dealing in ferrous products not elsewhere classified. Establishments primarily engaged in wholesaling galvanised and stainless steel products (except primary forms and shapes) are classified here; those primarily engaged in wholesaling metal siding and roofing materials are classified in <5639 - Other Building Materials, Wholesale>.

Symbols:      - amount too small to be expressed  
                  - nil or zero

SOURCE:      Small Business and Special Surveys Division, Statistics Canada

## SIC 5613 - NON-FERROUS METAL AND METAL PRODUCTS, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	10							
Low sales value (\$'000)	25	25	1,213	-	-	-	-	
High sales value (\$'000)	5,000	1,213	5,000	-	-	-	-	
<b>SELECTED EXPENSE ITEMS</b>								
	(percent of sales)							
Cost of goods sold	46.4	44.1	46.6	-	-	-	-	90.0
Purchases and materials	47.4	44.8	47.6	-	-	-	-	90.0
Closing inventory	6.7	1.0	7.0	-	-	-	-	70.0
Opening inventory	5.7	0.4	6.0	-	-	-	-	80.0
Wages, salaries, and benefits	14.0	29.5	13.0	-	-	-	-	90.0
Wages and benefits - direct	0.2	3.0	-	-	-	-	-	10.0
Wages and benefits - indirect	13.8	26.5	13.0	-	-	-	-	90.0
Occupancy expenses	1.1	7.2	0.7	-	-	-	-	100.0
Depreciation	0.4	1.5	0.3	-	-	-	-	90.0
Repairs and maintenance	0.1	0.5	--	-	-	-	-	40.0
Fuel and oil	-	-	-	-	-	-	-	-
Utilities	0.4	3.8	0.2	-	-	-	-	80.0
Rent	0.2	1.3	0.1	-	-	-	-	60.0
Financial expenses	3.4	4.1	3.3	-	-	-	-	100.0
Interest and bank charges	2.8	2.6	2.8	-	-	-	-	100.0
Professional fees	0.6	1.5	0.5	-	-	-	-	90.0
General expenses	0.4	1.1	0.3	-	-	-	-	90.0
Advertising	0.1	0.5	0.1	-	-	-	-	70.0
Delivery expenses	0.2	0.4	0.2	-	-	-	-	60.0
Insurance	0.1	0.2	0.1	-	-	-	-	50.0
Other expenses	19.3	11.3	19.8	-	-	-	-	100.0
Total expenses	84.5	97.3	83.6	-	-	-	-	100.0
Net profit/loss	15.5	2.7	16.4	-	-	-	-	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	70						
Sales	1,359.0	253.8	1,521.4	-	-	-	-
Expenses	1,137.8	220.8	1,272.5	-	-	-	-
Profit	221.2	32.9	248.9	-	-	-	-

## Non-Profitable:

Sales	360.9	360.9	-	-	-	-	-
Expenses	373.6	373.6	-	-	-	-	-
Loss	-12.7	-12.7	-	-	-	-	-

1987

## Profitable:

Sales	720.9	229.7	3,668.4	92.9	497.3	-	3,668.4
Expenses	641.8	177.0	3,430.6	57.6	410.9	-	3,430.6
Profit	79.1	52.7	237.8	35.4	86.4	-	237.8

## Non-Profitable:

Sales	886.7	436.3	2,325.8	79.5	846.5	1,281.8	3,369.9
Expenses	900.3	451.4	2,334.4	80.1	878.5	1,284.5	3,384.3
Loss	-13.6	-15.1	-8.6	-0.5	-31.9	-2.7	-14.4

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	9							
Low sales value (\$'000)	25	25	1,251	-	-	-	-	
High sales value (\$'000)	5,000	1,251	5,000	-	-	-	-	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>2,058.0</b>	<b>308.6</b>	<b>2,580.5</b>	-	-	-	-	<b>100.0</b>
Total current assets	1,397.7	162.5	1,766.5	-	-	-	-	100.0
Accounts receivable	1,296.0	80.0	1,659.1	-	-	-	-	100.0
Closing inventory	82.6	1.6	106.8	-	-	-	-	66.7
Other current assets	19.0	80.7	0.5	-	-	-	-	66.7
Net fixed assets	35.5	126.6	8.3	-	-	-	-	100.0
Other assets and adjustments	624.8	19.4	805.5	-	-	-	-	55.6
<b>Total liabilities</b>	<b>1,199.6</b>	<b>78.2</b>	<b>1,534.5</b>	-	-	-	-	<b>100.0</b>
Total current liabilities	1,178.9	54.0	1,514.9	-	-	-	-	100.0
Current bank loans	354.2	10.9	456.8	-	-	-	-	66.7
Other current liabilities	824.6	43.0	1,058.1	-	-	-	-	100.0
Long-term bank loans	-	-	-	-	-	-	-	-
Other liabilities and adjustments	20.6	24.2	19.6	-	-	-	-	77.8
<b>Total equity</b>	<b>858.4</b>	<b>230.4</b>	<b>1,045.9</b>	-	-	-	-	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.1	3.0	1.1	-	-	-	-	100.0
Debt to equity	1.3	0.3	1.4	-	-	-	-	100.0
Interest coverage	6.5	1.5	6.8	-	-	-	-	100.0
Debt ratio	0.5	0.2	0.5	-	-	-	-	100.0
Sales to equity	1.4	1.3	1.4	-	-	-	-	100.0
Sales to closing inventories	15.0	186.5	14.2	-	-	-	-	66.7

(percent)

Current debt to equity	137.3	23.4	144.8	-	-	-	-	100.0
Operating profit on equity	22.4	2.0	23.7	-	-	-	-	100.0
Net fixed assets to equity	4.1	54.9	0.8	-	-	-	-	100.0
Gross margin	39.6	25.5	40.4	-	-	-	-	100.0
Return on total assets	11.0	4.3	11.2	-	-	-	-	100.0

(days)

Collection period for accounts receivable	380.4	93.3	398.0	-	-	-	-	100.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	71	54,546	1,462.6	6
Less than 20	62	8,588	259.8	5
20-99	5	x	x	1
100-499	4	x	x	-
500 and over	-	-	-	-
<b>1987</b>				
Total	65	38,180	1,182.6	
Less than 20	57	5,520	186.8	
20-99	4	x	x	
100-499	4	x	x	
500 and over	-	-	-	

## SIC 5613 Non-Ferrous Metal and Metal Products, Wholesale

Establishments primarily engaged in wholesale dealing in non-ferrous metals and metal products, including ores and concentrates. Establishments primarily engaged in wholesaling metal siding and roofing materials are classified in <5639 - Other Building Materials, Wholesale>.

Symbols: - amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5619 - COMBINATION METAL AND METAL PRODUCTS, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	16							
Low sales value (\$'000)	25	25	468	25	198	468	1,235	
High sales value (\$'000)	5,000	468	5,000	198	468	1,235	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	73.6	62.8	78.6	53.4	70.7	61.9	86.7	93.8
Purchases and materials	75.3	66.4	79.5	56.2	75.0	63.5	87.1	93.8
Closing inventory	4.5	5.5	4.0	2.9	7.6	2.9	4.5	62.5
Opening inventory	2.7	1.9	3.2	0.1	3.4	1.3	4.1	56.3
Wages, salaries, and benefits	9.4	6.6	10.7	10.3	3.5	18.6	6.9	93.8
Wages and benefits - direct	-	-	-	-	-	-	-	-
Wages and benefits - indirect	9.4	6.6	10.7	10.3	3.5	18.6	6.9	93.8
Occupancy expenses	3.6	7.6	1.7	12.3	3.7	1.7	1.6	93.8
Depreciation	2.2	6.1	0.3	9.9	2.9	0.3	0.3	68.8
Repairs and maintenance	0.2	0.3	0.1	0.1	0.4	-	0.2	37.5
Fuel and oil	0.1	-	0.1	-	-	-	0.2	6.3
Utilities	0.6	0.9	0.5	1.7	0.2	0.6	0.4	62.5
Rent	0.5	0.3	0.6	0.5	0.1	0.8	0.6	56.3
Financial expenses	2.8	7.8	0.4	12.1	4.1	0.4	0.4	100.0
Interest and bank charges	1.8	5.2	0.2	7.2	3.6	0.2	0.2	81.3
Professional fees	1.0	2.5	0.2	4.8	0.6	0.2	0.2	93.8
General expenses	2.8	6.0	1.3	7.1	5.0	3.0	0.5	93.8
Advertising	0.5	0.9	0.3	1.3	0.6	0.1	0.3	75.0
Delivery expenses	2.0	4.1	1.0	3.9	4.2	2.9	0.1	68.8
Insurance	0.4	1.0	0.1	2.0	0.2	-	0.1	50.0
Other expenses	4.5	7.1	3.3	6.4	7.6	5.5	2.3	100.0
Total expenses	96.6	97.8	96.0	101.5	94.7	91.1	98.4	100.0
Net profit/loss	3.4	2.2	4.0	-1.5	5.3	8.9	1.6	93.8

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	69							
Sales	885.1	280.4	1,663.0	123.1	366.3	1,122.1	2,285.7	
Expenses	832.4	248.1	1,584.0	94.4	332.1	1,021.9	2,231.1	
Profit	52.7	32.3	79.0	28.8	34.2	100.2	54.5	

## Non-Profitable:

Sales	106.4	79.1	2,275.4	56.3	419.7	-	2,275.4	
Expenses	110.6	82.5	2,342.4	59.5	427.2	-	2,342.4	
Loss	-4.2	-3.4	-67.0	-3.1	-7.5	-	-67.0	

1987

## Profitable:

Sales	891.3	286.1	1,535.3	96.2	361.9	683.3	2,431.6	
Expenses	847.1	252.0	1,480.3	68.8	325.1	625.9	2,379.2	
Profit	44.2	34.1	55.0	27.4	36.8	57.4	52.4	

## Non-Profitable:

Sales	395.4	85.2	600.6	85.2	-	600.6	-	
Expenses	415.6	86.3	633.5	86.3	-	633.5	-	
Loss	-20.2	-1.2	-32.9	-1.2	-	-32.9	-	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	15							
Low sales value (\$'000)	25	25	444	25	186	444	1,251	
High sales value (\$'000)	5,000	444	5,000	186	444	1,251	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>155.7</b>	<b>81.0</b>	<b>597.0</b>	<b>37.0</b>	<b>290.4</b>	<b>572.0</b>	<b>630.3</b>	<b>100.0</b>
Total current assets	80.8	48.8	269.5	21.5	178.9	238.2	311.3	100.0
Accounts receivable	44.2	23.6	166.0	18.1	49.9	139.1	201.9	100.0
Closing inventory	13.7	5.2	64.1	0.1	29.5	35.0	103.0	66.7
Other current assets	22.8	20.0	39.3	3.3	99.3	64.0	6.4	66.7
Net fixed assets	71.6	28.3	327.0	13.5	99.0	333.3	318.6	93.3
Other assets and adjustments	3.2	3.7	0.3	1.9	12.4	0.3	0.3	86.7
<b>Total liabilities</b>	<b>118.2</b>	<b>57.6</b>	<b>476.3</b>	<b>34.1</b>	<b>169.5</b>	<b>433.0</b>	<b>534.1</b>	<b>100.0</b>
Total current liabilities	39.4	26.2	117.3	15.7	76.1	95.7	146.3	100.0
Current bank loans	6.8	1.7	36.6	--	10.1	36.8	36.4	60.0
Other current liabilities	32.6	24.4	80.6	15.7	65.9	58.8	109.8	100.0
Long-term bank loans	-	-	-	-	-	-	-	-
Other liabilities and adjustments	78.8	31.3	358.9	18.3	93.4	337.3	387.8	86.7
<b>Total equity</b>	<b>37.4</b>	<b>23.3</b>	<b>120.6</b>	<b>2.9</b>	<b>120.8</b>	<b>138.9</b>	<b>96.2</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	2.0	1.8	2.2	1.3	2.3	2.4	2.1	100.0
Debt to equity	3.1	2.4	3.9	11.5	1.4	3.1	5.5	100.0
Interest coverage	2.8	1.4	24.0	0.9	2.0	49.2	10.9	80.0
Debt ratio	0.7	0.7	0.7	0.9	0.5	0.7	0.8	100.0
Sales to equity	8.0	4.3	12.3	18.4	2.6	6.5	23.7	100.0
Sales to closing inventories	22.0	19.3	23.3	399.2	11.0	25.8	22.1	66.7

(percent)

Current debt to equity	105.1	112.1	97.2	535.3	62.9	68.8	152.0	100.0
Operating profit on equity	26.7	10.7	44.9	-7.4	12.8	48.7	37.7	93.3
Net fixed assets to equity	191.0	121.1	271.0	458.6	81.9	239.8	331.1	93.3
Gross margin	17.1	32.9	10.7	38.2	28.6	19.0	6.3	100.0
Return on total assets	9.9	10.5	9.4	10.9	10.3	12.0	6.3	100.0

(days)

Collection period for accounts receivable	53.3	85.2	40.5	121.8	56.0	56.1	32.2	100.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	33	36,880	1,071.6	2
Less than 20	28	5,934	178.7	1
20-99	1	x	x	-
100-499	4	x	x	1
500 and over	-	-	-	-
<b>1987</b>				
Total	31	30,613	1,021.9	
Less than 20	27	4,272	144.4	
20-99	1	x	x	
100-499	3	x	x	
500 and over	-	-	-	

## SIC 5619 Combination Metal and Metal Products, Wholesale

Establishments primarily engaged in wholesale dealing in combinations of goods classified in the above industries with none predominating.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5621 - HARDWARE, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	272							
Low sales value (\$'000)	25	25	675	25	246	675	1,701	
High sales value (\$'000)	5,000	675	5,000	246	675	1,701	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>65.9</b>	<b>67.7</b>	<b>65.4</b>	<b>68.6</b>	<b>67.2</b>	<b>65.3</b>	<b>65.5</b>	<b>97.1</b>
Purchases and materials	67.4	74.3	65.5	87.4	67.9	66.0	65.2	96.3
Closing inventory	23.1	27.3	21.9	33.7	24.1	21.1	22.4	88.6
Opening inventory	21.6	20.7	21.9	14.8	23.5	20.4	22.7	86.0
<b>Wages, salaries, and benefits</b>	<b>17.7</b>	<b>16.8</b>	<b>17.9</b>	<b>20.4</b>	<b>15.1</b>	<b>16.3</b>	<b>18.9</b>	<b>86.8</b>
Wages and benefits - direct	0.4	0.4	0.4	0.1	0.6	0.6	0.3	6.6
Wages and benefits - indirect	17.3	16.4	17.5	20.2	14.5	15.7	18.6	86.0
<b>Occupancy expenses</b>	<b>5.5</b>	<b>12.0</b>	<b>3.6</b>	<b>26.6</b>	<b>4.9</b>	<b>4.1</b>	<b>3.3</b>	<b>97.1</b>
Depreciation	1.0	1.2	0.9	2.4	0.6	0.9	0.9	87.5
Repairs and maintenance	0.5	0.8	0.4	1.7	0.4	0.4	0.4	52.2
Fuel and oil	0.1	0.1	--	0.2	0.1	0.1	--	10.7
Utilities	1.3	2.2	1.1	4.2	1.2	1.0	1.1	84.2
Rent	2.6	7.7	1.1	18.1	2.6	1.7	0.8	72.8
<b>Financial expenses</b>	<b>1.9</b>	<b>2.1</b>	<b>1.9</b>	<b>2.1</b>	<b>2.0</b>	<b>1.8</b>	<b>2.0</b>	<b>97.4</b>
Interest and bank charges	1.4	1.4	1.4	1.4	1.5	1.3	1.5	85.3
Professional fees	0.5	0.6	0.5	0.7	0.6	0.5	0.5	87.1
<b>General expenses</b>	<b>2.4</b>	<b>3.1</b>	<b>2.2</b>	<b>4.8</b>	<b>2.3</b>	<b>2.1</b>	<b>2.3</b>	<b>96.3</b>
Advertising	0.9	1.4	0.7	2.2	1.1	0.8	0.7	82.4
Delivery expenses	1.2	1.3	1.1	2.0	1.0	1.0	1.2	69.9
Insurance	0.4	0.4	0.4	0.6	0.3	0.3	0.4	73.5
<b>Other expenses</b>	<b>5.6</b>	<b>6.4</b>	<b>5.4</b>	<b>11.6</b>	<b>3.8</b>	<b>6.5</b>	<b>4.8</b>	<b>99.3</b>
<b>Total expenses</b>	<b>99.1</b>	<b>108.0</b>	<b>96.5</b>	<b>134.0</b>	<b>95.4</b>	<b>96.0</b>	<b>96.8</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>0.9</b>	<b>-8.0</b>	<b>3.5</b>	<b>-34.0</b>	<b>4.6</b>	<b>4.0</b>	<b>3.2</b>	<b>99.3</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	72							
Sales	1,041.2	315.9	2,006.4	162.6	400.2	1,106.0	3,268.7	
Expenses	983.4	287.7	1,909.2	140.0	369.0	1,032.4	3,138.5	
Profit	57.8	28.1	97.2	22.6	31.2	73.6	130.2	

## Non-Profitable:

Sales	375.3	177.9	1,631.9	132.6	314.2	1,179.2	3,088.1	
Expenses	437.8	240.6	1,692.7	211.2	329.2	1,230.5	3,179.3	
Loss	-62.5	-62.8	-60.8	-78.6	-15.0	-51.4	-91.2	

1987

## Profitable:

Sales	656.9	218.8	1,772.1	121.8	412.0	1,113.4	2,669.0	
Expenses	610.4	198.7	1,658.2	105.4	385.0	1,043.3	2,495.5	
Profit	46.5	20.0	113.9	16.5	27.1	70.1	173.5	

## Non-Profitable:

Sales	408.0	199.2	1,499.7	99.4	409.7	1,004.5	3,308.6	
Expenses	443.6	225.4	1,584.8	117.3	453.2	1,055.1	3,520.0	
Loss	-35.6	-26.2	-85.1	-17.9	-43.5	-50.6	-211.4	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	209							
Low sales value (\$'000)	25	25	1,082	25	367	1,082	2,057	
High sales value (\$'000)	5,000	1,082	5,000	367	1,082	2,057	5,000	

**BALANCE SHEET**

(thousands of dollars)

Total assets	552.7	236.6	1,206.0	144.6	360.0	671.2	1,772.3	100.0
Total current assets	469.2	206.9	1,011.6	118.2	325.8	592.6	1,455.3	100.0
Accounts receivable	144.8	52.6	335.3	34.7	76.6	168.8	511.7	98.6
Closing inventory	231.6	97.9	508.1	64.6	142.6	246.7	784.8	90.0
Other current assets	92.7	56.3	168.1	18.7	106.6	177.0	158.7	88.5
Net fixed assets	65.9	20.0	160.7	21.0	18.7	45.4	282.8	93.3
Other assets and adjustments	17.4	9.6	33.6	5.4	15.4	33.1	34.1	79.9
Total liabilities	356.9	144.3	796.5	120.8	175.8	538.3	1,069.8	99.5
Total current liabilities	255.3	94.4	587.9	69.2	128.3	301.6	891.1	99.0
Current bank loans	81.5	23.4	201.6	25.3	20.7	137.7	269.3	62.2
Other current liabilities	173.8	71.0	386.3	43.8	107.5	163.8	621.8	99.0
Long-term bank loans	7.1	0.1	21.6	--	0.4	5.8	38.4	17.7
Other liabilities and adjustments	94.3	49.6	186.8	51.5	47.1	230.8	140.2	86.1
Total equity	195.7	92.3	409.5	23.8	184.1	132.8	702.4	100.0

**FINANCIAL RATIOS**

(times)

Current ratio	1.8	2.1	1.7	1.7	2.5	1.9	1.6	99.0
Debt to equity	1.8	1.5	1.9	5.0	0.9	4.0	1.5	99.5
Interest coverage	3.2	4.0	3.0	1.6	7.0	3.6	2.9	85.2
Debt ratio	0.6	0.6	0.6	0.8	0.4	0.8	0.6	99.5
Sales to equity	5.2	3.9	5.8	8.4	3.2	10.6	4.8	100.0
Sales to closing inventories	4.4	3.7	4.7	3.1	4.1	5.7	4.3	90.0

(percent)

Current debt to equity	130.4	102.3	143.5	290.4	69.6	226.9	126.8	99.0
Operating profit on equity	16.9	14.2	18.1	10.9	14.7	36.5	14.5	99.0
Net fixed assets to equity	33.6	21.7	39.2	88.2	10.1	34.2	40.2	93.3
Gross margin	16.7	18.0	16.3	21.9	16.2	18.5	15.4	99.5
Return on total assets	8.6	7.3	9.1	4.7	8.8	10.0	8.7	99.0

(days)

Collection period for accounts receivable	51.5	52.2	51.2	62.8	47.4	43.4	54.6	98.6
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	985	467,773	17,177.0	28
Less than 20	851	116,751	4,415.3	32
20-99	116	132,251	4,935.4	1
100-499	15	x	x	3
500 and over	3	x	x	-

## 1987

Total	957	385,912	15,610.7	
Less than 20	819	84,602	3,505.8	
20-99	117	106,906	4,371.3	
100-499	18	x	x	
500 and over	3	x	x	

## SIC 5621 Hardware, Wholesale

Establishments primarily engaged in wholesale dealing in builders' hardware, tools and cutlery, kitchen utensils, etc. Establishments primarily engaged in wholesaling restaurant and hotel cutlery and kitchen utensils are classified in <5792 - Service Machinery, Equipment and Supplies, Wholesale>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

### SIC 5622 - PLUMBING, HEATING AND AIR CONDITIONING EQUIPMENT AND SUPPLIES, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	304							
Low sales value (\$'000)	25	25	879	25	299	879	1,829	
High sales value (\$'000)	5,000	879	5,000	299	879	1,829	5,000	

#### SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	65.7	56.6	68.5	41.3	61.3	71.2	67.0	94.4
Purchases and materials	68.5	59.8	71.2	46.3	63.9	73.4	69.9	94.4
Closing inventory	13.2	10.9	13.9	11.3	10.7	11.9	15.1	85.5
Opening inventory	10.4	7.7	11.2	6.3	8.1	9.7	12.1	81.3
Wages, salaries, and benefits	16.7	19.7	15.7	24.5	18.3	14.8	16.3	93.4
Wages and benefits - direct	2.3	2.8	2.2	2.6	2.9	0.9	3.0	15.5
Wages and benefits - indirect	14.3	16.9	13.5	22.0	15.3	13.9	13.3	92.1
Occupancy expenses	4.0	7.0	3.1	8.8	6.4	3.1	3.1	99.7
Depreciation	0.9	1.3	0.7	2.2	1.0	0.6	0.8	92.4
Repairs and maintenance	0.4	0.3	0.5	0.5	0.2	0.2	0.6	47.4
Fuel and oil	--	--	--	--	--	--	0.1	3.0
Utilities	1.1	1.7	1.0	2.7	1.4	1.0	0.9	88.2
Rent	1.5	3.6	0.9	3.5	3.7	1.3	0.7	72.0
Financial expenses	1.7	2.1	1.6	2.6	1.9	1.4	1.7	97.0
Interest and bank charges	1.0	1.0	1.0	1.4	0.9	0.9	1.1	83.9
Professional fees	0.7	1.1	0.6	1.2	1.0	0.5	0.6	92.1
General expenses	2.5	3.7	2.1	6.2	2.9	2.4	2.0	94.4
Advertising	1.0	1.5	0.8	3.0	1.1	0.9	0.8	76.0
Delivery expenses	1.2	1.7	1.0	2.5	1.4	1.2	0.9	69.1
Insurance	0.3	0.4	0.3	0.6	0.4	0.3	0.3	72.7
Other expenses	5.6	9.1	4.5	12.1	8.2	3.9	4.9	100.0
Total expenses	96.2	98.1	95.6	95.5	98.9	96.8	94.9	100.0
Net profit/loss	3.8	1.9	4.4	4.5	1.1	3.2	5.1	99.0

#### PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

##### Profitable:

Percent of businesses	77							
Sales	1,058.8	319.1	2,007.4	139.9	581.8	1,355.1	2,833.9	
Expenses	997.1	293.4	1,899.5	123.1	543.3	1,299.2	2,660.2	
Profit	61.7	25.6	107.9	16.8	38.6	55.9	173.7	

##### Non-Profitable:

Sales	575.6	379.6	1,847.4	145.0	635.8	1,060.4	2,588.5	
Expenses	612.0	407.2	1,941.3	159.7	677.5	1,151.7	2,684.9	
Loss	-36.4	-27.6	-93.9	-14.6	-41.7	-91.3	-96.4	

1987

##### Profitable:

Sales	962.0	336.2	2,129.2	139.7	569.5	1,298.4	2,848.6	
Expenses	886.6	308.1	1,965.5	122.5	528.4	1,219.6	2,611.4	
Profit	75.4	28.1	163.7	17.2	41.0	78.8	237.2	

##### Non-Profitable:

Sales	444.3	221.7	1,727.3	127.8	480.8	1,348.8	2,766.0	
Expenses	474.2	242.6	1,809.1	147.0	506.3	1,410.0	2,903.8	
Loss	-29.8	-20.8	-81.7	-19.1	-25.6	-61.3	-137.9	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	266							
Low sales value (\$'000)	25	25	967	25	379	967	1,959	
High sales value (\$'000)	5,000	967	5,000	379	967	1,959	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>448.2</b>	<b>158.3</b>	<b>936.6</b>	<b>82.8</b>	<b>264.0</b>	<b>664.9</b>	<b>1,267.6</b>	<b>100.0</b>
Total current assets	370.1	112.5	804.2	56.5	190.8	571.8	1,087.4	100.0
Accounts receivable	133.7	37.9	295.2	14.1	71.2	197.7	414.0	95.5
Closing inventory	131.9	38.2	289.7	18.3	66.0	182.4	420.5	85.3
Other current assets	104.4	36.3	219.2	24.0	53.5	191.5	252.8	86.8
Net fixed assets	63.5	31.1	118.2	17.9	49.6	69.3	177.8	94.0
Other assets and adjustments	14.4	14.7	14.1	8.3	23.6	23.7	2.3	77.1
<b>Total liabilities</b>	<b>273.3</b>	<b>106.2</b>	<b>555.0</b>	<b>59.2</b>	<b>171.9</b>	<b>415.1</b>	<b>725.3</b>	<b>100.0</b>
Total current liabilities	188.5	62.1	401.4	33.3	102.5	286.8	541.1	100.0
Current bank loans	29.4	10.9	60.8	4.9	19.2	36.4	90.5	39.1
Other current liabilities	159.0	51.2	340.6	28.3	83.3	250.4	450.5	100.0
Long-term bank loans	9.2	1.8	21.8	1.9	1.6	28.4	13.7	7.5
Other liabilities and adjustments	75.5	42.2	131.6	23.9	67.7	99.8	170.4	87.6
<b>Total equity</b>	<b>174.8</b>	<b>52.1</b>	<b>381.6</b>	<b>23.5</b>	<b>92.1</b>	<b>249.7</b>	<b>542.2</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.9	1.8	2.0	1.6	1.8	1.9	2.0	100.0
Debt to equity	1.5	2.0	1.4	2.5	1.8	1.6	1.3	100.0
Interest coverage	5.1	4.5	5.4	3.0	5.3	4.7	5.7	83.5
Debt ratio	0.6	0.6	0.5	0.7	0.6	0.6	0.5	100.0
Sales to equity	5.7	6.9	5.4	6.8	7.0	5.7	5.3	100.0
Sales to closing inventories	7.6	9.4	7.2	8.8	9.7	7.8	6.8	85.3

(percent)

Current debt to equity	107.8	119.2	105.2	141.3	111.2	114.8	99.7	100.0
Operating profit on equity	25.2	28.7	24.4	22.2	31.0	19.3	27.3	98.9
Net fixed assets to equity	36.3	59.7	30.9	76.1	53.8	27.7	32.7	94.0
Gross margin	17.6	24.2	15.6	33.4	21.0	14.1	16.6	100.0
Return on total assets	12.2	12.1	12.2	9.3	13.3	9.2	14.1	100.0

(days)

Collection period for accounts receivable	48.5	38.0	51.5	31.7	40.3	50.3	52.3	95.5
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	918	418,605	15,273.4	55
Less than 20	808	123,188	4,618.3	62
20-99	96	127,503	4,682.8	1
100-499	13	x	x	6
500 and over	1	x	x	-

## 1987

Total	863	274,751	11,037.9	
Less than 20	746	80,193	3,303.1	
20-99	97	88,485	3,596.6	
100-499	19	x	x	
500 and over	1	x	x	

## SIC 5622 Plumbing, Heating and Air Conditioning Equipment and Supplies, Wholesale

Establishments primarily engaged in wholesale dealing in plumbing goods; non-electric heating equipment; air conditioning and ventilating equipment (except small window-type units). Establishments primarily engaged in wholesale dealing in electric heating equipment or window air conditioners and domestic fans are classified in <5411 - Electrical Household Appliances, Wholesale> and those primarily engaged in wholesaling commercial refrigeration equipment and supplies are classified in <5791 - Office and Store Machinery, Equipment and Supplies, Wholesale>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5631 - LUMBER, PLYWOOD AND MILLWORK, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	474							
Low sales value (\$'000)	25	25	1,291	25	540	1,291	2,558	
High sales value (\$'000)	5,000	1,291	5,000	540	1,291	2,558	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>75.1</b>	<b>69.2</b>	<b>77.0</b>	<b>60.0</b>	<b>73.9</b>	<b>78.5</b>	<b>76.2</b>	<b>98.3</b>
Purchases and materials	75.7	70.2	77.4	62.6	74.1	78.9	76.7	97.9
Closing inventory	15.6	18.4	14.7	17.8	18.7	17.2	13.4	83.3
Opening inventory	15.0	17.4	14.2	15.2	18.5	16.8	12.9	82.1
<b>Wages, salaries, and benefits</b>	<b>11.1</b>	<b>13.3</b>	<b>10.5</b>	<b>15.5</b>	<b>12.2</b>	<b>10.0</b>	<b>10.7</b>	<b>94.9</b>
Wages and benefits - direct	0.8	1.6	0.5	1.0	1.9	0.7	0.4	12.0
Wages and benefits - indirect	10.4	11.7	10.0	14.6	10.3	9.3	10.3	93.0
<b>Occupancy expenses</b>	<b>3.3</b>	<b>5.2</b>	<b>2.7</b>	<b>7.0</b>	<b>4.3</b>	<b>2.7</b>	<b>2.7</b>	<b>97.7</b>
Depreciation	1.2	1.6	1.1	2.1	1.3	1.0	1.1	90.3
Repairs and maintenance	0.4	0.7	0.4	0.8	0.7	0.4	0.4	66.9
Fuel and oil	0.1	0.3	--	0.2	0.3	--	--	9.9
Utilities	0.7	1.0	0.6	1.1	1.0	0.7	0.6	90.1
Rent	0.9	1.7	0.6	2.8	1.2	0.6	0.6	60.8
<b>Financial expenses</b>	<b>3.0</b>	<b>2.3</b>	<b>3.2</b>	<b>2.8</b>	<b>2.1</b>	<b>2.0</b>	<b>3.8</b>	<b>95.8</b>
Interest and bank charges	2.6	1.8	2.9	2.1	1.7	1.6	3.5	87.3
Professional fees	0.3	0.5	0.3	0.7	0.4	0.4	0.3	91.4
<b>General expenses</b>	<b>2.4</b>	<b>2.7</b>	<b>2.3</b>	<b>3.1</b>	<b>2.5</b>	<b>2.1</b>	<b>2.5</b>	<b>94.9</b>
Advertising	0.7	0.8	0.7	0.7	0.8	0.6	0.7	78.7
Delivery expenses	1.3	1.2	1.4	1.5	1.1	1.1	1.5	63.9
Insurance	0.4	0.7	0.3	0.8	0.6	0.3	0.3	76.4
<b>Other expenses</b>	<b>3.8</b>	<b>4.9</b>	<b>3.4</b>	<b>7.4</b>	<b>3.7</b>	<b>3.2</b>	<b>3.5</b>	<b>99.4</b>
<b>Total expenses</b>	<b>98.7</b>	<b>97.6</b>	<b>99.0</b>	<b>95.8</b>	<b>98.6</b>	<b>98.4</b>	<b>99.3</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>1.3</b>	<b>2.4</b>	<b>1.0</b>	<b>4.2</b>	<b>1.4</b>	<b>1.6</b>	<b>0.7</b>	<b>99.6</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	68							
Sales	1,203.6	397.9	2,674.9	186.2	902.6	1,825.5	3,709.7	
Expenses	1,143.3	364.4	2,565.6	159.9	852.2	1,758.4	3,549.1	
Profit	60.3	33.5	109.3	26.4	50.4	67.1	160.7	

## Non-Profitable:

Sales	1,185.6	482.1	2,877.0	272.3	829.3	1,722.7	3,662.9	
Expenses	1,258.2	514.4	3,046.4	298.9	871.0	1,815.2	3,884.4	
Loss	-72.5	-32.3	-169.3	-26.6	-41.6	-92.6	-221.6	

1987

## Profitable:

Sales	1,273.1	468.8	2,473.8	216.3	918.5	1,827.7	3,438.8	
Expenses	1,217.3	441.3	2,375.8	202.0	867.4	1,749.6	3,311.0	
Profit	55.8	27.6	98.0	14.3	51.1	78.0	127.8	

## Non-Profitable:

Sales	660.3	451.9	2,404.4	216.0	936.7	1,620.5	3,411.4	
Expenses	683.5	471.3	2,459.8	232.9	961.2	1,669.3	3,475.2	
Loss	-23.2	-19.4	-55.4	-16.9	-24.5	-48.9	-63.8	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	410							
Low sales value (\$'000)	25	25	1,549	25	683	1,549	2,696	
High sales value (\$'000)	5,000	1,549	5,000	683	1,549	2,696	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>733.0</b>	<b>386.2</b>	<b>1,344.5</b>	<b>301.1</b>	<b>526.9</b>	<b>851.4</b>	<b>1,800.4</b>	<b>100.0</b>
Total current assets	554.7	284.6	1,030.9	215.0	399.5	670.2	1,364.4	100.0
Accounts receivable	178.8	62.6	383.8	40.0	100.0	200.1	553.7	96.6
Closing inventory	228.9	119.2	422.4	58.9	218.7	333.6	504.5	86.6
Other current assets	146.8	102.7	224.6	116.0	80.8	136.4	306.1	85.6
Net fixed assets	129.3	74.5	225.9	52.3	111.2	136.8	308.2	92.4
Other assets and adjustments	48.9	27.0	87.6	33.7	16.0	44.3	127.7	85.4
<b>Total liabilities</b>	<b>378.0</b>	<b>250.4</b>	<b>603.0</b>	<b>195.2</b>	<b>341.8</b>	<b>510.6</b>	<b>688.3</b>	<b>100.0</b>
Total current liabilities	250.4	156.3	416.3	119.1	217.8	362.6	465.9	100.0
Current bank loans	78.3	38.1	149.1	22.7	63.6	170.2	129.6	55.9
Other current liabilities	172.1	118.2	267.2	96.4	154.1	192.3	336.3	100.0
Long-term bank loans	9.3	7.6	12.3	3.3	14.8	15.2	9.6	18.3
Other liabilities and adjustments	118.2	86.4	174.3	72.6	109.2	132.8	212.7	90.2
<b>Total equity</b>	<b>354.9</b>	<b>135.7</b>	<b>741.5</b>	<b>105.9</b>	<b>185.0</b>	<b>340.8</b>	<b>1,112.0</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	2.2	1.8	2.4	1.8	1.8	1.8	2.9	100.0
Debt to equity	1.0	1.8	0.8	1.8	1.8	1.4	0.6	100.0
Interest coverage	1.3	1.3	1.3	1.0	1.6	2.5	1.0	87.3
Debt ratio	0.5	0.6	0.4	0.6	0.6	0.5	0.3	100.0
Sales to equity	4.1	4.5	3.9	3.1	5.8	5.9	3.4	100.0
Sales to closing inventories	6.3	5.1	6.9	5.5	4.9	6.1	7.5	86.6

(percent)

Current debt to equity	70.5	115.1	56.1	112.4	117.7	106.3	41.9	100.0
Operating profit on equity	3.8	3.2	4.0	0.2	6.1	14.1	1.1	99.5
Net fixed assets to equity	36.4	54.9	30.4	49.4	60.1	40.1	27.7	92.4
Gross margin	13.3	14.9	12.7	19.9	12.3	11.7	13.2	100.0
Return on total assets	7.1	4.1	8.7	2.5	5.5	9.4	8.3	99.8

(days)

Collection period for accounts receivable	44.6	37.1	47.4	44.2	33.5	35.7	53.1	96.6
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	1,738	594,500	24,952.3	3
Less than 20	1,474	219,917	9,385.6	2
20-99	236	254,898	10,583.5	2
100-499	27	x	x	1
500 and over	1	x	x	-
<b>1987</b>				
Total	1,741	476,103	21,545.8	
Less than 20	1,476	170,444	7,798.6	
20-99	238	195,429	8,767.9	
100-499	26	x	x	
500 and over	1	x	x	

## SIC 5631 Lumber, Plywood and Millwork, Wholesale

Establishments primarily engaged in selling rough and dressed lumber, plywood, millwork and veneers, whether sold to other businesses or final consumer are classified here. Establishments primarily engaged in wholesale dealing in fascia, roofing and siding of other than wood are classified in <5639 - Other Building Materials, Wholesale>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5632 - PAINT, GLASS AND WALLPAPER, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	79							
Low sales value (\$'000)	25	25	758	25	318	758	1,375	
High sales value (\$'000)	5,000	758	5,000	318	758	1,375	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	66.6	60.3	67.7	53.2	62.9	65.8	68.5	96.2
Purchases and materials	68.5	63.1	69.5	58.8	64.7	68.8	69.7	96.2
Closing inventory	10.8	12.8	10.4	11.6	13.3	13.5	9.2	86.1
Opening inventory	8.9	10.1	8.7	6.0	11.5	10.4	8.0	82.3
Wages, salaries, and benefits	16.0	18.6	15.5	20.0	18.1	18.6	14.3	94.9
Wages and benefits - direct	2.7	2.2	2.7	-	3.0	5.0	1.9	17.7
Wages and benefits - indirect	13.3	16.5	12.8	20.0	15.2	13.6	12.4	93.7
Occupancy expenses	4.6	6.2	4.3	10.3	4.7	5.2	3.9	97.5
Depreciation	1.1	2.2	0.9	5.3	1.0	0.9	0.9	89.9
Repairs and maintenance	0.4	0.2	0.4	0.3	0.1	0.4	0.4	48.1
Fuel and oil	--	--	--	--	--	--	0.1	2.5
Utilities	1.2	1.4	1.2	2.1	1.1	1.3	1.1	88.6
Rent	1.9	2.5	1.7	2.5	2.4	2.5	1.4	81.0
Financial expenses	1.4	1.6	1.4	2.4	1.3	1.2	1.5	96.2
Interest and bank charges	1.0	1.0	1.0	1.4	0.9	0.7	1.1	86.1
Professional fees	0.4	0.6	0.4	0.9	0.4	0.5	0.4	92.4
General expenses	2.4	4.6	2.0	4.6	4.6	2.6	1.8	96.2
Advertising	1.0	1.5	0.9	1.7	1.5	1.1	0.8	89.9
Delivery expenses	1.1	2.6	0.8	2.6	2.5	0.9	0.7	78.5
Insurance	0.4	0.5	0.3	0.3	0.6	0.5	0.3	70.9
Other expenses	6.5	5.7	6.6	9.5	4.3	4.7	7.4	100.0
Total expenses	97.5	97.0	97.6	100.0	96.0	98.0	97.5	100.0
Net profit/loss	2.5	3.0	2.4	-	4.0	2.0	2.5	98.7

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	76							
Sales	1,211.1	331.0	2,116.3	151.4	489.5	935.8	3,188.4	
Expenses	1,167.5	312.1	2,047.3	142.4	461.8	884.3	3,103.7	
Profit	43.6	18.9	68.9	9.0	27.7	51.5	84.8	

## Non-Profitable:

Sales	620.1	270.7	1,041.3	188.5	418.8	896.7	2,587.9	
Expenses	647.1	288.5	1,079.3	207.1	435.1	935.8	2,614.2	
Loss	-27.0	-17.8	-38.0	-18.6	-16.3	-39.1	-26.3	

1987

## Profitable:

Sales	771.3	363.8	1,695.3	167.1	499.8	1,031.7	2,254.1	
Expenses	736.6	342.7	1,629.9	156.2	471.6	1,003.9	2,157.1	
Profit	34.7	21.1	65.4	10.9	28.2	27.8	97.0	

## Non-Profitable:

Sales	390.2	297.2	1,167.5	186.1	546.5	1,017.0	1,596.7	
Expenses	428.2	337.0	1,190.5	205.7	631.7	1,020.3	1,676.1	
Loss	-38.0	-39.8	-23.0	-19.6	-85.2	-3.3	-79.4	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	74							
Low sales value (\$'000)	25	25	771	25	324	771	1,511	
High sales value (\$'000)	5,000	771	5,000	324	771	1,511	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>444.4</b>	<b>172.5</b>	<b>763.9</b>	<b>92.2</b>	<b>239.9</b>	<b>389.0</b>	<b>1,207.1</b>	<b>100.0</b>
Total current assets	361.3	140.6	620.5	58.9	209.3	320.8	974.9	100.0
Accounts receivable	145.3	57.7	248.2	28.7	82.1	101.4	421.8	100.0
Closing inventory	124.6	48.5	213.9	21.3	71.4	133.6	308.8	86.5
Other current assets	91.3	34.3	158.3	8.8	55.7	85.7	244.2	87.8
Net fixed assets	74.4	25.4	131.9	24.2	26.4	53.2	225.0	91.9
Other assets and adjustments	8.7	6.3	11.4	8.9	4.2	14.9	7.1	86.5
<b>Total liabilities</b>	<b>331.8</b>	<b>139.7</b>	<b>557.4</b>	<b>74.6</b>	<b>194.4</b>	<b>302.7</b>	<b>858.6</b>	<b>100.0</b>
Total current liabilities	265.7	91.0	470.9	44.1	130.5	244.0	739.3	100.0
Current bank loans	46.5	19.2	78.4	12.9	24.5	27.6	138.5	64.9
Other current liabilities	219.2	71.7	392.5	31.1	105.9	216.3	600.7	100.0
Long-term bank loans	1.6	0.9	2.5	0.8	1.0	2.8	2.0	23.0
Other liabilities and adjustments	64.4	47.7	83.9	29.7	62.8	55.8	117.2	83.8
<b>Total equity</b>	<b>112.6</b>	<b>32.7</b>	<b>206.4</b>	<b>17.5</b>	<b>45.5</b>	<b>86.2</b>	<b>348.4</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.3	1.5	1.3	1.3	1.6	1.3	1.3	100.0
Debt to equity	2.9	4.2	2.7	4.2	4.2	3.5	2.4	100.0
Interest coverage	3.5	3.7	3.4	2.9	4.0	3.9	3.3	86.5
Debt ratio	0.7	0.8	0.7	0.8	0.8	0.7	0.7	100.0
Sales to equity	10.0	11.8	9.6	10.4	12.3	11.3	9.1	100.0
Sales to closing inventories	9.0	8.0	9.3	8.5	7.8	7.3	10.3	86.5

(percent)

Current debt to equity	235.9	277.7	228.1	251.2	286.3	282.8	212.1	100.0
Operating profit on equity	25.7	33.0	24.3	22.1	36.6	26.4	23.7	98.6
Net fixed assets to equity	66.0	77.6	63.9	138.3	58.0	61.7	64.5	91.9
Gross margin	17.7	20.8	17.1	29.6	18.4	15.1	17.7	100.0
Return on total assets	9.0	8.5	9.2	6.4	9.2	7.8	9.7	100.0

(days)

Collection period for accounts receivable	46.9	54.1	45.2	57.4	53.3	37.7	48.0	100.0
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EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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1989

Total	242	72,659	2,993.0	5
Less than 20	199	23,853	1,047.5	4
20-99	42	x	x	1
100-499	1	x	x	-
500 and over	-	-	-	-

1987

Total	237	62,197	2,757.1	
Less than 20	195	19,619	922.6	
20-99	41	x	x	
100-499	1	x	x	
500 and over	-	-	-	

SIC 5632 Paint, Glass and Wallpaper, Wholesale

Establishments primarily engaged in wholesale dealing in paint, glass, wallpaper and building decorators' supplies.

Symbols: -- amount too small to be expressed  
 - nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5639 - OTHER BUILDING MATERIALS, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	698							
Low sales value (\$'000)	25	25	1,539	25	661	1,539	2,607	
High sales value (\$'000)	5,000	1,539	5,000	661	1,539	2,607	5,000	
<b>SELECTED EXPENSE ITEMS</b>								
								(percent of sales)
Cost of goods sold	71.9	70.0	72.8	65.7	72.9	73.0	72.6	97.7
Purchases and materials	73.6	72.3	74.1	65.0	77.2	74.7	73.7	97.7
Closing inventory	19.4	15.7	21.0	12.9	17.5	29.6	15.1	88.8
Opening inventory	17.7	13.4	19.6	13.6	13.2	28.0	14.0	86.7
Wages, salaries, and benefits	12.1	11.1	12.5	9.2	12.4	12.7	12.5	94.1
Wages and benefits - direct	1.3	1.3	1.3	0.7	1.6	1.3	1.3	15.5
Wages and benefits - indirect	10.8	9.8	11.2	8.5	10.7	11.4	11.1	92.1
Occupancy expenses	3.9	4.9	3.4	5.4	4.7	3.9	3.1	98.4
Depreciation	1.2	1.2	1.1	0.9	1.4	1.3	1.0	94.1
Repairs and maintenance	0.5	0.6	0.5	0.4	0.8	0.6	0.4	70.9
Fuel and oil	0.1	0.2	0.1	0.2	0.2	0.1	0.2	11.5
Utilities	0.8	1.0	0.6	1.1	1.0	0.8	0.5	90.8
Rent	1.3	1.8	1.0	2.6	1.3	1.1	1.0	64.8
Financial expenses	2.1	2.1	2.1	2.1	2.1	3.1	1.4	97.0
Interest and bank charges	1.6	1.5	1.7	1.1	1.7	2.5	1.2	89.3
Professional fees	0.5	0.6	0.4	1.0	0.4	0.6	0.3	90.7
General expenses	2.7	4.0	2.2	6.1	2.6	2.8	1.8	96.6
Advertising	1.3	1.9	1.0	2.8	1.3	1.3	0.8	86.1
Delivery expenses	1.1	1.7	0.9	2.9	0.9	1.1	0.7	63.9
Insurance	0.4	0.4	0.3	0.4	0.4	0.4	0.3	78.5
Other expenses	4.7	4.2	4.9	5.4	3.5	4.2	5.4	99.4
Total expenses	97.5	96.5	97.9	93.9	98.2	99.7	96.7	99.7
Net profit/loss	2.5	3.5	2.1	6.1	1.8	0.3	3.3	98.9

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	71						
Sales	1,119.0	428.3	2,835.9	240.8	992.5	2,002.5	3,660.0
Expenses	1,062.7	397.5	2,716.4	215.2	946.1	1,914.7	3,509.2
Profit	56.2	30.8	119.5	25.6	46.4	87.8	150.8

## Non-Profitable:

Sales	864.4	467.6	2,181.2	232.7	1,056.0	1,807.0	3,466.1
Expenses	918.7	490.7	2,339.4	247.8	1,099.1	1,976.2	3,586.6
Loss	-54.4	-23.1	-158.2	-15.1	-43.1	-169.2	-120.4

1987

## Profitable:

Sales	1,251.0	543.5	2,746.5	265.3	1,024.0	2,088.0	3,491.5
Expenses	1,192.9	509.1	2,638.2	242.6	969.6	2,002.3	3,357.6
Profit	58.1	34.3	108.3	22.7	54.5	85.7	134.0

## Non-Profitable:

Sales	649.6	440.2	2,416.0	239.6	981.5	2,183.9	3,150.5
Expenses	678.6	466.4	2,469.1	259.2	1,025.4	2,225.5	3,239.9
Loss	-29.0	-26.2	-53.1	-19.6	-43.9	-41.6	-89.4

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	634							
Low sales value (\$'000)	25	25	1,656	25	810	1,656	2,797	
High sales value (\$'000)	5,000	1,656	5,000	810	1,656	2,797	5,000	

## BALANCE SHEET

(thousands of dollars)

<b>Total assets</b>	<b>566.8</b>	<b>284.6</b>	<b>1,314.6</b>	<b>144.5</b>	<b>717.5</b>	<b>1,220.6</b>	<b>1,427.6</b>	<b>100.0</b>
Total current assets	437.0	206.9	1,046.6	109.3	508.7	977.5	1,129.7	99.7
Accounts receivable	122.2	59.9	287.1	37.5	129.1	214.4	374.7	93.8
Closing inventory	230.5	98.1	581.3	45.1	262.1	596.2	563.3	91.0
Other current assets	84.2	48.8	178.1	26.5	117.4	166.8	191.7	81.1
Net fixed assets	93.4	55.5	194.0	26.0	146.6	194.7	193.2	96.4
Other assets and adjustments	36.3	22.1	73.8	9.2	62.1	48.3	104.6	86.9
<b>Total liabilities</b>	<b>366.8</b>	<b>186.9</b>	<b>843.5</b>	<b>95.5</b>	<b>469.6</b>	<b>894.4</b>	<b>782.3</b>	<b>99.1</b>
Total current liabilities	261.5	118.3	640.9	57.7	305.8	656.4	622.3	98.4
Current bank loans	99.7	34.2	273.4	12.3	101.8	343.1	189.5	56.8
Other current liabilities	161.7	84.1	367.5	45.3	204.0	313.2	432.7	98.4
Long-term bank loans	8.3	2.8	22.9	1.7	6.3	28.6	16.1	20.2
Other liabilities and adjustments	96.9	65.7	179.6	36.0	157.4	209.3	143.9	89.4
<b>Total equity</b>	<b>199.9</b>	<b>97.6</b>	<b>471.0</b>	<b>49.0</b>	<b>247.8</b>	<b>326.2</b>	<b>645.2</b>	<b>100.0</b>

## FINANCIAL RATIOS

(times)

Current ratio	1.6	1.7	1.6	1.8	1.6	1.4	1.8	98.1
Debt to equity	1.8	1.9	1.7	1.9	1.8	2.7	1.2	99.1
Interest coverage	2.4	2.6	2.2	4.2	1.9	1.2	3.8	90.4
Debt ratio	0.6	0.6	0.6	0.6	0.6	0.7	0.5	99.1
Sales to equity	5.9	5.6	6.0	6.6	5.0	6.4	5.7	100.0
Sales to closing inventories	5.1	5.6	4.8	7.2	4.7	3.5	6.6	91.0

(percent)

Current debt to equity	130.7	121.1	136.0	117.6	123.3	201.2	96.4	98.4
Operating profit on equity	13.6	14.7	13.0	24.4	8.8	3.6	18.8	98.7
Net fixed assets to equity	46.7	56.8	41.2	53.0	59.1	59.7	29.9	96.4
Gross margin	15.5	17.0	14.7	21.2	13.5	14.7	14.8	100.0
Return on total assets	8.2	8.0	8.3	10.8	6.3	5.3	11.4	99.8

(days)

Collection period for accounts receivable	37.7	39.5	36.8	41.9	37.5	37.2	36.5	93.8
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	<b>2,031</b>	<b>1,027,021</b>	<b>42,727.0</b>	<b>150</b>
Less than 20	1,635	262,900	11,035.7	144
20-99	339	352,316	14,425.6	7
100-499	51	246,702	10,371.1	-
500 and over	6	165,103	6,894.6	1
<b>1987</b>				
<b>Total</b>	<b>1,881</b>	<b>819,711</b>	<b>37,076.5</b>	
Less than 20	1,491	188,832	8,627.2	
20-99	332	274,514	12,321.5	
100-499	51	198,252	8,957.9	
500 and over	7	158,113	7,169.9	

## SIC 5639 Other Building Materials, Wholesale

Establishments primarily engaged in wholesale dealing in building materials not elsewhere classified or in combinations of goods classified to the above industries, with none predominating, whether sold to other businesses or final consumer are classified here. Establishments primarily engaged in selling prefabricated homes and cottages are classified in this industry and those primarily engaged in mixing and delivering ready-mixed concrete are viewed as belonging to manufacturing activities and are classified in <3551 - Ready-Mix Concrete Industry>. Fascia, roofing and siding of wood are classified in <5631 - Lumber, Plywood and Millwork, Wholesale>. Establishments primarily engaged in wholesale dealing in new and used farm, construction, forestry, mining, industrial, electrical, electronic and other machinery, equipment and supplies.

Symbols:        -- amount too small to be expressed  
                   - nil or zero

SOURCE:        Small Business and Special Surveys Division, Statistics Canada

## SIC 5711 - FARM MACHINERY, EQUIPMENT AND SUPPLIES, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	608							
Low sales value (\$'000)	25	25	1,181	25	419	1,181	2,362	
High sales value (\$'000)	5,000	1,181	5,000	419	1,181	2,362	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	76.7	67.4	79.4	51.7	74.5	76.2	80.5	98.7
Purchases and materials	81.9	71.2	85.0	60.0	76.4	79.1	87.1	98.2
Closing inventory	34.2	24.6	36.9	24.8	24.5	39.8	35.9	92.6
Opening inventory	29.0	20.7	31.3	16.5	22.7	36.9	29.3	89.1
Wages, salaries, and benefits	9.6	11.0	9.2	10.4	11.3	10.4	8.8	94.1
Wages and benefits - direct	2.0	1.6	2.1	2.0	1.4	1.9	2.2	25.0
Wages and benefits - indirect	7.6	9.4	7.1	8.4	9.9	8.5	6.5	91.1
Occupancy expenses	3.2	5.4	2.6	7.7	4.4	3.1	2.4	98.8
Depreciation	1.0	1.6	0.9	2.4	1.3	1.1	0.8	89.5
Repairs and maintenance	0.7	1.4	0.5	3.0	0.7	0.6	0.5	75.7
Fuel and oil	0.1	0.3	--	0.2	0.4	0.1	--	13.3
Utilities	0.8	1.2	0.7	1.4	1.1	0.8	0.7	94.2
Rent	0.5	0.9	0.4	0.8	1.0	0.5	0.4	56.4
Financial expenses	2.2	3.9	1.7	7.4	2.2	1.9	1.6	98.2
Interest and bank charges	1.8	3.1	1.5	6.4	1.7	1.6	1.4	90.5
Professional fees	0.3	0.7	0.2	1.0	0.6	0.3	0.2	92.6
General expenses	2.2	3.1	1.9	4.2	2.6	2.1	1.8	95.7
Advertising	0.8	0.9	0.8	1.1	0.8	0.8	0.7	87.5
Delivery expenses	0.9	1.1	0.8	1.4	1.0	0.9	0.7	64.3
Insurance	0.5	1.1	0.4	1.7	0.8	0.4	0.3	74.0
Other expenses	4.4	6.2	3.9	10.0	4.5	5.1	3.4	99.8
Total expenses	98.2	97.0	98.6	91.4	99.5	98.8	98.5	100.0
Net profit/loss	1.8	3.0	1.4	8.6	0.5	1.2	1.5	99.3

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	68							
Sales	1,151.7	323.6	2,885.3	139.7	735.2	1,729.5	3,702.2	
Expenses	1,104.1	292.2	2,803.7	107.3	706.2	1,671.7	3,603.8	
Profit	47.6	31.3	81.6	32.4	29.0	57.8	98.5	

## Non-Profitable:

Sales	962.9	398.2	2,611.2	211.8	719.7	1,737.3	3,455.5	
Expenses	1,001.0	425.7	2,680.2	234.2	755.8	1,797.8	3,532.7	
Loss	-38.1	-27.5	-69.0	-22.4	-36.1	-60.6	-77.2	

1987

## Profitable:

Sales	972.2	402.3	2,333.0	158.6	743.3	1,678.1	3,217.4	
Expenses	935.8	380.2	2,262.6	144.3	710.3	1,615.6	3,136.2	
Profit	36.4	22.2	70.4	14.4	33.0	62.5	81.1	

## Non-Profitable:

Sales	910.8	378.1	2,078.9	178.3	713.1	1,667.6	3,245.7	
Expenses	941.9	397.3	2,136.1	194.2	737.9	1,725.9	3,299.7	
Loss	-31.1	-19.2	-57.2	-15.9	-24.8	-58.3	-54.0	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	504							
Low sales value (\$'000)	25	25	1,418	25	664	1,418	2,620	
High sales value (\$'000)	5,000	1,418	5,000	664	1,418	2,620	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>820.7</b>	<b>401.0</b>	<b>1,668.1</b>	<b>336.5</b>	<b>593.9</b>	<b>1,246.8</b>	<b>2,001.3</b>	<b>99.8</b>
Total current assets	618.5	213.5	1,436.1	130.4	462.5	1,042.4	1,747.5	99.8
Accounts receivable	90.8	38.3	196.9	25.4	76.9	113.4	262.9	97.6
Closing inventory	442.0	115.6	1,100.9	61.5	277.8	779.3	1,355.3	95.8
Other current assets	85.6	59.5	138.2	43.4	107.7	149.5	129.2	87.7
Net fixed assets	170.8	163.3	185.8	193.5	73.0	154.1	210.9	96.4
Other assets and adjustments	31.3	24.0	46.1	12.5	58.3	50.2	42.8	84.7
<b>Total liabilities</b>	<b>568.9</b>	<b>233.2</b>	<b>1,246.5</b>	<b>176.2</b>	<b>403.9</b>	<b>911.0</b>	<b>1,511.9</b>	<b>99.8</b>
Total current liabilities	405.7	141.3	939.7	98.6	268.9	674.7	1,149.3	99.2
Current bank loans	57.0	26.0	119.6	21.4	39.7	71.1	157.9	64.1
Other current liabilities	348.7	115.2	820.1	77.1	229.1	603.6	991.4	99.2
Long-term bank loans	16.2	8.5	31.8	4.4	20.9	15.3	44.9	23.6
Other liabilities and adjustments	146.8	83.4	274.9	73.1	114.0	220.8	317.6	91.5
<b>Total equity</b>	<b>251.8</b>	<b>167.7</b>	<b>421.5</b>	<b>160.2</b>	<b>190.0</b>	<b>335.7</b>	<b>489.4</b>	<b>99.4</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.5	1.5	1.5	1.3	1.7	1.5	1.5	99.0
Debt to equity	2.2	1.3	2.9	1.0	2.1	2.7	3.0	99.2
Interest coverage	1.9	1.8	1.9	1.7	2.3	1.4	2.1	93.1
Debt ratio	0.6	0.5	0.7	0.5	0.6	0.7	0.7	99.6
Sales to equity	5.1	2.7	7.0	1.7	5.2	5.7	7.6	99.4
Sales to closing inventories	2.9	3.9	2.6	4.5	3.5	2.4	2.7	95.8

(percent)

Current debt to equity	161.1	84.2	222.9	61.5	141.5	200.9	234.8	99.2
Operating profit on equity	8.6	7.2	9.8	6.9	8.2	4.9	12.4	98.6
Net fixed assets to equity	67.8	97.4	44.0	120.7	38.4	45.9	43.0	95.8
Gross margin	13.4	20.0	11.4	26.9	14.3	13.2	10.6	100.0
Return on total assets	5.5	6.4	5.0	7.5	4.6	4.0	5.6	99.6

(days)

Collection period for accounts receivable	25.7	30.5	24.2	33.4	28.1	21.3	25.4	97.6
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	2,317	488,450	19,596.3	101
Less than 20	2,156	257,575	10,658.6	94
20-99	155	123,659	5,064.2	7
100-499	4	x	x	-
500 and over	2	x	x	-
<b>1987</b>				
Total	2,418	430,481	18,638.6	
Less than 20	2,250	232,962	10,455.1	
20-99	162	113,929	5,136.5	
100-499	4	x	x	
500 and over	2	x	x	

## SIC 5711 Farm Machinery, Equipment and Supplies, Wholesale

Establishments primarily engaged in wholesale dealing in new or used farm machinery, equipment, supplies and parts. This industry includes establishments primarily engaged in selling such equipment directly to farmers as well as those selling to farm equipment dealers. Also included are establishments primarily engaged in the repair of farm machinery and equipment as well as those primarily engaged in wholesaling garden and lawn tractors and equipment.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

### SIC 5721 - CONSTRUCTION AND FORESTRY MACHINERY, EQUIPMENT AND SUPPLIES, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	170							
Low sales value (\$'000)	25	25	866	25	393	866	1,994	
High sales value (\$'000)	5,000	866	5,000	393	866	1,994	5,000	

#### SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>65.7</b>	<b>50.9</b>	<b>69.4</b>	<b>51.1</b>	<b>50.8</b>	<b>68.2</b>	<b>71.3</b>	<b>94.1</b>
Purchases and materials	71.4	55.2	75.5	58.3	52.6	75.3	75.8	93.5
Closing inventory	20.8	17.9	21.6	13.7	21.4	18.5	26.4	84.1
Opening inventory	15.1	13.7	15.5	6.6	19.6	11.4	22.0	81.2
<b>Wages, salaries, and benefits</b>	<b>13.8</b>	<b>20.8</b>	<b>12.1</b>	<b>17.6</b>	<b>23.5</b>	<b>13.0</b>	<b>10.7</b>	<b>91.8</b>
Wages and benefits - direct	1.9	1.1	2.1	0.6	1.5	1.8	2.5	21.2
Wages and benefits - indirect	11.9	19.7	10.0	17.0	22.0	11.1	8.2	90.0
<b>Occupancy expenses</b>	<b>5.6</b>	<b>8.1</b>	<b>5.0</b>	<b>7.6</b>	<b>8.6</b>	<b>5.6</b>	<b>4.1</b>	<b>97.6</b>
Depreciation	2.1	1.9	2.2	2.0	1.8	2.6	1.6	89.4
Repairs and maintenance	0.7	1.3	0.5	1.2	1.4	0.5	0.7	52.4
Fuel and oil	0.1	0.4	0.1	0.1	0.6	0.1	0.1	13.5
Utilities	1.1	2.1	0.8	2.9	1.5	0.9	0.7	85.3
Rent	1.5	2.5	1.3	1.5	3.3	1.6	0.9	68.8
<b>Financial expenses</b>	<b>2.4</b>	<b>2.4</b>	<b>2.3</b>	<b>2.5</b>	<b>2.4</b>	<b>1.4</b>	<b>3.8</b>	<b>96.5</b>
Interest and bank charges	1.7	1.7	1.6	1.5	1.8	0.8	2.9	84.1
Professional fees	0.7	0.8	0.7	1.0	0.6	0.6	0.8	91.2
<b>General expenses</b>	<b>1.5</b>	<b>2.2</b>	<b>1.4</b>	<b>1.7</b>	<b>2.7</b>	<b>1.1</b>	<b>1.9</b>	<b>91.8</b>
Advertising	0.7	0.6	0.7	0.5	0.8	0.6	0.9	75.3
Delivery expenses	0.5	0.9	0.4	0.8	1.1	0.3	0.7	61.8
Insurance	0.3	0.7	0.2	0.4	0.8	0.2	0.3	65.3
<b>Other expenses</b>	<b>4.9</b>	<b>9.9</b>	<b>3.6</b>	<b>14.0</b>	<b>6.5</b>	<b>3.1</b>	<b>4.5</b>	<b>100.0</b>
<b>Total expenses</b>	<b>93.9</b>	<b>94.4</b>	<b>93.8</b>	<b>94.4</b>	<b>94.5</b>	<b>92.3</b>	<b>96.2</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>6.1</b>	<b>5.6</b>	<b>6.2</b>	<b>5.6</b>	<b>5.5</b>	<b>7.7</b>	<b>3.8</b>	<b>98.8</b>

#### PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

##### Profitable:

Percent of businesses	78						
Sales	897.7	268.4	2,064.5	158.4	572.0	1,675.7	3,147.0
Expenses	830.3	247.7	1,910.7	144.5	532.7	1,515.1	3,011.9
Profit	67.3	20.7	153.8	13.9	39.3	160.5	135.1

##### Non-Profitable:

Sales	595.8	200.4	1,502.4	134.9	568.9	1,283.2	2,818.9
Expenses	620.5	214.3	1,551.8	146.3	596.0	1,333.6	2,862.1
Loss	-24.6	-13.9	-49.3	-11.5	-27.1	-50.4	-43.2

1987

##### Profitable:

Sales	820.6	271.2	1,840.5	141.8	602.4	1,352.2	2,645.6
Expenses	765.9	245.7	1,731.5	125.8	552.7	1,275.9	2,482.9
Profit	54.7	25.5	109.0	16.0	49.6	76.3	162.7

##### Non-Profitable:

Sales	275.0	157.6	1,660.0	81.2	530.4	1,201.4	3,273.0
Expenses	288.9	166.5	1,732.5	89.0	545.0	1,253.4	3,417.7
Loss	-13.9	-8.9	-72.5	-7.8	-14.6	-52.0	-144.7

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	153							
Low sales value (\$'000)	25	25	990	25	442	990	2,178	
High sales value (\$'000)	5,000	990	5,000	442	990	2,178	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>661.3</b>	<b>194.1</b>	<b>1,509.6</b>	<b>116.2</b>	<b>402.6</b>	<b>1,374.5</b>	<b>1,940.7</b>	<b>100.0</b>
Total current assets	488.4	136.1	1,128.2	75.6	298.1	971.0	1,629.9	100.0
Accounts receivable	129.0	45.6	280.3	24.7	101.7	234.6	426.0	84.3
Closing inventory	192.7	54.4	443.8	29.0	122.3	318.7	842.8	86.9
Other current assets	166.7	36.0	404.0	21.8	74.1	417.5	361.0	75.2
Net fixed assets	140.4	38.3	325.6	21.8	82.7	341.4	275.4	88.2
Other assets and adjustments	32.4	19.5	55.7	18.7	21.6	62.1	35.3	77.8
<b>Total liabilities</b>	<b>554.7</b>	<b>123.2</b>	<b>1,338.2</b>	<b>73.4</b>	<b>256.6</b>	<b>1,269.4</b>	<b>1,557.9</b>	<b>100.0</b>
Total current liabilities	326.1	67.2	796.0	35.1	153.4	651.9	1,256.0	100.0
Current bank loans	78.3	22.0	180.4	15.6	39.3	54.6	581.9	53.6
Other current liabilities	247.8	45.2	615.6	19.5	114.0	597.2	674.0	100.0
Long-term bank loans	7.1	4.6	11.6	0.2	16.1	0.1	48.3	13.1
Other liabilities and adjustments	221.5	51.3	530.5	38.0	87.0	617.3	253.5	86.9
<b>Total equity</b>	<b>106.5</b>	<b>70.8</b>	<b>171.4</b>	<b>42.8</b>	<b>145.9</b>	<b>105.1</b>	<b>382.8</b>	<b>96.7</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.4	2.0	1.4	2.1	1.9	1.4	1.2	100.0
Debt to equity	5.2	1.7	7.8	1.7	1.7	12.0	4.0	96.7
Interest coverage	4.5	3.6	4.7	3.8	3.5	9.7	2.3	86.9
Debt ratio	0.8	0.6	0.8	0.6	0.6	0.9	0.8	100.0
Sales to equity	8.6	4.3	11.8	4.2	4.3	15.8	8.3	96.7
Sales to closing inventories	4.7	5.6	4.5	6.2	5.2	5.2	3.8	86.9

(percent)

Current debt to equity	306.0	94.9	464.3	82.0	105.1	619.8	328.1	96.7
Operating profit on equity	50.9	19.1	74.9	18.4	19.6	122.7	33.0	96.1
Net fixed assets to equity	131.7	54.1	189.9	50.9	56.7	324.6	71.9	88.2
Gross margin	19.7	24.9	18.3	27.8	22.8	18.5	18.0	100.0
Return on total assets	10.5	9.5	10.7	9.1	9.9	10.4	11.4	100.0

(days)

Collection period for accounts receivable	51.0	54.1	50.2	49.3	57.8	51.2	48.5	84.3
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	<b>672</b>	<b>503,674</b>	<b>17,104.7</b>	<b>23</b>
Less than 20	571	89,882	3,023.5	25
20-99	76	94,087	3,308.1	3
100-499	21	x	x	1
500 and over	4	x	x	-
<b>1987</b>				
<b>Total</b>	<b>649</b>	<b>401,459</b>	<b>14,482.3</b>	
Less than 20	546	67,145	2,406.5	
20-99	79	82,404	3,077.6	
100-499	20	x	x	
500 and over	4	x	x	

## SIC 5721 Construction and Forestry Machinery, Equipment and Supplies, Wholesale

Establishments primarily engaged in wholesale dealing in new and used construction and forestry machinery, equipment, supplies and parts, including crawler-type tractors (bulldozers). Establishments primarily engaged in the repair of construction and forestry machinery are included here.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5722 - MINING MACHINERY, EQUIPMENT AND SUPPLIES, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	71							
Low sales value (\$'000)	25	25	1,316	25	401	1,316	2,290	
High sales value (\$'000)	5,000	1,316	5,000	401	1,316	2,290	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	67.3	56.5	70.7	39.5	61.8	73.7	68.4	95.8
Purchases and materials	69.6	58.6	73.2	45.3	62.7	77.3	70.0	93.0
Closing inventory	12.5	13.9	12.1	12.9	14.3	13.3	11.2	81.7
Opening inventory	10.2	11.9	9.6	7.1	13.3	9.7	9.6	76.1
Wages, salaries, and benefits	14.4	19.2	12.8	16.6	20.1	11.0	14.2	93.0
Wages and benefits - direct	2.5	1.8	2.7	2.2	1.7	1.2	3.8	15.5
Wages and benefits - indirect	11.9	17.4	10.2	14.5	18.3	9.8	10.4	91.5
Occupancy expenses	4.3	7.3	3.4	18.0	3.9	3.9	3.1	98.6
Depreciation	1.1	1.3	1.1	2.8	0.8	1.1	1.1	90.1
Repairs and maintenance	0.6	1.9	0.2	6.8	0.3	0.1	0.3	52.1
Fuel and oil	--	0.1	--	--	0.1	--	--	5.6
Utilities	1.2	1.2	1.2	2.1	0.9	1.5	1.1	90.1
Rent	1.3	2.8	0.8	6.2	1.8	1.2	0.6	74.6
Financial expenses	1.8	1.9	1.8	4.0	1.2	2.0	1.6	98.6
Interest and bank charges	1.1	1.1	1.1	2.7	0.7	1.4	0.9	87.3
Professional fees	0.7	0.7	0.6	1.3	0.5	0.6	0.7	95.8
General expenses	2.4	4.2	1.9	8.8	2.7	2.3	1.5	93.0
Advertising	0.7	1.0	0.6	1.1	0.9	0.6	0.6	84.5
Delivery expenses	1.4	2.6	1.0	6.4	1.5	1.4	0.7	66.2
Insurance	0.3	0.6	0.3	1.3	0.3	0.3	0.2	64.8
Other expenses	5.8	7.0	5.3	11.3	5.7	3.5	6.7	98.6
Total expenses	96.0	96.1	95.9	98.3	95.5	96.4	95.6	100.0
Net profit/loss	4.0	3.9	4.1	1.7	4.5	3.6	4.4	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	76							
Sales	1,346.2	477.8	2,524.7	191.9	762.8	1,684.9	3,540.3	
Expenses	1,257.6	424.3	2,388.5	144.9	702.9	1,583.5	3,362.0	
Profit	88.6	53.5	136.2	47.1	59.9	101.4	178.3	

## Non-Profitable:

Sales	445.8	203.2	1,900.6	86.8	521.1	1,727.7	2,907.7	
Expenses	471.9	225.2	1,951.0	110.7	537.9	1,764.6	3,037.6	
Loss	-26.1	-22.0	-50.5	-24.0	-16.8	-36.8	-129.9	

1987

## Profitable:

Sales	880.5	424.3	1,850.7	155.7	792.2	1,683.0	2,519.6	
Expenses	815.4	388.1	1,724.2	130.3	741.0	1,554.6	2,400.9	
Profit	65.1	36.3	126.5	25.4	51.2	128.4	118.6	

## Non-Profitable:

Sales	339.4	274.6	1,784.4	113.7	696.8	1,784.4	-	
Expenses	379.2	313.1	1,854.2	142.3	761.3	1,854.2	-	
Loss	-39.8	-38.5	-69.9	-28.6	-64.5	-69.9	-	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	67							
Low sales value (\$'000)	25	25	1,344	25	434	1,344	2,301	
High sales value (\$'000)	5,000	1,344	5,000	434	1,344	2,301	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>399.5</b>	<b>185.5</b>	<b>898.7</b>	<b>95.8</b>	<b>355.5</b>	<b>651.2</b>	<b>1,291.5</b>	<b>98.5</b>
Total current assets	303.4	123.0	724.3	69.4	224.7	514.0	1,058.3	98.5
Accounts receivable	136.0	37.4	366.1	19.3	71.5	234.5	574.9	89.6
Closing inventory	121.7	48.4	292.9	18.9	104.3	231.7	390.1	82.1
Other current assets	45.6	37.2	65.3	31.0	48.8	47.6	93.3	82.1
Net fixed assets	55.2	15.6	147.7	10.7	24.8	115.9	198.1	89.6
Other assets and adjustments	40.7	46.8	26.5	15.6	105.9	21.2	35.0	71.6
<b>Total liabilities</b>	<b>252.5</b>	<b>106.0</b>	<b>594.3</b>	<b>72.1</b>	<b>170.3</b>	<b>420.3</b>	<b>870.6</b>	<b>98.5</b>
Total current liabilities	197.5	83.9	462.3	63.4	122.9	322.8	683.6	95.5
Current bank loans	64.9	22.0	164.9	17.9	29.8	149.2	189.7	59.7
Other current liabilities	132.5	61.9	297.3	45.5	93.0	173.5	493.9	95.5
Long-term bank loans	3.4	--	11.4	--	--	12.7	9.4	4.5
Other liabilities and adjustments	51.6	22.0	120.6	8.6	47.4	84.7	177.5	80.6
<b>Total equity</b>	<b>146.9</b>	<b>79.5</b>	<b>304.3</b>	<b>23.7</b>	<b>185.2</b>	<b>230.9</b>	<b>420.9</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.5	1.4	1.5	1.0	1.8	1.5	1.5	94.0
Debt to equity	1.7	1.3	1.9	3.0	0.9	1.8	2.0	98.5
Interest coverage	4.4	3.8	4.7	3.6	4.1	3.5	6.1	88.1
Debt ratio	0.6	0.5	0.6	0.7	0.4	0.6	0.6	97.0
Sales to equity	6.6	4.4	7.9	6.3	3.9	7.4	8.3	100.0
Sales to closing inventories	7.9	7.2	8.2	7.9	7.0	7.4	9.0	82.1

(percent)

Current debt to equity	134.3	105.6	151.8	267.5	66.3	139.8	162.4	95.5
Operating profit on equity	25.9	14.8	32.6	37.6	9.3	27.2	37.3	100.0
Net fixed assets to equity	37.5	19.6	48.5	45.2	13.4	50.2	47.0	89.6
Gross margin	18.2	23.7	16.3	42.5	16.4	15.1	17.2	100.0
Return on total assets	12.2	8.5	14.0	12.8	6.4	13.3	14.5	98.5

(days)

Collection period for accounts receivable	51.0	38.9	55.1	47.1	35.7	49.5	59.4	89.6
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	361	185,880	6,272.6	4
Less than 20	303	52,213	1,763.7	6
20-99	51	74,644	2,487.5	1
100-499	6	x	x	1
500 and over	1	x	x	-

## 1987

Total	357	148,511	5,327.6	
Less than 20	297	35,338	1,265.9	
20-99	52	61,981	2,194.6	
100-499	7	x	x	
500 and over	1	x	x	

## SIC 5722 Mining Machinery, Equipment and Supplies, Wholesale

Establishments primarily engaged in wholesale dealing in new and used mining, oil well and oil refining machinery, equipment, supplies and parts. Included are establishments primarily engaged in repairing mining machinery and equipment. Establishments primarily engaged in wholesaling quarrying and rock drilling equipment are classified in <5721 - Construction and Forestry Machinery, Equipment and Supplies, Wholesale>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5731 - INDUSTRIAL MACHINERY, EQUIPMENT AND SUPPLIES, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	673							
Low sales value (\$'000)	25	25	1,174	25	445	1,174	2,231	
High sales value (\$'000)	5,000	1,174	5,000	445	1,174	2,231	5,000	
<b>SELECTED EXPENSE ITEMS</b> (percent of sales)								
<b>Cost of goods sold</b>	<b>64.1</b>	<b>59.0</b>	<b>65.9</b>	<b>54.5</b>	<b>60.8</b>	<b>63.7</b>	<b>66.9</b>	<b>96.9</b>
Purchases and materials	65.5	61.9	66.8	58.2	63.3	65.3	67.5	96.9
Closing inventory	15.2	13.8	15.8	15.0	13.4	13.7	16.7	88.3
Opening inventory	13.8	11.0	14.9	11.3	10.9	12.2	16.1	84.8
<b>Wages, salaries, and benefits</b>	<b>16.7</b>	<b>19.0</b>	<b>15.8</b>	<b>18.9</b>	<b>19.1</b>	<b>18.0</b>	<b>14.8</b>	<b>94.8</b>
Wages and benefits - direct	2.0	2.5	1.7	1.9	2.8	2.3	1.5	17.8
Wages and benefits - indirect	14.7	16.5	14.0	17.0	16.3	15.6	13.3	93.5
<b>Occupancy expenses</b>	<b>4.6</b>	<b>6.1</b>	<b>4.1</b>	<b>7.6</b>	<b>5.5</b>	<b>4.7</b>	<b>3.8</b>	<b>97.8</b>
Depreciation	1.5	1.5	1.4	2.2	1.2	1.8	1.3	93.9
Repairs and maintenance	0.4	0.5	0.3	0.5	0.6	0.5	0.3	56.6
Fuel and oil	--	0.1	--	0.1	0.1	--	--	4.6
Utilities	1.2	1.6	1.0	2.0	1.4	1.0	1.0	87.7
Rent	1.6	2.3	1.3	2.7	2.2	1.4	1.2	70.1
<b>Financial expenses</b>	<b>1.9</b>	<b>2.2</b>	<b>1.8</b>	<b>2.7</b>	<b>2.1</b>	<b>2.1</b>	<b>1.6</b>	<b>97.2</b>
Interest and bank charges	1.2	1.3	1.2	1.4	1.3	1.6	1.0	86.0
Professional fees	0.7	0.9	0.6	1.3	0.8	0.6	0.6	91.4
<b>General expenses</b>	<b>2.5</b>	<b>3.0</b>	<b>2.4</b>	<b>4.6</b>	<b>2.4</b>	<b>2.6</b>	<b>2.3</b>	<b>93.9</b>
Advertising	0.8	1.1	0.7	1.6	0.8	0.8	0.7	78.3
Delivery expenses	1.3	1.4	1.3	2.1	1.1	1.4	1.3	68.8
Insurance	0.4	0.5	0.3	0.8	0.4	0.4	0.3	72.5
<b>Other expenses</b>	<b>6.6</b>	<b>7.8</b>	<b>6.1</b>	<b>9.0</b>	<b>7.3</b>	<b>5.4</b>	<b>6.5</b>	<b>99.7</b>
<b>Total expenses</b>	<b>96.4</b>	<b>97.1</b>	<b>96.1</b>	<b>97.3</b>	<b>97.1</b>	<b>96.5</b>	<b>95.9</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>3.6</b>	<b>2.9</b>	<b>3.9</b>	<b>2.7</b>	<b>2.9</b>	<b>3.5</b>	<b>4.1</b>	<b>99.1</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	79							
Sales	1,135.0	400.4	2,539.2	172.9	723.9	1,638.3	3,279.9	
Expenses	1,068.8	368.3	2,407.9	152.0	675.8	1,552.8	3,111.0	
Profit	66.2	32.1	131.3	20.9	48.1	85.5	169.0	

## Non-Profitable:

Sales	550.1	273.6	2,162.6	128.7	711.5	1,486.0	3,196.8	
Expenses	580.6	297.7	2,230.2	144.7	760.2	1,536.0	3,291.2	
Loss	-30.5	-24.1	-67.6	-16.0	-48.7	-50.1	-94.4	

1987

## Profitable:

Sales	987.3	410.4	1,947.1	199.5	767.1	1,638.6	3,005.3	
Expenses	923.1	375.6	1,834.1	175.2	714.3	1,538.7	2,847.3	
Profit	64.2	34.8	113.0	24.2	52.7	99.9	158.1	

## Non-Profitable:

Sales	569.6	285.7	1,875.7	168.9	695.1	1,632.1	3,116.4	
Expenses	601.3	312.7	1,929.4	185.8	757.3	1,675.5	3,222.5	
Loss	-31.8	-27.0	-53.7	-16.9	-62.2	-43.4	-106.1	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	619							
Low sales value (\$'000)	25	25	1,288	25	535	1,288	2,308	
High sales value (\$'000)	5,000	1,288	5,000	535	1,288	2,308	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>512.8</b>	<b>231.0</b>	<b>1,194.8</b>	<b>154.6</b>	<b>402.9</b>	<b>760.0</b>	<b>1,572.4</b>	<b>99.8</b>
Total current assets	400.5	176.9	941.9	121.5	301.5	620.0	1,221.3	99.8
Accounts receivable	163.2	73.7	379.9	43.4	141.6	259.0	484.9	97.7
Closing inventory	159.9	59.9	402.1	41.5	101.4	229.6	551.8	90.1
Other current assets	77.3	43.2	159.8	36.5	58.4	131.3	184.6	82.4
Net fixed assets	89.9	40.2	210.2	22.5	80.0	123.5	285.4	97.1
Other assets and adjustments	22.3	13.8	42.7	10.5	21.3	16.3	65.6	83.0
<b>Total liabilities</b>	<b>345.5</b>	<b>145.5</b>	<b>829.8</b>	<b>88.4</b>	<b>273.9</b>	<b>556.3</b>	<b>1,067.2</b>	<b>99.8</b>
Total current liabilities	253.8	98.4	630.0	55.5	194.9	453.5	783.2	99.5
Current bank loans	61.8	26.2	147.8	13.4	55.1	134.3	159.6	56.4
Other current liabilities	192.0	72.2	482.1	42.1	139.8	319.2	623.5	99.2
Long-term bank loans	8.2	4.3	17.8	3.0	7.1	2.1	31.4	13.4
Other liabilities and adjustments	83.4	42.7	181.9	29.8	71.8	100.6	252.5	89.3
<b>Total equity</b>	<b>167.2</b>	<b>85.5</b>	<b>365.0</b>	<b>66.1</b>	<b>128.9</b>	<b>203.6</b>	<b>505.1</b>	<b>99.8</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.5	1.7	1.4	2.1	1.5	1.3	1.5	99.5
Debt to equity	2.0	1.7	2.2	1.3	2.1	2.7	2.1	99.8
Interest coverage	3.8	2.6	4.4	1.0	3.7	3.5	4.9	86.3
Debt ratio	0.6	0.6	0.6	0.5	0.6	0.7	0.6	99.8
Sales to equity	6.2	4.8	7.0	3.3	6.6	8.3	6.5	99.8
Sales to closing inventories	6.5	6.9	6.4	5.3	8.4	7.4	6.0	90.1

(percent)

Current debt to equity	151.8	115.1	172.5	83.9	151.1	222.6	155.0	99.5
Operating profit on equity	21.8	12.0	27.4	0.2	25.6	29.0	26.8	98.9
Net fixed assets to equity	53.7	47.0	57.5	34.0	62.0	60.6	56.4	97.1
Gross margin	18.8	21.0	17.9	21.7	20.5	17.8	18.0	100.0
Return on total assets	9.6	7.1	10.8	2.4	11.1	10.8	10.8	99.8

(days)

Collection period for accounts receivable	56.7	64.4	53.8	70.9	60.6	55.3	53.1	97.7
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	<b>3,269</b>	<b>1,423,107</b>	<b>48,620.9</b>	<b>25</b>
Less than 20	2,811	484,286	16,476.8	38
20-99	412	580,936	19,902.5	10
100-499	42	x	x	1
500 and over	4	x	x	2
<b>1987</b>				
<b>Total</b>	<b>3,244</b>	<b>1,146,898</b>	<b>41,662.9</b>	
Less than 20	2,773	350,716	12,716.8	
20-99	422	449,338	16,453.1	
100-499	43	241,877	8,503.4	
500 and over	6	104,967	3,989.6	

## SIC 5731 Industrial Machinery, Equipment and Supplies, Wholesale

Establishments primarily engaged in wholesale dealing in any type of new and used industrial machinery, equipment, supplies and parts, including non-electric powerhouse and power transmission equipment, materials handling equipment and industrial tractors. Establishments primarily engaged in the repair of such machinery are included here and those primarily engaged in wholesaling electric generators and transmission equipment are classified in <S742 - Electrical Generating and Transmission Equipment and Supplies, Wholesale >.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

### SIC 5741 - ELECTRICAL WIRING SUPPLIES AND ELECTRICAL CONSTRUCTION MATERIAL, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	82							
Low sales value (\$'000)	25	25	1,093	25	328	1,093	2,403	
High sales value (\$'000)	5,000	1,093	5,000	328	1,093	2,403	5,000	

#### SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	65.2	55.2	69.3	44.3	56.8	63.4	70.8	93.9
Purchases and materials	67.4	61.2	69.9	40.5	64.1	61.7	72.0	93.9
Closing inventory	23.5	35.9	18.5	80.6	29.7	17.1	18.8	85.4
Opening inventory	21.3	29.9	17.8	84.3	22.3	18.7	17.6	80.5
Wages, salaries, and benefits	15.4	16.8	14.8	16.0	17.0	16.1	14.5	89.0
Wages and benefits - direct	0.5	0.8	0.3	--	0.9	1.5	--	13.4
Wages and benefits - indirect	15.0	16.0	14.5	16.0	16.0	14.6	14.5	86.6
Occupancy expenses	5.6	8.8	4.3	10.1	8.7	4.2	4.3	96.3
Depreciation	0.9	1.2	0.7	0.8	1.3	1.2	0.6	91.5
Repairs and maintenance	0.2	0.2	0.2	0.1	0.2	0.2	0.2	47.6
Fuel and oil	--	--	--	0.1	--	--	--	3.7
Utilities	1.3	2.6	0.8	2.5	2.6	1.4	0.7	90.2
Rent	3.2	4.9	2.5	6.7	4.6	1.4	2.8	76.8
Financial expenses	2.2	3.2	1.8	2.0	3.3	3.3	1.4	97.6
Interest and bank charges	1.7	2.6	1.3	1.7	2.8	2.9	0.9	91.5
Professional fees	0.5	0.6	0.5	0.4	0.6	0.5	0.5	90.2
General expenses	3.5	8.4	1.5	2.1	9.3	3.0	1.1	95.1
Advertising	1.8	4.9	0.6	0.9	5.5	1.0	0.5	79.3
Delivery expenses	1.4	3.2	0.7	0.6	3.6	1.6	0.5	70.7
Insurance	0.2	0.3	0.2	0.7	0.2	0.4	0.1	69.5
Other expenses	4.7	5.2	4.4	5.6	5.1	5.5	4.2	97.6
Total expenses	96.6	97.7	96.1	80.2	100.1	95.5	96.3	100.0
Net profit/loss	3.4	2.3	3.9	19.8	-0.1	4.5	3.7	100.0

#### PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

##### Profitable:

Percent of businesses	79							
Sales	1,135.5	346.1	3,055.0	101.1	814.2	1,885.0	3,580.2	
Expenses	1,078.6	328.8	2,901.8	79.7	804.8	1,774.1	3,408.0	
Profit	56.9	17.3	153.2	21.4	9.4	110.9	172.2	

##### Non-Profitable:

Sales	1,104.9	778.0	2,563.3	196.3	817.6	1,487.0	3,780.9	
Expenses	1,136.5	791.3	2,676.1	203.9	831.4	1,517.3	3,987.0	
Loss	-31.5	-13.3	-112.7	-7.6	-13.7	-30.3	-206.1	

1987

##### Profitable:

Sales	1,021.8	407.3	2,297.0	116.8	590.9	1,556.3	3,207.9	
Expenses	968.5	377.1	2,195.8	99.9	552.3	1,486.4	3,068.2	
Profit	53.3	30.2	101.2	16.9	38.6	69.9	139.7	

##### Non-Profitable:

Sales	342.8	267.2	1,969.3	129.1	611.9	1,969.3	-	
Expenses	357.3	280.2	2,018.1	141.1	627.0	2,018.1	-	
Loss	-14.5	-12.9	-48.8	-12.1	-15.1	-48.8	-	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	67							
Low sales value (\$'000)	25	25	1,486	25	588	1,486	2,488	
High sales value (\$'000)	5,000	1,486	5,000	588	1,486	2,488	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>817.8</b>	<b>374.9</b>	<b>1,490.9</b>	<b>180.1</b>	<b>480.5</b>	<b>1,120.2</b>	<b>1,677.2</b>	<b>98.5</b>
Total current assets	686.4	285.0	1,296.4	140.7	363.3	850.6	1,520.4	98.5
Accounts receivable	222.6	52.4	481.2	30.8	64.1	293.8	575.3	80.6
Closing inventory	329.1	202.3	521.7	87.1	264.8	323.8	621.2	89.6
Other current assets	134.6	30.2	293.3	22.7	34.3	232.8	323.8	65.7
Net fixed assets	102.4	78.0	139.6	18.8	110.1	168.4	125.1	98.5
Other assets and adjustments	28.9	11.8	54.9	20.5	7.0	101.1	31.6	79.1
<b>Total liabilities</b>	<b>554.6</b>	<b>308.8</b>	<b>928.2</b>	<b>124.8</b>	<b>408.6</b>	<b>779.3</b>	<b>1,003.0</b>	<b>100.0</b>
Total current liabilities	422.1	249.4	684.6	79.2	341.7	636.3	708.8	88.1
Current bank loans	119.4	70.0	194.4	10.5	102.3	163.3	210.1	55.2
Other current liabilities	302.7	179.3	490.1	68.7	239.3	473.0	498.7	88.1
Long-term bank loans	4.1	3.7	4.7	4.8	3.2	14.3	—	16.4
Other liabilities and adjustments	128.3	55.6	238.8	40.7	63.6	128.6	294.1	88.1
<b>Total equity</b>	<b>263.1</b>	<b>66.0</b>	<b>562.7</b>	<b>55.2</b>	<b>71.9</b>	<b>340.9</b>	<b>674.1</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.6	1.1	1.8	1.7	1.0	1.3	2.1	88.1
Debt to equity	2.1	4.6	1.6	2.2	5.6	2.2	1.4	100.0
Interest coverage	2.3	1.0	3.2	—	1.1	4.9	2.5	94.0
Debt ratio	0.6	0.8	0.6	0.6	0.8	0.6	0.5	98.5
Sales to equity	6.3	10.9	5.5	5.8	13.0	6.1	5.3	100.0
Sales to closing inventories	5.0	3.5	5.9	3.6	3.5	6.4	5.8	89.6

(percent)

Current debt to equity	160.4	377.7	121.6	143.4	475.3	186.6	105.1	88.1
Operating profit on equity	14.4	2.0	16.6	-7.6	6.0	41.5	10.3	100.0
Net fixed assets to equity	38.9	118.1	24.8	34.0	153.1	49.4	18.5	98.5
Gross margin	17.3	24.1	14.9	14.8	25.8	21.5	13.0	100.0
Return on total assets	7.9	5.0	9.0	—	6.1	15.8	6.8	98.5

(days)

Collection period for accounts receivable	48.7	26.4	56.6	34.9	24.9	51.4	58.0	80.6
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	523	335,315	10,574.1	15
Less than 20	440	84,491	2,629.7	7
20-99	65	91,775	2,875.1	2
100-499	17	x	x	5
500 and over	1	x	x	1
<b>1987</b>				
Total	538	291,710	10,342.7	
Less than 20	447	62,560	2,280.0	
20-99	67	76,394	2,757.8	
100-499	22	x	x	
500 and over	2	x	x	

## SIC 5741 Electrical Wiring Supplies and Electrical Construction Material, Wholesale

Establishments primarily engaged in wholesale dealing in electrical wiring supplies and electrical construction materials, including commercial and residential lighting fixtures and lamps.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

### SIC 5742 - ELECTRICAL GENERATING AND TRANSMISSION EQUIPMENT AND SUPPLIES, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	52							
Low sales value (\$'000)	25	25	1,148	25	284	1,148	2,535	
High sales value (\$'000)	5,000	1,148	5,000	284	1,148	2,535	5,000	

#### SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	61.2	62.7	60.8	50.4	66.6	63.5	60.0	96.2
Purchases and materials	64.0	67.7	62.8	51.2	72.9	65.3	62.0	96.2
Closing inventory	9.0	12.5	7.9	9.9	13.3	12.9	6.4	90.4
Opening inventory	6.2	7.5	5.8	9.1	7.0	11.2	4.3	86.5
Wages, salaries, and benefits	18.5	18.2	18.7	27.0	15.4	17.9	18.9	92.3
Wages and benefits - direct	5.9	3.0	6.9	6.7	1.8	6.5	7.0	30.8
Wages and benefits - indirect	12.6	15.2	11.8	20.3	13.5	11.4	11.9	92.3
Occupancy expenses	4.5	4.7	4.5	9.0	3.3	2.5	5.1	98.1
Depreciation	2.3	1.5	2.5	2.7	1.2	1.0	3.0	94.2
Repairs and maintenance	0.3	0.4	0.3	0.9	0.2	0.4	0.3	53.8
Fuel and oil	0.1	-	0.1	-	-	0.1	0.1	5.8
Utilities	1.0	1.2	0.9	2.5	0.8	0.7	1.0	86.5
Rent	0.9	1.6	0.7	3.0	1.1	0.3	0.8	65.4
Financial expenses	2.5	1.4	2.8	2.2	1.1	1.0	3.3	92.3
Interest and bank charges	2.1	0.9	2.5	1.2	0.8	0.7	3.0	76.9
Professional fees	0.4	0.5	0.4	1.0	0.3	0.3	0.4	88.5
General expenses	2.0	3.2	1.6	2.7	3.4	2.0	1.5	90.4
Advertising	0.8	1.0	0.8	0.9	1.0	0.5	0.8	78.8
Delivery expenses	1.0	2.0	0.7	1.4	2.2	1.2	0.6	69.2
Insurance	0.2	0.3	0.1	0.4	0.2	0.3	0.1	67.3
Other expenses	6.2	4.7	6.7	5.4	4.5	5.4	7.0	98.1
Total expenses	95.0	94.8	95.0	96.8	94.2	92.3	95.8	100.0
Net profit/loss	5.0	5.2	5.0	3.2	5.8	7.7	4.2	96.2

#### PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

##### Profitable:

Percent of businesses	79						
Sales	1,180.5	397.9	2,798.6	162.6	657.1	1,705.2	3,501.4
Expenses	1,114.6	372.5	2,649.0	153.2	614.0	1,574.6	3,339.6
Profit	65.9	25.4	149.6	9.5	43.0	130.6	161.8

##### Non-Profitable:

Sales	490.7	242.1	3,681.8	160.3	394.8	-	3,681.8
Expenses	503.7	250.6	3,751.9	169.6	401.9	-	3,751.9
Loss	-13.0	-8.5	-70.1	-9.3	-7.1	-	-70.1

1987

##### Profitable:

Sales	989.0	416.4	2,407.1	162.7	699.2	1,460.9	3,405.5
Expenses	927.6	377.2	2,290.6	130.4	652.4	1,415.0	3,214.4
Profit	61.4	39.2	116.5	32.4	46.8	45.9	191.0

##### Non-Profitable:

Sales	348.8	227.9	1,847.4	153.4	463.0	1,847.4	-
Expenses	368.3	239.1	1,968.4	161.4	484.4	1,968.4	-
Loss	-19.4	-11.2	-121.0	-8.0	-21.4	-121.0	-

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	50							
Low sales value (\$'000)	25	25	1,242	25	310	1,242	2,604	
High sales value (\$'000)	5,000	1,242	5,000	310	1,242	2,604	5,000	

## BALANCE SHEET

(thousands of dollars)

<b>Total assets</b>	<b>523.1</b>	<b>194.4</b>	<b>1,316.9</b>	<b>84.6</b>	<b>332.7</b>	<b>856.0</b>	<b>1,603.2</b>	<b>100.0</b>
Total current assets	337.2	153.8	779.9	67.7	262.4	567.5	911.8	100.0
Accounts receivable	148.0	71.2	333.7	24.6	129.8	220.1	404.3	100.0
Closing inventory	100.2	48.7	224.4	17.0	88.7	236.1	217.2	92.0
Other current assets	88.8	33.8	221.7	25.9	43.8	111.2	290.3	76.0
Net fixed assets	152.6	40.4	423.8	16.9	69.9	258.5	526.5	98.0
Other assets and adjustments	33.2	0.1	113.1	--	0.3	29.9	164.7	68.0
<b>Total liabilities</b>	<b>429.9</b>	<b>146.1</b>	<b>1,115.3</b>	<b>58.8</b>	<b>256.1</b>	<b>691.4</b>	<b>1,378.6</b>	<b>98.0</b>
Total current liabilities	307.8	104.7	798.2	43.2	182.3	475.4	998.8	98.0
Current bank loans	82.1	11.5	252.7	2.6	22.7	152.1	315.3	68.0
Other current liabilities	225.6	93.2	545.4	40.5	159.5	323.3	683.4	98.0
Long-term bank loans	56.1	11.1	164.7	--	25.2	53.7	233.6	36.0
Other liabilities and adjustments	65.9	30.1	152.3	15.6	48.4	162.2	146.1	90.0
<b>Total equity</b>	<b>93.2</b>	<b>48.3</b>	<b>201.6</b>	<b>25.8</b>	<b>76.6</b>	<b>164.6</b>	<b>224.5</b>	<b>100.0</b>

## FINANCIAL RATIOS

(times)

Current ratio	1.0	1.4	0.9	1.5	1.4	1.1	0.9	98.0
Debt to equity	4.6	3.0	5.5	2.2	3.3	4.1	6.1	98.0
Interest coverage	3.4	7.2	2.9	2.8	9.1	11.3	2.3	78.0
Debt ratio	0.8	0.7	0.8	0.6	0.7	0.8	0.8	98.0
Sales to equity	11.9	8.0	14.2	6.6	8.5	10.8	15.7	100.0
Sales to closing inventories	11.0	7.9	12.7	10.0	7.4	7.5	16.2	92.0

(percent)

Current debt to equity	330.2	216.7	395.9	167.0	237.9	288.7	444.7	98.0
Operating profit on equity	59.7	42.0	69.9	13.1	54.3	80.3	65.2	96.0
Net fixed assets to equity	163.8	83.6	210.2	65.4	91.3	157.0	234.4	98.0
Gross margin	20.1	18.9	20.5	20.4	18.4	18.8	21.0	100.0
Return on total assets	15.0	12.1	16.0	6.1	14.0	16.9	15.8	98.0

(days)

Collection period for accounts receivable	48.5	67.2	42.5	52.6	71.9	45.1	41.7	100.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Businesss size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

<b>Total</b>	<b>170</b>	<b>65,919</b>	<b>2,078.9</b>	<b>2</b>
Less than 20	146	21,860	670.8	3
20-99	22	x	x	-
100-499	2	x	x	-
500 and over	0	-	-	1

## 1987

<b>Total</b>	<b>168</b>	<b>68,083</b>	<b>2,467.3</b>	
Less than 20	143	16,134	577.8	
20-99	22	25,764	944.9	
100-499	2	x	x	
500 and over	1	x	x	

## SIC 5742 Electrical Generating and Transmission Equipment and Supplies, Wholesale

Establishments primarily engaged in wholesale dealing in new and used electrical generating and transmission equipment and supplies. Establishments primarily engaged in the repair of such equipment are included here; those primarily engaged in rebuilding electric motors are classified in <3379 - Other Electrical Industrial Equipment Industries>; and those primarily engaged in repairing generators are classified in <9941 - Electric Motor Repair>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

### SIC 5743 - ELECTRONIC MACHINERY, EQUIPMENT AND SUPPLIES (EXCEPT COMPUTER AND RELATED EQUIPMENT), WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	230							
Low sales value (\$'000)	25	25	1,249	25	387	1,249	2,358	
High sales value (\$'000)	5,000	1,249	5,000	387	1,249	2,358	5,000	

#### SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	66.6	60.2	70.5	46.2	62.1	70.2	71.1	97.0
Purchases and materials	68.0	59.7	73.2	49.7	61.0	73.0	73.7	96.1
Closing inventory	11.6	10.5	12.3	10.7	10.5	12.6	11.6	85.7
Opening inventory	10.1	11.0	9.6	7.1	11.6	9.8	9.1	80.4
Wages, salaries, and benefits	16.2	18.6	14.7	23.8	17.9	15.1	13.9	95.2
Wages and benefits - direct	1.4	2.3	0.9	0.4	2.6	0.3	2.0	13.9
Wages and benefits - indirect	14.7	16.3	13.8	23.4	15.3	14.8	11.9	94.3
Occupancy expenses	3.6	5.2	2.6	7.1	5.0	2.8	2.4	97.8
Depreciation	1.0	1.2	0.8	1.7	1.1	1.0	0.6	93.5
Repairs and maintenance	0.2	0.3	0.1	0.9	0.3	0.1	0.2	50.9
Fuel and oil	--	--	--	--	--	--	--	0.9
Utilities	1.1	1.5	0.8	1.5	1.5	0.7	0.9	88.3
Rent	1.4	2.2	0.9	3.0	2.1	1.0	0.7	68.7
Financial expenses	1.5	1.7	1.4	1.5	1.8	1.5	1.3	96.5
Interest and bank charges	1.0	1.1	1.0	0.4	1.2	1.1	0.8	80.0
Professional fees	0.5	0.6	0.4	1.1	0.6	0.3	0.5	90.9
General expenses	2.2	3.2	1.6	4.8	3.0	1.4	1.9	91.3
Advertising	1.1	1.5	0.8	1.3	1.5	0.7	1.1	78.3
Delivery expenses	0.9	1.4	0.6	2.8	1.2	0.6	0.6	70.0
Insurance	0.2	0.3	0.1	0.8	0.3	0.1	0.2	63.9
Other expenses	9.6	8.9	10.1	12.1	8.5	12.5	5.7	100.0
Total expenses	99.7	97.9	100.9	95.5	98.2	103.4	96.3	100.0
Net profit/loss	0.3	2.1	-0.9	4.5	1.8	-3.4	3.7	99.1

#### PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

##### Profitable:

Percent of businesses	77							
Sales	1,020.1	564.1	2,316.2	129.4	786.3	1,705.0	3,572.4	
Expenses	963.9	525.1	2,211.1	104.5	740.0	1,629.1	3,407.2	
Profit	56.2	39.0	105.1	24.9	46.2	75.9	165.2	

##### Non-Profitable:

Sales	656.9	307.0	1,503.3	94.4	798.3	1,419.6	3,463.8	
Expenses	726.0	338.0	1,664.3	103.0	881.1	1,580.3	3,633.3	
Loss	-69.0	-31.0	-161.0	-8.6	-82.8	-160.7	-169.5	

1987

##### Profitable:

Sales	720.9	324.2	2,245.5	120.5	674.7	1,727.0	3,190.2	
Expenses	676.5	299.0	2,127.4	105.9	631.3	1,626.2	3,040.7	
Profit	44.4	25.2	118.1	14.6	43.4	100.8	149.5	

##### Non-Profitable:

Sales	481.4	261.1	2,467.3	166.9	653.1	1,821.1	3,552.4	
Expenses	530.2	298.8	2,615.2	200.4	708.0	1,981.9	3,678.7	
Loss	-48.7	-37.7	-147.9	-33.6	-54.9	-160.8	-126.3	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	188							
Low sales value (\$'000)	25	25	1,354	25	491	1,354	2,456	
High sales value (\$'000)	5,000	1,354	5,000	491	1,354	2,456	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>369.9</b>	<b>200.4</b>	<b>1,213.4</b>	<b>96.7</b>	<b>256.5</b>	<b>1,020.3</b>	<b>1,368.1</b>	<b>100.0</b>
Total current assets	290.5	172.5	877.6	72.3	226.7	734.8	992.1	100.0
Accounts receivable	110.7	70.1	312.2	20.4	97.0	351.9	280.4	96.8
Closing inventory	122.3	72.3	370.8	33.1	93.5	309.7	419.8	87.2
Other current assets	57.5	29.9	194.4	18.7	36.0	73.0	291.7	73.9
Net fixed assets	39.9	20.5	136.5	16.4	22.6	194.2	90.3	93.1
Other assets and adjustments	39.4	7.3	199.1	7.9	7.0	91.3	285.6	85.1
<b>Total liabilities</b>	<b>266.2</b>	<b>138.9</b>	<b>899.3</b>	<b>65.3</b>	<b>178.7</b>	<b>813.6</b>	<b>967.9</b>	<b>100.0</b>
Total current liabilities	210.3	110.7	705.8	29.9	154.3	708.5	703.6	100.0
Current bank loans	58.4	18.7	255.7	1.1	28.2	413.9	129.0	42.0
Other current liabilities	151.9	91.9	450.0	28.8	126.1	294.6	574.6	100.0
Long-term bank loans	1.8	1.3	4.0	0.2	1.9	0.7	6.6	9.6
Other liabilities and adjustments	54.0	26.8	189.4	35.0	22.4	104.3	257.6	88.3
<b>Total equity</b>	<b>103.7</b>	<b>61.4</b>	<b>314.1</b>	<b>31.4</b>	<b>77.7</b>	<b>206.7</b>	<b>400.2</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.3	1.5	1.2	2.4	1.4	1.0	1.4	100.0
Debt to equity	2.5	2.2	2.8	2.0	2.3	3.9	2.4	100.0
Interest coverage	4.1	3.1	5.7	6.5	2.9	5.3	5.9	80.9
Debt ratio	0.7	0.6	0.7	0.6	0.6	0.7	0.7	100.0
Sales to equity	9.6	10.2	9.0	5.6	11.2	8.9	9.0	100.0
Sales to closing inventories	8.1	8.7	7.6	5.3	9.3	5.9	8.5	87.2

(percent)

Current debt to equity	202.6	180.0	224.7	95.2	198.6	342.7	175.8	100.0
Operating profit on equity	29.1	24.2	34.0	22.5	24.6	33.3	34.2	98.9
Net fixed assets to equity	38.4	33.3	43.4	52.4	29.1	93.9	22.5	93.1
Gross margin	17.6	18.2	16.9	25.4	17.4	21.7	15.0	100.0
Return on total assets	10.7	10.9	10.6	8.6	11.3	8.3	12.0	99.5

(days)

Collection period for accounts receivable	40.4	40.5	40.2	42.0	40.3	69.1	28.3	96.8
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	1,698	1,161,014	35,193.5	76
Less than 20	1,485	247,210	7,552.3	62
20-99	154	250,693	7,400.6	12
100-499	47	347,874	10,579.3	2
500 and over	12	315,237	9,661.3	-

## 1987

Total	1,774	894,614	31,485.2	
Less than 20	1,547	169,400	6,026.9	
20-99	166	184,883	6,433.3	
100-499	49	265,240	9,291.3	
500 and over	12	275,091	9,733.7	

## SIC 5743 Electronic Machinery, Equipment and Supplies (except Computer and Related Equipment), Wholesale

Establishments primarily engaged in wholesale dealing in new and used electronic navigational and communications equipment and supplies (except household, office, store and computers and related equipment). Establishments primarily engaged in the repair of such equipment are included here; those primarily engaged in wholesaling desk calculators and cash registers are classified in <5791 - Office and Store Machinery, Equipment and Supplies, Wholesale>; those primarily engaged in wholesaling household electronic appliances are classified in <5412 - Electronic Household Appliances, Wholesale>; and those primarily engaged in wholesaling computer and related equipment are classified in <5744 - Computer and Related Machinery, Equipment and Packaged Software, Wholesale>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

### SIC 5744 - COMPUTER AND RELATED MACHINERY, EQUIPMENT AND PACKAGED SOFTWARE, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	320							
Low sales value (\$'000)	25	25	741	25	180	741	1,892	
High sales value (\$'000)	5,000	741	5,000	180	741	1,892	5,000	

#### SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	70.0	65.4	72.0	67.1	65.1	69.6	73.5	98.4
Purchases and materials	72.2	69.5	73.4	73.8	68.7	69.9	75.4	98.4
Closing inventory	9.2	11.2	8.3	10.1	11.4	8.0	8.5	76.9
Opening inventory	7.0	7.1	7.0	3.4	7.8	7.6	6.6	65.6
Wages, salaries, and benefits	13.7	16.3	12.5	8.1	17.9	14.8	11.2	82.8
Wages and benefits - direct	0.9	0.8	1.0	0.1	0.9	0.4	1.3	10.9
Wages and benefits - indirect	12.8	15.6	11.5	8.0	17.0	14.4	9.9	80.9
Occupancy expenses	3.9	5.6	3.1	7.2	5.3	4.0	2.6	96.9
Depreciation	1.2	1.3	1.1	1.5	1.3	1.4	0.9	85.0
Repairs and maintenance	0.2	0.2	0.2	0.4	0.2	0.1	0.3	48.4
Fuel and oil	--	--	--	0.2	--	--	--	2.8
Utilities	1.0	1.6	0.7	1.0	1.8	1.0	0.5	84.1
Rent	1.5	2.4	1.1	4.1	2.1	1.5	0.8	71.3
Financial expenses	1.6	2.0	1.5	3.1	1.8	1.8	1.3	93.8
Interest and bank charges	0.9	0.8	0.9	1.0	0.8	1.3	0.7	82.5
Professional fees	0.8	1.2	0.6	2.1	1.0	0.5	0.6	80.0
General expenses	2.5	3.8	2.0	3.4	3.8	2.4	1.7	92.5
Advertising	1.6	2.6	1.1	1.2	2.8	1.4	1.0	81.6
Delivery expenses	0.8	1.0	0.7	1.7	0.9	0.8	0.6	64.4
Insurance	0.2	0.2	0.1	0.5	0.2	0.2	0.1	63.1
Other expenses	6.2	8.0	5.4	14.4	6.9	5.0	5.7	100.0
Total expenses	98.0	101.1	96.5	103.4	100.7	97.5	95.9	100.0
Net profit/loss	2.0	-1.1	3.5	-3.4	-0.7	2.5	4.1	100.0

#### PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

##### Profitable:

Percent of businesses	70						
Sales	775.9	295.2	1,989.2	81.1	451.4	1,194.7	2,913.4
Expenses	731.0	271.4	1,890.9	68.2	419.8	1,135.7	2,769.5
Profit	44.9	23.7	98.3	12.9	31.7	59.0	143.9

##### Non-Profitable:

Sales	269.1	145.1	1,414.6	52.6	345.7	1,097.8	2,750.3
Expenses	307.0	178.8	1,492.2	65.7	423.7	1,156.1	2,909.4
Loss	-37.9	-33.6	-77.6	-13.1	-78.0	-58.2	-159.1

1987

##### Profitable:

Sales	625.5	197.5	1,677.2	75.7	374.7	1,202.3	2,667.5
Expenses	583.8	177.1	1,583.2	63.8	342.1	1,134.7	2,518.5
Profit	41.7	20.4	94.0	12.0	32.6	67.6	149.0

##### Non-Profitable:

Sales	274.8	143.9	1,529.1	69.1	337.2	1,210.7	2,987.3
Expenses	347.7	159.9	2,146.7	79.1	368.6	1,880.4	3,366.5
Loss	-72.9	-16.0	-617.6	-10.1	-31.4	-669.7	-379.3

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	194							
Low sales value (\$'000)	25	25	1,183	25	454	1,183	2,176	
High sales value (\$'000)	5,000	1,183	5,000	454	1,183	2,176	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>305.9</b>	<b>102.9</b>	<b>903.9</b>	<b>61.3</b>	<b>228.8</b>	<b>621.8</b>	<b>1,288.5</b>	<b>100.0</b>
Total current assets	236.2	78.7	700.0	47.1	174.3	503.8	967.6	99.0
Accounts receivable	124.5	33.9	391.1	18.5	80.6	264.9	563.2	90.7
Closing inventory	72.1	26.5	206.7	10.4	74.9	144.2	291.8	85.6
Other current assets	39.5	18.2	102.1	18.0	18.7	94.6	112.4	72.7
Net fixed assets	34.7	18.5	82.6	8.7	48.1	72.7	96.0	92.8
Other assets and adjustments	34.9	5.6	121.2	5.4	6.2	45.2	224.8	83.5
<b>Total liabilities</b>	<b>228.7</b>	<b>84.0</b>	<b>655.0</b>	<b>52.7</b>	<b>178.8</b>	<b>505.4</b>	<b>858.9</b>	<b>99.0</b>
Total current liabilities	158.6	57.7	455.7	37.6	118.7	325.7	633.0	99.0
Current bank loans	38.7	9.1	125.9	2.6	28.9	103.8	156.1	54.6
Other current liabilities	119.8	48.6	329.8	35.0	89.7	221.9	476.9	99.0
Long-term bank loans	4.2	2.7	8.6	--	11.0	12.0	4.1	14.9
Other liabilities and adjustments	65.8	23.4	190.5	15.0	48.9	167.7	221.7	82.5
<b>Total equity</b>	<b>77.1</b>	<b>18.8</b>	<b>248.8</b>	<b>8.6</b>	<b>49.9</b>	<b>116.3</b>	<b>429.5</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.4	1.3	1.5	1.2	1.4	1.5	1.5	99.0
Debt to equity	2.9	4.4	2.6	6.1	3.5	4.3	1.9	99.0
Interest coverage	4.7	1.4	6.1	-7.3	4.3	4.2	8.8	83.5
Debt ratio	0.7	0.8	0.7	0.8	0.7	0.8	0.6	99.0
Sales to equity	11.5	20.0	9.6	29.4	15.1	14.6	7.7	100.0
Sales to closing inventories	12.3	14.2	11.5	24.1	10.0	11.7	11.4	85.6

(percent)

Current debt to equity	205.5	305.7	183.1	436.4	237.5	279.9	147.3	99.0
Operating profit on equity	34.5	6.1	40.8	-83.7	53.0	58.2	34.4	100.0
Net fixed assets to equity	45.0	98.1	33.2	101.5	96.3	62.5	22.3	92.8
Gross margin	16.1	16.1	16.0	14.3	17.9	15.4	16.5	100.0
Return on total assets	11.0	3.6	13.4	-10.3	15.0	14.2	12.9	100.0

(days)

Collection period for accounts receivable	51.1	32.7	59.7	26.7	38.9	56.9	61.7	90.7
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	<b>913</b>	<b>89,281</b>	<b>3,184.6</b>	<b>639</b>
Less than 20	890	58,122	2,092.1	628
20-99	21	x	x	10
100-499	2	x	x	1
500 and over	-	-	-	-
<b>1987</b>				
<b>Total</b>	<b>274</b>	<b>22,978</b>	<b>912.4</b>	
Less than 20	262	9,866	412.9	
20-99	11	x	x	
100-499	1	x	x	
500 and over	-	-	-	

## SIC 5744 Computer and Related Machinery, Equipment and Packaged Software, Wholesale

Establishments primarily engaged in wholesale dealing in new and used electronic data processing machinery and related equipment and packaged computer software. Establishments primarily engaged in dealing in sales of computer hardware and software are classified in this industry regardless of whether their sales are considered to be wholesale or retail. Establishments primarily engaged in the repair or programming of such equipment are classified in <7722 - Computer Equipment Maintenance and Repair> and <7721 - Computer Services>, respectively.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

### SIC 5749 - OTHER ELECTRICAL AND ELECTRONIC MACHINERY, EQUIPMENT AND SUPPLIES, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	60							
Low sales value (\$'000)	25	25	548	25	198	548	1,977	
High sales value (\$'000)	5,000	548	5,000	198	548	1,977	5,000	

#### SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	67.0	56.5	71.9	55.9	56.7	61.7	77.4	91.7
Purchases and materials	71.4	60.6	76.4	61.5	60.3	63.3	83.5	91.7
Closing inventory	19.5	16.5	20.9	14.1	17.3	14.2	24.6	88.3
Opening inventory	15.2	12.5	16.4	8.5	13.7	12.6	18.5	80.0
Wages, salaries, and benefits	14.9	21.3	11.9	21.8	21.2	17.6	8.8	86.7
Wages and benefits - direct	3.1	5.6	2.0	11.4	3.8	5.1	0.3	18.3
Wages and benefits - indirect	11.8	15.8	9.9	10.4	17.4	12.6	8.5	85.0
Occupancy expenses	4.5	6.4	3.7	7.8	6.0	6.7	2.1	96.7
Depreciation	1.2	1.2	1.2	1.3	1.1	2.0	0.8	88.3
Repairs and maintenance	0.7	1.7	0.3	0.2	2.1	0.5	0.2	43.3
Fuel and oil	0.1	--	0.1	-	--	0.2	-	3.3
Utilities	0.9	1.7	0.6	1.9	1.6	0.8	0.4	83.3
Rent	1.6	1.9	1.5	4.3	1.1	3.2	0.7	60.0
Financial expenses	2.3	2.1	2.4	1.8	2.2	1.6	2.8	95.0
Interest and bank charges	1.8	1.4	2.1	0.8	1.5	1.2	2.5	85.0
Professional fees	0.4	0.7	0.3	0.9	0.6	0.4	0.3	83.3
General expenses	1.6	2.4	1.2	3.4	2.1	1.5	1.1	85.0
Advertising	0.6	0.9	0.5	1.9	0.5	0.5	0.5	61.7
Delivery expenses	0.7	1.0	0.6	1.3	0.9	0.7	0.5	63.3
Insurance	0.3	0.6	0.2	0.3	0.6	0.3	0.1	61.7
Other expenses	6.7	7.1	6.6	8.2	6.8	6.5	6.6	98.3
Total expenses	97.1	95.8	97.6	98.8	94.9	95.7	98.7	100.0
Net profit/loss	2.9	4.2	2.4	1.2	5.1	4.3	1.3	100.0

#### PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

##### Profitable:

Percent of businesses	73							
Sales	574.2	273.2	1,849.3	79.5	378.9	1,134.8	2,943.5	
Expenses	540.8	257.8	1,740.0	72.7	358.8	1,053.7	2,791.1	
Profit	33.3	15.4	109.2	6.8	20.1	81.1	152.4	

##### Non-Profitable:

Sales	729.8	178.2	1,973.4	163.7	547.9	1,231.7	2,723.8	
Expenses	755.5	184.0	2,043.6	169.0	569.1	1,246.2	2,850.5	
Loss	-25.6	-5.8	-70.2	-5.2	-21.2	-14.4	-126.6	

1987

##### Profitable:

Sales	471.0	125.4	1,367.2	81.4	287.7	958.5	2,498.2	
Expenses	442.9	112.6	1,299.5	73.2	258.0	908.8	2,380.7	
Profit	28.0	12.7	67.7	8.1	29.7	49.7	117.5	

##### Non-Profitable:

Sales	337.9	238.1	986.9	88.3	369.4	986.9	-	
Expenses	350.4	249.3	1,007.6	92.7	386.5	1,007.6	-	
Loss	-12.5	-11.2	-20.7	-4.4	-17.1	-20.7	-	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	49							
Low sales value (\$'000)	25	25	815	25	272	815	2,080	
High sales value (\$'000)	5,000	815	5,000	272	815	2,080	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>321.4</b>	<b>125.9</b>	<b>1,200.2</b>	<b>40.7</b>	<b>196.9</b>	<b>619.5</b>	<b>2,356.2</b>	<b>100.0</b>
Total current assets	259.8	93.8	1,005.8	29.4	147.4	548.4	1,916.3	100.0
Accounts receivable	106.2	30.7	445.6	5.5	51.7	223.0	888.5	93.9
Closing inventory	100.3	50.3	325.0	16.6	78.4	169.0	635.5	89.8
Other current assets	53.2	12.7	235.2	7.2	17.3	156.3	392.2	95.9
Net fixed assets	47.6	28.7	132.8	6.6	47.1	60.6	276.5	98.0
Other assets and adjustments	13.9	3.3	61.5	4.6	2.3	10.4	163.3	73.5
<b>Total liabilities</b>	<b>193.2</b>	<b>58.3</b>	<b>799.7</b>	<b>28.6</b>	<b>83.0</b>	<b>269.7</b>	<b>1,854.7</b>	<b>100.0</b>
Total current liabilities	113.2	26.1	504.4	6.5	42.5	236.8	1,037.0	100.0
Current bank loans	14.6	3.0	66.5	1.7	4.2	61.6	76.2	38.8
Other current liabilities	98.5	23.0	437.8	4.7	38.3	175.1	960.7	100.0
Long-term bank loans	1.2	—	7.0	—	—	—	21.1	2.0
Other liabilities and adjustments	78.7	32.1	288.3	22.1	40.5	32.9	796.5	83.7
<b>Total equity</b>	<b>128.1</b>	<b>67.6</b>	<b>400.5</b>	<b>12.0</b>	<b>113.8</b>	<b>349.7</b>	<b>501.5</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	2.2	3.5	1.9	4.4	3.4	2.3	1.8	100.0
Debt to equity	1.5	0.8	1.9	2.3	0.7	0.7	3.6	100.0
Interest coverage	3.4	4.0	3.0	5.3	3.8	4.2	2.1	83.7
Debt ratio	0.6	0.4	0.6	0.7	0.4	0.4	0.7	100.0
Sales to equity	4.3	4.1	4.4	10.6	3.5	3.7	5.3	100.0
Sales to closing inventories	5.4	5.5	5.4	7.7	5.1	7.8	4.2	89.8

(percent)

Current debt to equity	88.3	38.7	125.9	54.2	37.3	67.7	206.7	100.0
Operating profit on equity	14.6	17.0	12.7	29.1	16.0	15.3	9.1	100.0
Net fixed assets to equity	37.1	42.5	33.1	54.8	41.4	17.3	55.1	98.0
Gross margin	19.7	21.8	18.2	24.4	21.1	20.4	16.0	100.0
Return on total assets	8.1	12.1	6.3	10.6	12.4	11.4	3.6	100.0

(days)

Collection period for accounts receivable	70.2	40.4	91.1	15.7	46.9	61.6	119.7	93.9
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	220	55,747	1,739.2	8
Less than 20	201	31,628	987.5	11
20-99	19	24,119	751.7	3
100-499	-	-	-	-
500 and over	-	-	-	-
<b>1987</b>				
Total	212	43,090	1,587.5	
Less than 20	190	20,373	752.7	
20-99	22	22,717	834.8	
100-499	-	-	-	
500 and over	-	-	-	

## SIC 5749 Other Electrical and Electronic Machinery, Equipment and Supplies, Wholesale

Establishments primarily engaged in wholesale dealing in new and used electrical machinery, equipment and supplies not elsewhere classified or in combinations of goods classified in the above industries, with none predominating. Establishments primarily engaged in wholesale dealing in industrial pumps are classified in <5731 - Industrial Machinery, Equipment and Supplies, Wholesale>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5791 - OFFICE AND STORE MACHINERY, EQUIPMENT AND SUPPLIES, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	453							
Low sales value (\$'000)	25	25	990	25	307	990	1,937	
High sales value (\$'000)	5,000	990	5,000	307	990	1,937	5,000	
<b>SELECTED EXPENSE ITEMS</b>								
								(percent of sales)
<b>Cost of goods sold</b>	<b>60.2</b>	<b>56.6</b>	<b>61.8</b>	<b>44.0</b>	<b>61.3</b>	<b>59.4</b>	<b>64.9</b>	<b>96.0</b>
Purchases and materials	62.9	58.7	64.8	42.4	64.7	62.5	67.7	95.4
Closing inventory	13.6	13.2	13.7	11.0	14.0	14.6	12.6	89.0
Opening inventory	10.9	11.2	10.7	12.6	10.6	11.4	9.8	81.0
<b>Wages, salaries, and benefits</b>	<b>18.7</b>	<b>19.6</b>	<b>18.4</b>	<b>19.9</b>	<b>19.4</b>	<b>18.8</b>	<b>17.8</b>	<b>92.5</b>
Wages and benefits - direct	1.9	1.6	2.0	1.1	1.7	1.4	2.7	15.5
Wages and benefits - indirect	16.9	18.0	16.4	18.8	17.7	17.4	15.2	90.7
<b>Occupancy expenses</b>	<b>4.4</b>	<b>6.5</b>	<b>3.5</b>	<b>10.0</b>	<b>5.1</b>	<b>3.8</b>	<b>3.1</b>	<b>98.5</b>
Depreciation	1.0	1.2	0.9	1.8	1.1	0.9	1.0	91.4
Repairs and maintenance	0.4	0.5	0.3	1.0	0.4	0.3	0.3	61.6
Fuel and oil	--	0.1	--	0.4	--	--	--	4.0
Utilities	1.2	1.5	1.0	2.7	1.1	1.2	0.8	88.1
Rent	1.8	3.0	1.3	4.2	2.6	1.4	1.1	77.5
<b>Financial expenses</b>	<b>1.7</b>	<b>1.8</b>	<b>1.7</b>	<b>2.2</b>	<b>1.7</b>	<b>2.1</b>	<b>1.2</b>	<b>95.4</b>
Interest and bank charges	0.9	1.1	0.9	1.0	1.2	0.8	0.9	82.1
Professional fees	0.8	0.7	0.9	1.2	0.5	1.3	0.3	89.8
<b>General expenses</b>	<b>2.9</b>	<b>3.7</b>	<b>2.5</b>	<b>5.1</b>	<b>3.2</b>	<b>2.9</b>	<b>2.0</b>	<b>94.7</b>
Advertising	1.3	1.4	1.3	1.1	1.5	1.5	1.0	84.1
Delivery expenses	1.2	1.9	1.0	3.4	1.3	1.1	0.8	72.0
Insurance	0.3	0.5	0.3	0.6	0.4	0.3	0.2	73.7
<b>Other expenses</b>	<b>7.5</b>	<b>7.4</b>	<b>7.5</b>	<b>9.7</b>	<b>6.6</b>	<b>8.3</b>	<b>6.6</b>	<b>99.8</b>
<b>Total expenses</b>	<b>95.5</b>	<b>95.6</b>	<b>95.5</b>	<b>90.9</b>	<b>97.4</b>	<b>95.4</b>	<b>95.6</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>4.5</b>	<b>4.4</b>	<b>4.5</b>	<b>9.1</b>	<b>2.6</b>	<b>4.6</b>	<b>4.4</b>	<b>99.1</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	74						
Sales	881.3	350.2	1,834.1	163.3	595.1	1,448.6	2,754.4
Expenses	823.3	317.9	1,729.8	134.4	558.3	1,365.1	2,600.9
Profit	58.0	32.3	104.2	28.8	36.8	83.6	153.5

## Non-Profitable:

Sales	324.4	194.2	1,724.8	75.1	523.5	1,344.5	2,807.9
Expenses	339.7	204.9	1,790.1	80.6	548.6	1,387.8	2,936.1
Loss	-15.3	-10.7	-65.4	-5.4	-25.2	-43.3	-128.2

1987

## Profitable:

Sales	630.4	280.0	1,890.8	120.0	584.6	1,390.8	2,885.9
Expenses	590.4	259.0	1,782.5	105.8	550.6	1,297.5	2,747.7
Profit	40.0	21.0	108.4	14.2	34.0	93.4	138.2

## Non-Profitable:

Sales	413.9	259.0	1,657.2	128.2	526.0	1,277.7	2,901.5
Expenses	434.2	270.0	1,751.4	134.8	546.1	1,354.0	3,054.6
Loss	-20.2	-11.0	-94.3	-6.6	-20.1	-76.3	-153.1

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	392							
Low sales value (\$'000)	25	25	1,133	25	468	1,133	2,053	
High sales value (\$'000)	5,000	1,133	5,000	468	1,133	2,053	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>330.7</b>	<b>170.0</b>	<b>761.6</b>	<b>85.8</b>	<b>361.5</b>	<b>628.3</b>	<b>1,066.8</b>	<b>100.0</b>
Total current assets	251.4	110.9	628.4	60.8	224.9	552.0	803.3	99.7
Accounts receivable	93.4	38.7	240.3	17.0	88.0	193.8	346.7	94.9
Closing inventory	103.0	48.5	249.2	25.7	100.4	206.6	346.6	90.3
Other current assets	54.9	23.6	138.8	18.0	36.4	151.4	109.9	80.1
Net fixed assets	57.2	43.0	95.2	19.2	97.1	50.8	196.9	97.7
Other assets and adjustments	22.0	16.0	37.9	5.7	39.5	25.4	66.5	86.5
<b>Total liabilities</b>	<b>240.1</b>	<b>111.2</b>	<b>586.1</b>	<b>59.3</b>	<b>229.0</b>	<b>459.5</b>	<b>875.8</b>	<b>100.0</b>
Total current liabilities	182.2	75.4	468.6	29.3	180.3	381.5	667.8	100.0
Current bank loans	21.8	6.9	61.9	1.8	18.3	58.9	68.8	44.6
Other current liabilities	160.3	68.5	406.6	27.4	162.0	322.6	598.9	100.0
Long-term bank loans	10.3	8.5	15.0	9.5	6.4	9.9	26.7	16.1
Other liabilities and adjustments	47.6	27.1	102.5	20.5	42.1	68.0	181.3	83.2
<b>Total equity</b>	<b>90.5</b>	<b>58.8</b>	<b>175.5</b>	<b>26.4</b>	<b>132.4</b>	<b>168.7</b>	<b>190.9</b>	<b>98.5</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.3	1.4	1.3	2.0	1.2	1.4	1.2	99.7
Debt to equity	2.6	1.8	3.3	2.2	1.7	2.7	4.5	98.5
Interest coverage	5.8	4.9	6.5	6.6	3.9	7.2	5.7	82.9
Debt ratio	0.7	0.6	0.7	0.6	0.6	0.7	0.8	100.0
Sales to equity	8.4	5.7	10.8	6.2	5.5	8.9	14.5	98.5
Sales to closing inventories	7.4	7.0	7.6	6.4	7.3	7.3	7.9	90.3

(percent)

Current debt to equity	201.2	128.2	266.9	110.8	136.1	226.0	349.6	98.5
Operating profit on equity	38.9	27.3	49.2	47.3	18.3	42.7	62.3	97.7
Net fixed assets to equity	63.2	73.1	54.2	72.7	73.3	30.1	103.1	96.2
Gross margin	20.7	23.0	19.6	32.2	18.3	21.9	16.7	100.0
Return on total assets	12.8	11.8	13.4	17.2	9.0	13.3	13.5	99.7

(days)

Collection period for accounts receivable	44.7	41.4	46.2	37.2	43.6	46.7	45.6	94.9
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	1,868	759,822	25,803.4	8
Less than 20	1,684	250,486	8,509.7	9
20-99	155	193,459	6,644.9	1
100-499	26	x	x	2
500 and over	3	x	x	-
<b>1987</b>				
Total	1,860	614,839	22,220.5	
Less than 20	1,675	195,291	7,014.7	
20-99	154	158,730	5,792.0	
100-499	28	x	x	
500 and over	3	x	x	

## SIC 5791 Office and Store Machinery, Equipment and Supplies, Wholesale

Establishments primarily engaged in wholesale dealing in new and used office and store machines, furniture, fixtures, supplies and parts. Establishments primarily engaged in the repair of office furniture and equipment are included here. Also included are establishments primarily engaged in wholesale dealing in commercial cooling and refrigeration machinery and equipment (electric and non-electric). Establishments primarily engaged in wholesaling data processing machines (computers) are classified in <5744 - Computer and Related Machinery, Equipment and Packaged Software, Wholesale>; those primarily engaged in repairing electronic data processing equipment are classified in <7722 - Computer Equipment Maintenance and Repair>; and those primarily engaged in wholesaling stationery and office supplies are classified in <5922 - Stationery and Office Supplies, Wholesale>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5792 - SERVICE MACHINERY, EQUIPMENT AND SUPPLIES, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	226							
Low sales value (\$'000)	25	25	780	25	253	780	1,875	
High sales value (\$'000)	5,000	780	5,000	253	780	1,875	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	62.5	56.0	64.3	47.9	60.5	64.9	64.1	95.1
Purchases and materials	63.3	55.1	65.6	47.6	59.4	65.2	65.7	95.1
Closing inventory	12.9	9.8	13.7	8.9	10.2	13.7	13.7	84.5
Opening inventory	12.0	10.6	12.4	9.3	11.4	13.3	12.1	81.4
Wages, salaries, and benefits	14.6	16.9	13.9	16.8	16.9	15.9	13.2	92.5
Wages and benefits - direct	1.5	2.0	1.4	3.1	1.4	2.3	1.0	17.3
Wages and benefits - indirect	13.1	14.9	12.5	13.6	15.6	13.6	12.1	89.4
Occupancy expenses	5.4	7.1	4.9	10.2	5.4	5.1	4.8	98.2
Depreciation	1.2	1.8	1.1	3.1	1.1	1.0	1.1	88.1
Repairs and maintenance	0.8	0.8	0.8	1.6	0.3	0.8	0.8	53.5
Fuel and oil	0.1	0.1	0.1	0.2	0.1	0.1	0.1	6.2
Utilities	1.2	1.8	1.0	2.4	1.5	1.1	0.9	88.1
Rent	2.1	2.6	2.0	2.9	2.4	2.1	1.9	77.4
Financial expenses	1.7	2.7	1.5	3.5	2.2	1.8	1.3	96.5
Interest and bank charges	1.2	1.8	1.0	2.2	1.5	1.3	0.9	85.8
Professional fees	0.5	0.9	0.4	1.3	0.7	0.6	0.4	88.9
General expenses	2.6	3.9	2.3	4.9	3.3	3.2	1.9	96.5
Advertising	0.9	1.3	0.8	2.0	0.9	1.0	0.7	79.2
Delivery expenses	1.3	2.0	1.1	1.9	2.0	1.6	0.9	71.2
Insurance	0.5	0.6	0.4	1.0	0.4	0.5	0.4	76.5
Other expenses	7.9	12.0	6.7	13.8	11.0	4.8	7.5	100.0
Total expenses	94.7	98.5	93.6	97.0	99.4	95.7	92.8	100.0
Net profit/loss	5.3	1.5	6.4	3.0	0.6	4.3	7.2	98.7

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	73							
Sales	905.9	208.6	2,160.0	104.8	492.5	1,219.6	2,918.7	
Expenses	832.7	185.0	1,997.5	84.7	459.2	1,145.7	2,684.8	
Profit	73.2	23.6	162.4	20.1	33.2	73.9	233.8	

## Non-Profitable:

Sales	355.6	211.2	1,657.1	101.0	502.4	1,316.7	2,276.4	
Expenses	380.9	234.0	1,705.6	119.5	536.4	1,351.9	2,349.1	
Loss	-25.4	-22.8	-48.5	-18.6	-34.0	-35.2	-72.7	

1987

## Profitable:

Sales	706.7	252.9	1,687.1	118.0	486.4	1,174.0	3,028.7	
Expenses	663.9	230.4	1,600.3	99.4	457.2	1,112.5	2,875.5	
Profit	42.9	22.5	86.8	18.6	29.2	61.5	153.2	

## Non-Profitable:

Sales	518.1	206.7	2,086.6	115.8	376.4	1,202.9	3,137.8	
Expenses	545.6	217.5	2,198.5	123.2	393.5	1,240.0	3,338.5	
Loss	-27.5	-10.8	-111.9	-7.4	-17.1	-37.1	-200.7	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	144							
Low sales value (\$'000)	25	25	999	25	414	999	2,102	
High sales value (\$'000)	5,000	999	5,000	414	999	2,102	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>449.2</b>	<b>200.1</b>	<b>1,079.2</b>	<b>162.3</b>	<b>280.1</b>	<b>566.6</b>	<b>1,309.2</b>	<b>100.0</b>
Total current assets	370.3	167.0	884.4	137.6	229.2	477.3	1,067.1	100.0
Accounts receivable	144.6	41.0	406.6	24.2	76.5	149.3	522.1	95.8
Closing inventory	126.6	35.7	356.3	15.2	79.1	217.5	418.5	88.9
Other current assets	99.0	90.2	121.4	98.0	73.5	110.4	126.3	79.2
Net fixed assets	43.9	27.5	85.4	19.5	44.5	82.8	86.5	92.4
Other assets and adjustments	34.9	5.5	109.3	5.2	6.2	6.4	155.5	82.6
<b>Total liabilities</b>	<b>310.6</b>	<b>133.5</b>	<b>758.3</b>	<b>115.3</b>	<b>172.1</b>	<b>382.3</b>	<b>927.0</b>	<b>100.0</b>
Total current liabilities	206.5	63.1	568.9	41.2	109.7	288.6	694.7	100.0
Current bank loans	34.4	11.3	92.9	12.6	8.5	38.2	117.4	50.7
Other current liabilities	172.0	51.8	476.0	28.5	101.1	250.3	577.3	100.0
Long-term bank loans	2.2	1.0	5.3	1.0	1.0	16.6	0.3	16.0
Other liabilities and adjustments	101.8	69.3	183.9	73.0	61.2	77.0	231.9	86.8
<b>Total equity</b>	<b>138.6</b>	<b>66.5</b>	<b>320.9</b>	<b>47.0</b>	<b>108.0</b>	<b>184.2</b>	<b>382.2</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.7	2.6	1.5	3.3	2.0	1.6	1.5	100.0
Debt to equity	2.2	2.0	2.3	2.4	1.5	2.0	2.4	100.0
Interest coverage	6.1	1.8	8.5	-0.7	4.1	3.0	10.3	85.4
Debt ratio	0.6	0.6	0.7	0.7	0.6	0.6	0.7	100.0
Sales to equity	6.8	4.9	7.7	3.1	6.7	7.8	7.7	100.0
Sales to closing inventories	7.4	9.2	7.0	9.5	9.1	6.6	7.0	88.9

(percent)

Current debt to equity	148.9	94.9	177.2	87.7	101.5	156.6	181.7	100.0
Operating profit on equity	38.6	7.1	55.1	-13.8	26.4	20.0	62.7	98.6
Net fixed assets to equity	31.6	41.3	26.6	41.4	41.2	44.9	22.6	92.4
Gross margin	22.1	24.0	21.5	27.1	22.6	17.8	22.3	100.0
Return on total assets	14.2	5.0	18.5	-1.7	13.3	9.7	20.2	100.0

(days)

Collection period for accounts receivable	55.9	45.1	59.5	60.6	38.5	37.8	64.2	95.8
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	909	239,055	8,561.1	49
Less than 20	830	122,420	4,417.9	49
20-99	71	85,011	3,012.3	-
100-499	8	31,624	1,130.9	-
500 and over	-	-	-	-
<b>1987</b>				
Total	860	178,804	6,663.4	
Less than 20	781	76,154	2,786.3	
20-99	71	71,818	2,727.6	
100-499	8	30,832	1,149.5	
500 and over	-	-	-	

## SIC 5792 Service Machinery, Equipment and Supplies, Wholesale

Establishments primarily engaged in wholesale dealing in new and used service machinery, equipment, supplies and parts. Establishments primarily engaged in the repair of service machinery and equipment are included here. Establishments primarily engaged in wholesaling supplies such as soaps, detergents, etc., are classified in <5971 - Industrial and Household Chemicals, Wholesale>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5793 - PROFESSIONAL MACHINERY, EQUIPMENT AND SUPPLIES, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	264							
Low sales value (\$'000)	25	25	841	25	334	841	1,936	
High sales value (\$'000)	5,000	841	5,000	334	841	1,936	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	58.7	51.9	61.1	46.8	54.0	65.8	58.6	93.6
Purchases and materials	59.9	54.2	61.9	50.1	55.8	65.2	60.2	93.6
Closing inventory	15.2	10.3	16.8	11.1	10.0	12.6	19.1	84.5
Opening inventory	14.0	8.1	16.0	7.8	8.3	13.2	17.5	81.1
Wages, salaries, and benefits	18.9	20.2	18.4	20.8	19.9	13.4	21.0	93.2
Wages and benefits - direct	0.8	1.3	0.7	2.0	1.0	0.2	0.9	9.8
Wages and benefits - indirect	18.0	18.8	17.7	18.8	18.9	13.2	20.1	92.8
Occupancy expenses	4.1	5.7	3.6	7.4	5.0	3.5	3.6	97.0
Depreciation	1.3	1.9	1.1	2.2	1.7	1.1	1.0	91.7
Repairs and maintenance	0.2	0.3	0.2	0.5	0.2	0.2	0.1	42.8
Fuel and oil	--	0.1	-	0.3	--	-	-	1.9
Utilities	1.2	1.5	1.1	1.9	1.3	0.9	1.2	85.6
Rent	1.5	2.0	1.3	2.5	1.8	1.3	1.3	72.7
Financial expenses	1.5	2.3	1.2	3.3	1.9	1.2	1.2	93.2
Interest and bank charges	0.9	1.2	0.8	1.8	1.0	0.7	0.8	79.2
Professional fees	0.6	1.1	0.4	1.5	0.9	0.5	0.4	89.4
General expenses	2.8	3.2	2.7	5.1	2.5	3.1	2.5	91.3
Advertising	1.1	1.3	1.1	1.4	1.2	1.3	0.9	72.0
Delivery expenses	1.4	1.5	1.4	2.9	1.0	1.5	1.3	68.6
Insurance	0.3	0.4	0.3	0.8	0.3	0.3	0.2	70.5
Other expenses	10.1	9.0	10.5	8.6	9.1	7.3	12.1	100.0
Total expenses	96.1	92.3	97.5	92.0	92.4	94.3	99.1	100.0
Net profit/loss	3.9	7.7	2.5	8.0	7.6	5.7	0.9	98.1

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	73							
Sales	807.7	276.9	2,006.8	114.3	549.2	1,398.3	2,669.2	
Expenses	747.4	241.9	1,889.1	97.2	484.5	1,298.2	2,532.4	
Profit	60.3	34.9	117.7	17.1	64.8	100.1	136.8	

## Non-Profitable:

Sales	634.3	250.3	2,608.8	132.8	527.1	1,413.3	3,618.7	
Expenses	698.0	264.8	2,926.0	139.8	559.1	1,466.7	4,158.8	
Loss	-63.8	-14.5	-317.2	-7.0	-32.0	-53.4	-540.0	

1987

## Profitable:

Sales	759.8	274.5	1,885.1	149.0	549.5	1,315.3	2,775.2	
Expenses	704.7	236.1	1,791.2	120.9	488.6	1,249.6	2,637.3	
Profit	55.1	38.4	93.9	28.1	60.8	65.8	137.9	

## Non-Profitable:

Sales	368.6	206.1	1,755.7	129.8	592.1	1,333.9	2,976.6	
Expenses	393.0	220.7	1,863.7	139.3	632.6	1,449.6	3,062.5	
Loss	-24.4	-14.6	-108.0	-9.5	-40.5	-115.6	-85.8	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	218							
Low sales value (\$'000)	25	25	943	25	355	943	1,993	
High sales value (\$'000)	5,000	943	5,000	355	943	1,993	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>345.6</b>	<b>152.6</b>	<b>853.5</b>	<b>79.7</b>	<b>300.8</b>	<b>616.4</b>	<b>1,138.1</b>	<b>100.0</b>
Total current assets	289.8	117.5	743.1	59.4	235.5	519.6	1,011.5	100.0
Accounts receivable	114.1	45.6	294.4	21.7	93.9	191.4	418.1	98.6
Closing inventory	109.4	33.5	309.3	13.8	73.5	177.8	467.1	86.7
Other current assets	66.2	38.3	139.3	23.8	67.9	150.2	126.2	88.1
Net fixed assets	39.7	28.6	68.8	17.0	52.2	67.4	70.4	95.4
Other assets and adjustments	16.1	6.4	41.4	3.2	13.0	29.3	56.0	79.4
<b>Total liabilities</b>	<b>220.1</b>	<b>99.9</b>	<b>536.2</b>	<b>54.2</b>	<b>192.8</b>	<b>327.9</b>	<b>786.4</b>	<b>100.0</b>
Total current liabilities	178.6	73.5	455.3	38.9	143.8	261.3	688.2	100.0
Current bank loans	38.9	13.7	105.4	6.1	29.1	29.1	196.9	42.7
Other current liabilities	139.6	59.7	349.9	32.7	114.7	232.1	491.3	100.0
Long-term bank loans	1.0	1.0	1.0	0.6	1.7	1.6	0.3	16.5
Other liabilities and adjustments	40.4	25.4	79.8	14.6	47.3	64.8	97.8	81.7
<b>Total equity</b>	<b>125.5</b>	<b>52.7</b>	<b>317.2</b>	<b>25.5</b>	<b>107.9</b>	<b>288.5</b>	<b>351.6</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.6	1.5	1.6	1.5	1.6	1.9	1.4	100.0
Debt to equity	1.7	1.8	1.6	2.1	1.7	1.1	2.2	100.0
Interest coverage	6.1	6.4	6.0	4.7	7.8	9.1	4.6	82.1
Debt ratio	0.6	0.6	0.6	0.6	0.6	0.5	0.6	100.0
Sales to equity	6.0	5.5	6.3	5.5	5.5	5.1	7.4	100.0
Sales to closing inventories	6.9	8.7	6.4	10.1	8.2	8.3	5.6	86.7

(percent)

Current debt to equity	142.3	139.4	143.5	152.4	133.2	90.5	195.7	100.0
Operating profit on equity	32.2	40.6	28.6	40.3	40.7	29.0	28.3	97.7
Net fixed assets to equity	31.6	54.3	21.7	66.8	48.3	23.3	20.0	95.4
Gross margin	22.3	26.6	20.7	32.2	23.9	21.1	20.3	100.0
Return on total assets	14.0	16.6	12.7	16.3	16.7	15.2	11.1	99.5

(days)

Collection period for accounts receivable	54.4	56.7	53.5	56.4	56.8	47.2	57.8	98.6
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	1,164	560,484	18,859.2	85
Less than 20	994	167,128	5,654.8	87
20-99	141	199,490	6,722.9	1
100-499	28	x	x	1
500 and over	1	x	x	-
<b>1987</b>				
Total	1,079	419,133	15,040.9	
Less than 20	907	103,110	3,698.3	
20-99	142	156,645	5,624.7	
100-499	29	x	x	
500 and over	1	x	x	

## SIC 5793 Professional Machinery, Equipment and Supplies, Wholesale

Establishments primarily engaged in wholesale dealing in new and used professional machinery, equipment, supplies and parts, including relevant specialized furniture together with optical goods. Establishments primarily engaged in the repair of professional machinery and equipment are included here. Establishments primarily engaged in wholesaling school manuals are classified in <5991 - Books, Periodicals and Newspapers, Wholesale>; those primarily engaged in wholesaling school stationery are classified in <5922 - Stationery and Office Supplies, Wholesale>; and those primarily engaged in wholesaling drugs and drug sundries are classified in <Industry Group 523 - Drugs and Toilet Preparations, Wholesale>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5799 - OTHER MACHINERY, EQUIPMENT AND SUPPLIES N.E.C., WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	344							
Low sales value (\$'000)	25	25	615	25	247	615	1,397	
High sales value (\$'000)	5,000	615	5,000	247	615	1,397	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	48.5	15.2	62.7	50.4	-2.4	62.7	62.7	97.1
Purchases and materials	64.0	62.5	64.7	50.5	68.5	64.8	64.6	97.1
Closing inventory	28.3	65.7	12.5	10.2	93.5	13.3	12.0	86.0
Opening inventory	12.8	18.4	10.5	10.1	22.6	11.2	10.1	80.2
Wages, salaries, and benefits	14.9	17.6	13.8	18.9	17.0	16.2	12.6	92.4
Wages and benefits - direct	2.8	2.3	3.0	3.3	1.8	2.2	3.4	23.5
Wages and benefits - indirect	12.1	15.3	10.8	15.6	15.2	14.0	9.2	88.4
Occupancy expenses	5.2	8.6	3.8	10.9	7.4	5.1	3.2	98.5
Depreciation	1.4	2.2	1.0	2.5	2.1	1.2	0.9	90.4
Repairs and maintenance	0.5	0.6	0.4	0.8	0.6	0.5	0.4	53.5
Fuel and oil	0.2	0.4	0.1	1.2	--	0.2	--	9.6
Utilities	1.3	1.7	1.1	2.1	1.5	1.4	1.0	89.8
Rent	1.9	3.5	1.1	4.3	3.2	1.7	0.9	74.7
Financial expenses	2.4	3.8	1.8	3.6	4.0	2.7	1.4	97.4
Interest and bank charges	1.7	2.9	1.2	2.4	3.1	1.5	1.0	84.0
Professional fees	0.8	0.9	0.7	1.2	0.8	1.2	0.4	91.6
General expenses	2.8	4.1	2.2	3.8	4.2	3.1	1.8	94.5
Advertising	0.9	1.0	0.9	0.7	1.1	1.3	0.7	77.6
Delivery expenses	1.4	2.5	1.0	2.3	2.5	1.4	0.7	66.9
Insurance	0.4	0.6	0.4	0.8	0.6	0.4	0.4	74.1
Other expenses	24.5	50.6	13.4	9.0	71.5	8.2	16.1	99.1
Total expenses	98.4	99.9	97.7	96.6	101.5	97.9	97.7	100.0
Net profit/loss	1.6	0.1	2.3	3.4	-1.5	2.1	2.3	99.1

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	69							
Sales	603.8	228.1	1,675.9	123.9	410.0	966.4	2,457.8	
Expenses	565.5	205.9	1,591.6	105.8	380.8	905.9	2,347.4	
Profit	38.3	22.1	84.2	18.1	29.2	60.5	110.4	

## Non-Profitable:

Sales	476.8	198.2	1,610.1	98.8	366.6	1,003.1	2,870.8	
Expenses	515.1	230.6	1,672.6	116.6	423.8	1,048.6	2,968.3	
Loss	-38.4	-32.4	-62.5	-17.8	-57.1	-45.6	-97.6	

1987

## Profitable:

Sales	595.9	191.7	1,578.6	118.6	369.5	888.7	2,302.5	
Expenses	558.2	172.9	1,494.9	102.9	342.9	833.0	2,189.6	
Profit	37.7	18.8	83.7	15.7	26.6	55.7	113.0	

## Non-Profitable:

Sales	272.9	142.3	1,057.2	93.1	400.2	886.9	2,386.6	
Expenses	291.6	155.5	1,109.5	105.9	415.2	943.4	2,406.2	
Loss	-18.7	-13.1	-52.3	-12.8	-15.1	-56.5	-19.6	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	267							
Low sales value (\$'000)	25	25	715	25	284	715	1,565	
High sales value (\$'000)	5,000	715	5,000	284	715	1,565	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>347.2</b>	<b>172.1</b>	<b>728.2</b>	<b>87.0</b>	<b>276.1</b>	<b>577.5</b>	<b>943.9</b>	<b>100.0</b>
Total current assets	276.2	123.2	609.0	58.8	201.9	484.9	786.7	100.0
Accounts receivable	87.0	30.8	209.2	14.2	51.2	172.0	262.5	92.9
Closing inventory	106.2	58.8	209.2	18.8	107.7	138.5	310.5	87.6
Other current assets	82.9	33.4	190.5	25.7	42.9	174.3	213.5	80.1
Net fixed assets	56.9	40.5	92.6	23.0	62.0	62.3	135.8	92.1
Other assets and adjustments	14.0	8.2	26.5	5.1	12.1	30.1	21.3	82.8
<b>Total liabilities</b>	<b>237.9</b>	<b>111.2</b>	<b>513.6</b>	<b>48.0</b>	<b>188.4</b>	<b>446.8</b>	<b>609.3</b>	<b>100.0</b>
Total current liabilities	170.2	61.3	407.4	25.9	104.5	327.8	521.3	100.0
Current bank loans	24.2	13.4	47.6	6.1	22.4	43.0	54.1	47.9
Other current liabilities	146.0	47.8	359.7	19.8	82.1	284.7	467.1	100.0
Long-term bank loans	1.2	0.1	3.6	--	0.2	5.0	1.6	11.6
Other liabilities and adjustments	66.4	49.7	102.6	22.1	83.6	113.9	86.4	88.4
<b>Total equity</b>	<b>109.2</b>	<b>60.8</b>	<b>214.5</b>	<b>38.9</b>	<b>87.6</b>	<b>130.6</b>	<b>334.6</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.6	2.0	1.4	2.2	1.9	1.4	1.5	100.0
Debt to equity	2.1	1.8	2.3	1.2	2.1	3.4	1.8	100.0
Interest coverage	2.9	2.5	3.1	3.1	2.3	2.5	3.8	86.5
Debt ratio	0.6	0.6	0.7	0.5	0.6	0.7	0.6	100.0
Sales to equity	6.7	4.4	8.2	3.7	4.8	8.4	8.0	100.0
Sales to closing inventories	6.9	4.6	8.4	7.7	3.9	8.0	8.6	87.6

(percent)

Current debt to equity	155.8	100.7	189.8	66.7	119.2	250.8	155.7	100.0
Operating profit on equity	17.8	14.9	19.6	15.4	14.7	19.2	19.8	99.3
Net fixed assets to equity	52.1	66.6	43.1	59.0	70.7	47.7	40.6	92.1
Gross margin	22.9	23.9	22.6	27.1	22.5	19.7	24.3	100.0
Return on total assets	8.5	8.6	8.4	10.1	8.0	7.1	9.5	99.6

(days)

Collection period for accounts receivable	42.8	41.2	43.3	35.3	43.7	56.5	35.5	92.9
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	882	219,525	7,712.2	13
Less than 20	818	114,664	3,966.3	13
20-99	58	74,848	2,635.4	1
100-499	6	30,013	1,110.5	1
500 and over	-	-	-	-
<b>1987</b>				
Total	869	161,932	6,073.1	
Less than 20	805	85,252	3,151.7	
20-99	59	x	x	
100-499	5	x	x	
500 and over	-	-	-	

## SIC 5799 Other Machinery, Equipment and Supplies n.e.c., Wholesale

Establishments primarily engaged in wholesale dealing in new and used machinery, equipment, supplies and parts not elsewhere classified or in combinations of goods classified in the above industries, with none predominating. Establishments primarily engaged in the repair of such equipment are classified here. Establishments primarily engaged in wholesaling motor vehicles and parts are classified in <Major Group 55 - Motor Vehicle, Parts and Accessories Industries, Wholesale>. Establishments primarily engaged in wholesale dealing in waste materials; paper and paper products; agricultural supplies; toys, amusement and sporting goods; photography and musical instruments and supplies; jewellery and watches; industrial and household chemicals; general merchandise and other products not elsewhere classified.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5911 - AUTOMOBILE WRECKING

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	154							
Low sales value (\$'000)	25	25	655	25	200	655	1,281	
High sales value (\$'000)	5,000	655	5,000	200	655	1,281	5,000	
<b>SELECTED EXPENSE ITEMS</b> (percent of sales)								
<b>Cost of goods sold</b>	<b>57.0</b>	<b>47.0</b>	<b>60.0</b>	<b>39.6</b>	<b>50.7</b>	<b>50.5</b>	<b>63.4</b>	<b>96.1</b>
Purchases and materials	57.7	47.2	60.8	40.9	50.4	51.7	64.1	96.1
Closing inventory	12.7	15.1	12.0	18.9	13.1	11.6	12.2	90.9
Opening inventory	12.1	14.8	11.2	17.6	13.4	10.4	11.6	85.7
<b>Wages, salaries, and benefits</b>	<b>19.6</b>	<b>20.0</b>	<b>19.5</b>	<b>15.3</b>	<b>22.3</b>	<b>19.2</b>	<b>19.6</b>	<b>95.5</b>
Wages and benefits - direct	1.7	1.5	1.8	1.3	1.6	4.8	0.7	15.6
Wages and benefits - indirect	17.9	18.5	17.7	14.1	20.7	14.5	19.0	92.9
<b>Occupancy expenses</b>	<b>6.8</b>	<b>11.1</b>	<b>5.5</b>	<b>14.0</b>	<b>9.7</b>	<b>6.3</b>	<b>5.2</b>	<b>99.4</b>
Depreciation	2.1	3.6	1.6	4.9	3.0	1.8	1.5	90.9
Repairs and maintenance	1.3	2.0	1.1	3.8	1.1	1.0	1.1	74.7
Fuel and oil	0.6	1.4	0.3	1.3	1.5	0.4	0.2	26.6
Utilities	1.8	2.9	1.4	3.1	2.8	1.5	1.4	94.2
Rent	1.1	1.2	1.1	0.9	1.3	1.6	1.0	53.2
<b>Financial expenses</b>	<b>1.7</b>	<b>3.2</b>	<b>1.2</b>	<b>4.4</b>	<b>2.7</b>	<b>1.6</b>	<b>1.1</b>	<b>96.1</b>
Interest and bank charges	1.2	2.3	0.8	3.0	1.9	1.1	0.8	85.1
Professional fees	0.5	0.9	0.4	1.4	0.7	0.5	0.3	92.2
<b>General expenses</b>	<b>3.3</b>	<b>5.5</b>	<b>2.6</b>	<b>7.0</b>	<b>4.8</b>	<b>3.4</b>	<b>2.3</b>	<b>96.8</b>
Advertising	0.6	0.9	0.5	1.0	0.8	0.7	0.5	85.1
Delivery expenses	1.8	2.8	1.6	4.0	2.2	2.1	1.4	66.9
Insurance	0.8	1.8	0.5	2.0	1.8	0.7	0.5	79.2
<b>Other expenses</b>	<b>7.2</b>	<b>8.0</b>	<b>7.0</b>	<b>12.1</b>	<b>6.0</b>	<b>13.7</b>	<b>4.6</b>	<b>100.0</b>
<b>Total expenses</b>	<b>95.6</b>	<b>94.8</b>	<b>95.9</b>	<b>92.5</b>	<b>96.0</b>	<b>94.8</b>	<b>96.3</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>4.4</b>	<b>5.2</b>	<b>4.1</b>	<b>7.5</b>	<b>4.0</b>	<b>5.2</b>	<b>3.7</b>	<b>99.4</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	85							
Sales	603.2	200.6	1,603.3	97.5	325.1	909.5	2,357.0	
Expenses	564.3	182.9	1,511.6	82.6	303.9	853.5	2,226.5	
Profit	39.0	17.7	91.7	14.8	21.2	56.0	130.5	

## Non-Profitable:

Sales	520.0	125.4	2,516.3	91.1	340.5	1,066.1	3,522.7	
Expenses	537.0	138.7	2,551.7	97.1	399.6	1,068.3	3,581.1	
Loss	-16.9	-13.3	-35.4	-6.0	-59.1	-2.2	-58.4	

1987

## Profitable:

Sales	601.1	194.7	1,474.9	69.4	426.8	943.9	2,227.8	
Expenses	547.6	176.2	1,346.0	56.8	397.5	828.5	2,079.8	
Profit	53.5	18.5	128.9	12.6	29.4	115.4	148.0	

## Non-Profitable:

Sales	237.0	148.2	1,010.4	95.1	327.8	968.2	1,692.5	
Expenses	248.5	158.7	1,031.4	103.3	346.1	990.4	1,693.4	
Loss	-11.6	-10.5	-20.9	-8.2	-18.3	-22.2	-0.9	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	108							
Low sales value (\$'000)	25	25	931	25	418	931	1,645	
High sales value (\$'000)	5,000	931	5,000	418	931	1,645	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>418.4</b>	<b>223.1</b>	<b>883.8</b>	<b>179.2</b>	<b>310.1</b>	<b>594.2</b>	<b>1,137.6</b>	<b>100.0</b>
Total current assets	240.9	118.0	533.6	99.8	154.2	378.5	669.6	99.1
Accounts receivable	54.2	17.2	142.4	10.3	31.0	72.0	204.1	95.4
Closing inventory	108.6	55.2	235.9	42.3	80.8	107.5	348.4	93.5
Other current assets	77.9	45.5	155.2	47.1	42.3	198.9	117.0	88.9
Net fixed assets	148.8	93.4	280.6	71.0	137.9	197.2	353.7	99.1
Other assets and adjustments	28.6	11.5	69.4	8.3	17.9	18.4	114.2	77.8
<b>Total liabilities</b>	<b>208.1</b>	<b>122.4</b>	<b>412.4</b>	<b>111.5</b>	<b>144.0</b>	<b>240.4</b>	<b>563.1</b>	<b>100.0</b>
Total current liabilities	121.4	62.9	261.0	51.2	86.1	183.4	329.0	99.1
Current bank loans	35.9	11.5	94.2	10.9	12.6	60.3	123.9	56.5
Other current liabilities	85.4	51.3	166.7	40.2	73.4	123.0	205.1	99.1
Long-term bank loans	9.8	7.0	16.3	2.3	16.4	0.8	29.8	16.7
Other liabilities and adjustments	76.8	52.4	135.0	57.9	41.4	56.1	204.2	89.8
<b>Total equity</b>	<b>210.2</b>	<b>100.6</b>	<b>471.4</b>	<b>67.7</b>	<b>166.0</b>	<b>353.8</b>	<b>574.5</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.9	1.8	2.0	1.9	1.7	2.0	2.0	98.1
Debt to equity	0.9	1.2	0.8	1.6	0.8	0.6	0.9	100.0
Interest coverage	4.0	2.8	5.1	1.9	4.2	8.8	3.8	85.2
Debt ratio	0.4	0.5	0.4	0.6	0.4	0.4	0.4	100.0
Sales to equity	4.2	3.3	4.6	2.7	3.8	3.4	5.3	100.0
Sales to closing inventories	8.1	6.1	9.3	4.3	7.9	11.2	8.7	93.5

(percent)

Current debt to equity	57.7	62.4	55.3	75.6	51.8	51.8	57.2	99.1
Operating profit on equity	14.4	12.3	15.5	9.2	14.8	21.9	12.1	99.1
Net fixed assets to equity	70.7	92.8	59.5	105.0	83.0	55.7	61.5	99.1
Gross margin	22.1	27.2	20.2	38.4	20.8	32.0	16.1	100.0
Return on total assets	9.6	8.5	10.3	7.0	10.3	14.7	8.2	99.1

(days)

Collection period for accounts receivable	22.3	18.7	23.6	20.5	17.6	21.7	24.3	95.4
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	512	69,836	3,109.9	50
Less than 20	484	42,229	1,945.9	48
20-99	26	x	x	2
100-499	2	x	x	-
500 and over	-	-	-	-

## 1987

Total	462	54,677	2,756.6	
Less than 20	436	32,856	1,678.3	
20-99	24	x	x	
100-499	2	x	x	
500 and over	-	-	-	

## SIC 5911 Automobile Wrecking

Establishments primarily engaged in buying old automobiles, dismantling them, selling the used auto parts and scrap metal. Establishments primarily engaged in rebuilding and selling used automobile parts are classified in <5529 - Other Motor Vehicle Parts and Accessories, Wholesale>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5919 - OTHER WASTE MATERIALS, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	209							
Low sales value (\$'000)	25	25	729	25	190	729	1,852	
High sales value (\$'000)	5,000	729	5,000	190	729	1,852	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	59.9	51.7	62.3	30.1	57.8	59.7	63.4	94.7
Purchases and materials	60.4	53.5	62.3	34.0	59.0	60.7	63.1	94.7
Closing inventory	5.7	5.2	5.9	8.4	4.2	7.5	5.2	71.8
Opening inventory	5.3	3.4	5.8	4.6	3.1	6.5	5.5	68.4
Wages, salaries, and benefits	16.6	14.2	17.2	14.4	14.1	17.8	17.0	89.5
Wages and benefits - direct	3.6	2.5	3.9	2.5	2.4	3.5	4.1	19.1
Wages and benefits - indirect	12.9	11.7	13.3	11.9	11.7	14.3	12.9	83.7
Occupancy expenses	6.9	11.7	5.6	20.3	9.3	6.7	5.1	97.6
Depreciation	2.0	3.2	1.7	4.4	2.8	1.8	1.6	87.1
Repairs and maintenance	2.1	3.8	1.6	6.5	3.0	2.1	1.4	66.5
Fuel and oil	0.8	1.4	0.7	3.3	0.9	0.5	0.7	23.4
Utilities	0.7	1.0	0.6	1.6	0.8	0.9	0.5	85.6
Rent	1.3	2.4	1.0	4.4	1.8	1.4	0.8	62.2
Financial expenses	1.7	2.4	1.5	3.1	2.2	1.5	1.4	93.8
Interest and bank charges	1.1	1.8	0.9	1.9	1.7	1.0	0.8	78.9
Professional fees	0.6	0.6	0.6	1.1	0.5	0.5	0.6	85.2
General expenses	2.8	4.2	2.4	7.5	3.2	2.4	2.5	92.3
Advertising	0.4	0.5	0.4	0.9	0.4	0.6	0.4	72.2
Delivery expenses	1.9	2.9	1.7	5.4	2.3	1.3	1.8	61.2
Insurance	0.4	0.7	0.3	1.2	0.6	0.5	0.3	65.6
Other expenses	8.2	11.3	7.4	19.6	8.9	10.6	6.0	100.0
Total expenses	96.2	95.5	96.3	94.9	95.7	98.6	95.3	100.0
Net profit/loss	3.8	4.5	3.7	5.1	4.3	1.4	4.7	99.5

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	82							
Sales	780.9	244.7	2,130.6	81.8	474.6	1,074.1	3,281.2	
Expenses	730.2	223.1	2,006.8	70.3	438.8	1,018.4	3,083.3	
Profit	50.7	21.6	123.8	11.6	35.8	55.7	197.9	

## Non-Profitable:

Sales	549.2	150.9	1,759.2	67.4	439.0	1,232.8	3,108.9	
Expenses	599.3	179.1	1,876.1	82.5	512.4	1,332.8	3,269.2	
Loss	-50.1	-28.2	-116.9	-15.0	-73.4	-100.0	-160.2	

1987

## Profitable:

Sales	660.0	218.0	1,889.3	93.1	458.2	1,209.5	2,675.4	
Expenses	592.1	192.7	1,702.8	78.8	411.9	1,123.6	2,372.6	
Profit	67.9	25.2	186.5	14.3	46.3	85.9	302.9	

## Non-Profitable:

Sales	426.0	189.8	1,403.8	90.4	333.0	1,181.0	3,364.7	
Expenses	457.2	220.8	1,436.0	106.7	385.0	1,207.9	3,444.1	
Loss	-31.2	-30.9	-32.3	-16.3	-52.1	-26.9	-79.4	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	143							
Low sales value (\$'000)	25	25	1,123	25	523	1,123	2,218	
High sales value (\$'000)	5,000	1,123	5,000	523	1,123	2,218	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>597.8</b>	<b>206.7</b>	<b>1,599.7</b>	<b>136.4</b>	<b>348.0</b>	<b>765.1</b>	<b>2,229.9</b>	<b>100.0</b>
Total current assets	351.3	125.2	930.4	85.3	205.5	386.8	1,340.9	100.0
Accounts receivable	83.9	32.2	216.5	8.9	79.0	81.8	318.2	86.7
Closing inventory	58.4	23.4	148.0	14.1	42.1	92.7	189.7	79.0
Other current assets	208.8	69.5	565.8	62.1	84.2	212.1	832.9	86.0
Net fixed assets	132.4	74.1	282.0	48.5	125.5	237.5	315.6	90.2
Other assets and adjustments	114.0	7.3	387.2	2.5	16.9	140.7	573.4	78.3
<b>Total liabilities</b>	<b>353.0</b>	<b>153.9</b>	<b>863.2</b>	<b>84.7</b>	<b>292.7</b>	<b>400.1</b>	<b>1,213.0</b>	<b>100.0</b>
Total current liabilities	253.1	80.1	696.5	29.8	181.0	323.1	978.4	100.0
Current bank loans	31.2	24.6	48.2	1.0	72.0	18.6	70.6	22.4
Other current liabilities	221.8	55.4	648.2	28.7	109.0	304.5	907.7	100.0
Long-term bank loans	10.9	--	39.1	--	--	2.1	67.0	10.5
Other liabilities and adjustments	88.9	73.7	127.6	54.9	111.6	74.8	167.4	90.9
<b>Total equity</b>	<b>244.7</b>	<b>52.8</b>	<b>736.4</b>	<b>51.6</b>	<b>55.3</b>	<b>365.0</b>	<b>1,016.9</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.3	1.5	1.3	2.8	1.1	1.1	1.3	100.0
Debt to equity	1.4	2.9	1.1	1.6	5.2	1.0	1.1	100.0
Interest coverage	3.9	2.7	4.7	2.3	3.2	1.2	6.5	83.9
Debt ratio	0.5	0.7	0.5	0.6	0.8	0.5	0.5	100.0
Sales to equity	4.1	7.3	3.6	4.1	13.1	4.3	3.4	100.0
Sales to closing inventories	17.5	16.4	17.9	15.2	17.2	17.0	18.2	79.0

(percent)

Current debt to equity	103.4	151.5	94.5	57.7	327.3	88.5	96.2	100.0
Operating profit on equity	13.5	21.0	12.1	12.9	36.1	1.2	15.0	99.3
Net fixed assets to equity	54.1	140.2	38.2	93.9	227.0	65.0	31.0	90.2
Gross margin	22.3	27.7	20.3	33.3	24.3	24.4	18.9	100.0
Return on total assets	7.4	8.4	7.0	8.6	8.2	2.9	8.1	99.3

(days)

Collection period for accounts receivable	29.9	30.5	29.7	15.1	39.6	18.8	33.5	86.7
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	765	230,783	10,261.4	55
Less than 20	671	81,877	3,701.7	55
20-99	86	115,511	5,043.1	2
100-499	8	33,395	1,516.6	2
500 and over	-	-	-	-
<b>1987</b>				
Total	710	128,453	6,440.6	
Less than 20	616	45,059	2,246.9	
20-99	88	64,531	3,267.2	
100-499	6	18,863	926.5	
500 and over	-	-	-	

## SIC 5919 Other Waste Materials, Wholesale

Establishments primarily engaged in buying, breaking-up, sorting and selling scrap and other waste materials.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada



	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	90							
Low sales value (\$'000)	25	25	1,171	25	490	1,171	2,277	
High sales value (\$'000)	5,000	1,171	5,000	490	1,171	2,277	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>332.0</b>	<b>151.2</b>	<b>1,156.2</b>	<b>91.4</b>	<b>307.8</b>	<b>701.2</b>	<b>1,425.4</b>	<b>100.0</b>
Total current assets	274.6	128.7	939.5	76.9	264.4	577.6	1,153.6	100.0
Accounts receivable	111.6	55.8	365.7	33.7	113.7	257.7	429.6	97.8
Closing inventory	110.7	31.7	470.9	20.5	61.0	207.9	626.5	76.7
Other current assets	52.1	41.0	102.8	22.5	89.6	111.9	97.4	86.7
Net fixed assets	34.7	14.2	128.6	9.3	26.8	92.7	149.8	96.7
Other assets and adjustments	22.6	8.2	88.0	5.1	16.5	30.8	121.9	78.9
<b>Total liabilities</b>	<b>224.9</b>	<b>104.6</b>	<b>773.3</b>	<b>69.7</b>	<b>195.9</b>	<b>503.1</b>	<b>933.2</b>	<b>100.0</b>
Total current liabilities	180.8	76.1	658.1	43.3	162.3	350.6	840.0	100.0
Current bank loans	46.6	16.6	183.4	13.3	25.5	38.7	268.9	61.1
Other current liabilities	134.1	59.4	474.7	29.9	136.8	311.8	571.0	100.0
Long-term bank loans	2.3	0.4	11.0	0.2	0.9	6.7	13.6	14.4
Other liabilities and adjustments	41.7	28.0	104.1	26.2	32.7	145.7	79.6	72.2
<b>Total equity</b>	<b>107.1</b>	<b>46.6</b>	<b>382.8</b>	<b>21.6</b>	<b>111.8</b>	<b>198.1</b>	<b>492.1</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.5	1.6	1.4	1.7	1.6	1.6	1.3	100.0
Debt to equity	2.1	2.2	2.0	3.2	1.7	2.5	1.8	100.0
Interest coverage	4.2	4.0	4.4	2.9	6.2	4.8	4.2	83.3
Debt ratio	0.6	0.6	0.6	0.7	0.6	0.7	0.6	100.0
Sales to equity	7.3	7.8	7.1	8.9	7.2	8.6	6.7	100.0
Sales to closing inventories	7.1	11.5	5.7	9.4	13.3	8.2	5.3	76.7

(percent)

Current debt to equity	168.8	163.4	171.8	199.6	145.0	176.9	170.6	100.0
Operating profit on equity	31.8	42.6	25.8	53.6	37.1	34.5	23.7	100.0
Net fixed assets to equity	32.4	30.4	33.5	43.2	24.0	46.7	30.4	96.7
Gross margin	21.1	22.8	20.1	30.7	17.8	15.6	21.5	100.0
Return on total assets	13.4	17.5	11.0	19.4	16.0	12.2	10.7	100.0

(days)

Collection period for accounts receivable	51.5	55.8	48.9	63.5	50.9	54.6	47.2	97.8
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## SIC 5929 - OTHER PAPER AND PAPER PRODUCTS, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	103							
Low sales value (\$'000)	25	25	1,335	25	443	1,335	2,417	
High sales value (\$'000)	5,000	1,335	5,000	443	1,335	2,417	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	71.4	69.3	72.1	62.4	72.0	73.6	71.5	98.1
Purchases and materials	71.9	70.1	72.4	61.5	73.5	73.8	71.9	98.1
Closing inventory	11.4	10.3	11.8	13.8	8.9	10.8	12.2	80.6
Opening inventory	11.0	9.4	11.5	14.7	7.3	10.6	11.8	77.7
Wages, salaries, and benefits	13.0	12.2	13.2	11.6	12.4	11.8	13.7	93.2
Wages and benefits - direct	0.7	0.4	0.8	0.7	0.3	0.3	1.0	11.7
Wages and benefits - indirect	12.3	11.8	12.4	10.8	12.2	11.6	12.8	91.3
Occupancy expenses	3.0	4.1	2.6	5.5	3.5	3.4	2.3	96.1
Depreciation	0.8	1.0	0.8	1.7	0.7	1.1	0.7	88.3
Repairs and maintenance	0.2	0.3	0.2	0.3	0.2	0.3	0.1	44.7
Fuel and oil	0.1	0.2	--	0.1	0.3	-	-	5.8
Utilities	0.9	1.4	0.7	1.8	1.2	0.8	0.6	86.4
Rent	1.0	1.3	0.9	1.6	1.2	1.2	0.8	66.0
Financial expenses	1.8	2.0	1.8	2.3	1.9	1.8	1.8	98.1
Interest and bank charges	1.3	1.1	1.4	1.4	1.0	1.3	1.5	87.4
Professional fees	0.5	0.9	0.4	0.9	0.9	0.6	0.3	92.2
General expenses	2.1	3.9	1.5	6.5	2.9	2.7	1.1	91.3
Advertising	0.8	1.4	0.6	3.1	0.8	0.9	0.5	68.9
Delivery expenses	1.1	2.2	0.7	2.9	1.9	1.5	0.4	72.8
Insurance	0.2	0.3	0.2	0.4	0.3	0.3	0.2	62.1
Other expenses	6.2	5.1	6.6	6.3	4.6	4.1	7.5	100.0
Total expenses	97.5	96.5	97.8	94.4	97.3	97.6	97.9	100.0
Net profit/loss	2.5	3.5	2.2	5.6	2.7	2.4	2.1	99.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	84							
Sales	1,157.7	433.6	2,801.9	197.7	963.5	1,855.9	3,457.8	
Expenses	1,109.9	411.6	2,695.4	184.1	922.8	1,789.0	3,323.8	
Profit	47.8	22.0	106.5	13.6	40.8	66.9	134.0	

## Non-Profitable:

Sales	1,296.8	403.9	2,916.4	110.9	856.8	1,646.9	4,301.9	
Expenses	1,321.0	412.5	2,968.9	114.4	873.3	1,652.3	4,405.7	
Loss	-24.2	-8.6	-52.5	-3.5	-16.5	-5.4	-103.9	

1987

## Profitable:

Sales	879.3	390.5	2,379.3	169.6	835.5	1,797.4	3,597.9	
Expenses	832.6	364.2	2,270.0	153.2	789.4	1,699.1	3,465.6	
Profit	46.7	26.2	109.3	16.4	46.1	98.3	132.3	

## Non-Profitable:

Sales	624.8	333.5	2,040.0	118.5	688.3	1,599.8	3,350.0	
Expenses	648.2	342.8	2,131.5	120.6	709.7	1,701.8	3,410.2	
Loss	-23.4	-9.4	-91.5	-2.0	-21.4	-102.1	-60.2	

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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	344	144,542	5,646.0	5
Less than 20	295	42,420	1,691.2	7
20-99	41	57,372	2,258.5	2
100-499	8	44,750	1,696.3	-
500 and over	-	-	-	-
<b>1987</b>				
Total	339	109,917	4,476.7	
Less than 20	288	29,192	1,205.8	
20-99	43	45,009	1,840.0	
100-499	8	35,716	1,430.9	
500 and over	-	-	-	

## SIC 5929 Other Paper and Paper Products, Wholesale

Establishments primarily engaged in wholesale dealing in paper and paper products not elsewhere classified or in combinations of products classified to the above industries, with none predominating.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada



	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	79							
Low sales value (\$'000)	25	25	1,308	25	513	1,308	1,961	
High sales value (\$'000)	5,000	1,308	5,000	513	1,308	1,961	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>310.4</b>	<b>186.8</b>	<b>689.6</b>	<b>168.1</b>	<b>271.0</b>	<b>518.5</b>	<b>833.4</b>	<b>100.0</b>
Total current assets	172.0	91.3	420.0	73.2	172.2	311.4	511.3	100.0
Accounts receivable	66.7	34.2	166.4	23.1	84.1	149.1	180.9	98.7
Closing inventory	64.7	35.8	153.3	28.4	69.5	99.6	198.4	83.5
Other current assets	40.6	21.1	100.2	21.7	18.6	62.5	131.9	75.9
Net fixed assets	79.7	56.3	151.7	51.2	79.5	183.4	124.9	98.7
Other assets and adjustments	58.5	39.1	117.8	43.6	19.2	23.6	197.1	88.6
<b>Total liabilities</b>	<b>200.4</b>	<b>124.9</b>	<b>432.2</b>	<b>125.4</b>	<b>122.8</b>	<b>377.5</b>	<b>478.2</b>	<b>98.7</b>
Total current liabilities	104.5	61.1	237.8	59.5	68.4	186.9	280.5	98.7
Current bank loans	44.3	17.8	125.6	16.0	25.9	95.7	150.7	69.6
Other current liabilities	60.2	43.3	112.1	43.5	42.4	91.2	129.7	98.7
Long-term bank loans	7.5	3.6	19.6	1.2	14.5	19.6	19.6	32.9
Other liabilities and adjustments	88.2	60.0	174.7	64.5	39.8	170.9	178.0	96.2
<b>Total equity</b>	<b>109.9</b>	<b>61.9</b>	<b>257.3</b>	<b>42.7</b>	<b>148.2</b>	<b>141.0</b>	<b>355.2</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.6	1.4	1.7	1.2	2.5	1.6	1.8	98.7
Debt to equity	1.8	2.0	1.6	2.9	0.8	2.6	1.3	98.7
Interest coverage	2.4	1.2	3.1	0.4	2.2	1.7	4.0	82.3
Debt ratio	0.6	0.6	0.6	0.7	0.4	0.7	0.5	98.7
Sales to equity	7.4	5.2	9.1	4.6	5.9	11.4	8.3	100.0
Sales to closing inventories	12.6	9.0	15.2	7.0	12.6	16.1	14.9	83.5

(percent)

Current debt to equity	95.1	98.8	92.3	139.4	46.1	132.5	78.9	98.7
Operating profit on equity	9.3	1.3	15.1	-3.2	7.3	7.8	17.6	97.5
Net fixed assets to equity	72.5	91.0	58.9	119.8	53.6	130.0	35.1	98.7
Gross margin	12.1	18.4	9.5	25.1	11.4	8.8	9.8	100.0
Return on total assets	5.6	2.4	8.2	0.7	7.2	4.9	9.9	100.0

(days)

Collection period for accounts receivable	29.6	38.6	25.9	42.0	35.0	33.7	22.3	98.7
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## SIC 5932 - SEEDS AND SEED PROCESSING, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	43							
Low sales value (\$'000)	25	25	658	25	341	658	1,676	
High sales value (\$'000)	5,000	658	5,000	341	658	1,676	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	69.0	55.5	74.5	44.2	68.5	65.0	78.9	97.7
Purchases and materials	68.0	56.9	72.7	44.9	70.6	58.1	79.3	97.7
Closing inventory	9.1	15.5	6.5	18.8	11.6	9.2	5.2	76.7
Opening inventory	10.0	14.1	8.3	18.2	9.5	16.1	4.8	76.7
Wages, salaries, and benefits	13.5	16.0	12.4	21.6	9.6	17.2	10.3	95.3
Wages and benefits - direct	0.4	-	0.6	-	-	0.8	0.5	14.0
Wages and benefits - indirect	13.1	16.0	11.8	21.6	9.6	16.3	9.8	95.3
Occupancy expenses	4.8	7.9	3.5	12.0	3.3	5.5	2.6	97.7
Depreciation	1.8	3.5	1.1	5.3	1.4	1.4	1.0	88.4
Repairs and maintenance	0.6	0.8	0.5	1.1	0.4	0.4	0.5	81.4
Fuel and oil	0.3	0.6	0.1	0.9	0.4	0.1	0.1	23.3
Utilities	0.8	1.1	0.7	1.7	0.4	1.2	0.5	83.7
Rent	1.3	1.9	1.1	3.0	0.7	2.5	0.4	55.8
Financial expenses	1.7	2.1	1.5	2.2	2.0	2.3	1.1	95.3
Interest and bank charges	1.2	1.5	1.2	1.6	1.3	1.8	0.9	93.0
Professional fees	0.4	0.6	0.3	0.6	0.7	0.5	0.2	88.4
General expenses	2.0	2.7	1.7	3.6	1.8	2.4	1.4	93.0
Advertising	0.5	0.4	0.6	0.4	0.3	0.8	0.4	81.4
Delivery expenses	1.0	1.4	0.9	1.6	1.1	1.1	0.7	58.1
Insurance	0.5	1.0	0.3	1.6	0.3	0.5	0.2	65.1
Other expenses	6.2	6.5	6.1	9.2	3.5	6.9	5.8	100.0
Total expenses	97.2	90.8	99.8	92.7	88.7	99.3	99.9	100.0
Net profit/loss	2.8	9.2	0.2	7.3	11.3	0.7	0.1	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	63							
Sales	600.7	318.9	2,031.8	214.9	488.6	1,031.1	3,449.6	
Expenses	553.7	279.0	1,949.0	184.3	433.5	959.3	3,351.1	
Profit	47.0	39.9	82.8	30.6	55.1	71.7	98.5	

## Non-Profitable:

Sales	1,171.7	288.8	2,052.1	288.8	-	1,301.6	2,830.7	
Expenses	1,203.6	301.6	2,103.1	301.6	-	1,346.8	2,887.6	
Loss	-31.9	-12.8	-50.9	-12.8	-	-45.2	-56.9	

1987

## Profitable:

Sales	1,083.2	329.1	2,109.8	211.3	469.6	1,298.9	2,775.6	
Expenses	1,022.7	294.8	2,013.5	185.1	425.7	1,230.4	2,656.6	
Profit	60.5	34.3	96.2	26.2	44.0	68.4	119.1	

## Non-Profitable:

Sales	527.7	318.0	1,271.4	283.9	396.5	1,271.4	-	
Expenses	563.5	356.6	1,297.8	305.0	474.9	1,297.8	-	
Loss	-35.9	-38.5	-26.4	-21.1	-78.4	-26.4	-	

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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	158	38,737	1,790.0	5
Less than 20	143	14,248	649.7	5
20-99	13	x	x	-
100-499	2	x	x	-
500 and over	-	-	-	-
<b>1987</b>				
Total	153	31,559	1,392.0	
Less than 20	138	12,464	545.5	
20-99	13	x	x	
100-499	2	x	x	
500 and over	-	-	-	

## SIC 5932 Seeds and Seed Processing, Wholesale

Establishments primarily engaged in wholesale dealing in field crop seeds. Establishments primarily engaged in cleaning grain or seeds for the grower are classified in <0229 - Other Services Incidental to Agricultural Crops>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada



	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	82							
Low sales value (\$'000)	25	25	1,334	25	764	1,334	2,012	
High sales value (\$'000)	5,000	1,334	5,000	764	1,334	2,012	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>576.9</b>	<b>404.9</b>	<b>742.4</b>	<b>246.0</b>	<b>454.3</b>	<b>497.0</b>	<b>1,080.4</b>	<b>100.0</b>
Total current assets	393.8	246.0	536.0	146.9	276.8	342.3	802.7	100.0
Accounts receivable	142.8	94.1	189.7	54.2	106.5	132.3	268.9	86.6
Closing inventory	122.0	84.2	158.4	27.8	101.8	106.8	229.5	91.5
Other current assets	128.8	67.6	187.7	64.8	68.5	103.1	304.3	75.6
Net fixed assets	154.1	132.4	174.9	54.1	156.8	129.9	236.9	87.8
Other assets and adjustments	28.9	26.4	31.4	44.9	20.6	24.7	40.7	87.8
<b>Total liabilities</b>	<b>365.7</b>	<b>283.3</b>	<b>445.1</b>	<b>196.8</b>	<b>310.2</b>	<b>323.7</b>	<b>612.2</b>	<b>100.0</b>
Total current liabilities	269.7	153.7	381.5	141.3	157.5	252.7	558.7	97.6
Current bank loans	14.3	15.5	13.2	4.0	19.1	16.8	8.3	23.2
Other current liabilities	255.4	138.1	368.2	137.3	138.4	235.9	550.4	97.6
Long-term bank loans	25.4	27.5	23.4	6.8	34.0	40.4	--	8.5
Other liabilities and adjustments	70.5	102.0	40.1	48.7	118.6	30.5	53.4	87.8
<b>Total equity</b>	<b>211.1</b>	<b>121.6</b>	<b>297.3</b>	<b>49.1</b>	<b>144.1</b>	<b>173.3</b>	<b>468.1</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.4	1.6	1.4	1.0	1.7	1.3	1.4	97.6
Debt to equity	1.7	2.3	1.4	4.0	2.1	1.8	1.3	100.0
Interest coverage	3.1	2.6	3.3	7.9	2.2	4.4	2.9	92.7
Debt ratio	0.6	0.6	0.5	0.8	0.6	0.6	0.5	100.0
Sales to equity	7.0	7.1	7.0	7.7	7.0	9.0	5.9	100.0
Sales to closing inventories	12.1	10.2	13.1	13.5	9.9	14.7	12.1	91.5

(percent)

Current debt to equity	127.7	126.3	128.3	287.7	109.2	145.8	119.3	97.6
Operating profit on equity	20.5	20.4	20.5	57.6	16.4	23.8	18.8	100.0
Net fixed assets to equity	72.9	108.9	58.8	110.1	108.8	75.0	50.6	87.8
Gross margin	15.2	16.8	14.5	28.0	15.5	14.1	14.8	100.0
Return on total assets	11.0	9.8	11.6	13.1	9.2	10.7	12.2	100.0

(days)

Collection period for accounts receivable	35.0	39.6	33.1	52.2	38.2	30.6	35.1	86.6
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## SIC 5941 - TOYS, NOVELTIES AND FIREWORKS, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	85							
Low sales value (\$'000)	25	25	906	25	308	906	1,928	
High sales value (\$'000)	5,000	906	5,000	308	906	1,928	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>62.5</b>	<b>55.8</b>	<b>66.9</b>	<b>37.5</b>	<b>63.7</b>	<b>68.5</b>	<b>65.7</b>	<b>94.1</b>
Purchases and materials	64.8	58.0	69.2	37.3	66.9	70.1	68.6	94.1
Closing inventory	17.3	14.2	19.3	11.3	15.5	18.5	19.9	90.6
Opening inventory	15.0	12.1	16.9	11.5	12.3	16.8	16.9	88.2
<b>Wages, salaries, and benefits</b>	<b>16.4</b>	<b>17.7</b>	<b>15.6</b>	<b>24.8</b>	<b>14.6</b>	<b>14.9</b>	<b>16.2</b>	<b>92.9</b>
Wages and benefits - direct	0.6	0.9	0.4	2.8	0.1	0.2	0.6	9.4
Wages and benefits - indirect	15.8	16.8	15.2	22.0	14.6	14.7	15.6	90.6
<b>Occupancy expenses</b>	<b>4.1</b>	<b>5.4</b>	<b>3.3</b>	<b>7.3</b>	<b>4.6</b>	<b>3.2</b>	<b>3.3</b>	<b>100.0</b>
Depreciation	1.0	1.4	0.7	3.2	0.6	0.6	0.9	94.1
Repairs and maintenance	0.2	0.2	0.2	0.4	0.1	0.3	0.2	54.1
Fuel and oil	--	--	-	0.1	-	-	-	1.2
Utilities	1.2	1.5	0.9	2.2	1.3	0.9	0.9	90.6
Rent	1.7	2.3	1.4	1.4	2.7	1.3	1.4	80.0
<b>Financial expenses</b>	<b>2.3</b>	<b>1.9</b>	<b>2.5</b>	<b>2.4</b>	<b>1.7</b>	<b>3.1</b>	<b>2.1</b>	<b>98.8</b>
Interest and bank charges	1.5	1.1	1.8	1.4	1.0	2.0	1.6	84.7
Professional fees	0.7	0.8	0.7	1.0	0.7	1.1	0.4	92.9
<b>General expenses</b>	<b>2.9</b>	<b>4.2</b>	<b>2.1</b>	<b>8.3</b>	<b>2.5</b>	<b>2.4</b>	<b>1.8</b>	<b>96.5</b>
Advertising	1.5	2.3	0.9	4.7	1.3	1.1	0.7	72.9
Delivery expenses	1.1	1.4	1.0	3.1	0.7	1.1	0.9	75.3
Insurance	0.3	0.5	0.2	0.5	0.4	0.2	0.3	72.9
<b>Other expenses</b>	<b>7.0</b>	<b>8.7</b>	<b>6.0</b>	<b>14.6</b>	<b>6.1</b>	<b>4.7</b>	<b>6.9</b>	<b>100.0</b>
<b>Total expenses</b>	<b>95.3</b>	<b>93.8</b>	<b>96.4</b>	<b>94.9</b>	<b>93.3</b>	<b>96.8</b>	<b>96.0</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>4.7</b>	<b>6.2</b>	<b>3.6</b>	<b>5.1</b>	<b>6.7</b>	<b>3.2</b>	<b>4.0</b>	<b>100.0</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	85							
Sales	659.1	308.1	1,966.8	144.8	550.8	1,372.1	2,859.1	
Expenses	618.6	277.9	1,888.0	122.7	508.7	1,317.0	2,744.8	
Profit	40.5	30.2	78.8	22.1	42.1	55.1	114.3	

## Non-Profitable:

Sales	193.4	155.3	1,273.6	84.6	469.4	1,273.6	-	
Expenses	229.5	187.2	1,431.6	121.0	480.7	1,431.6	-	
Loss	-36.1	-31.8	-158.0	-36.5	-11.3	-158.0	-	

1987

## Profitable:

Sales	867.2	375.4	2,023.5	168.7	628.6	1,322.8	2,962.8	
Expenses	821.0	353.6	1,919.8	157.6	593.7	1,245.2	2,824.0	
Profit	46.2	21.7	103.7	11.1	34.8	77.6	138.7	

## Non-Profitable:

Sales	261.5	216.8	1,185.9	128.0	508.0	1,185.9	-	
Expenses	278.1	231.9	1,233.3	141.8	527.2	1,233.3	-	
Loss	-16.6	-15.1	-47.4	-13.8	-19.2	-47.4	-	



## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	380	72,427	3,212.4	1
Less than 20	358	40,524	1,791.5	2
20-99	18	x	x	1
100-499	4	x	x	2
500 and over	-	-	-	-
<b>1987</b>				
Total	379	49,303	2,092.8	
Less than 20	360	28,953	1,233.8	
20-99	17	x	x	
100-499	2	x	x	
500 and over	-	-	-	

## SIC 5941 Toys, Novelties and Fireworks, Wholesale

Establishments primarily engaged in wholesale dealing in toys, novelties, games (except electronic TV games) and fireworks. Establishments primarily engaged in wholesaling electronic TV games are classified in <5412 - Electronic Household Appliances, Wholesale>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5942 - AMUSEMENT AND SPORTING GOODS, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	141							
Low sales value (\$'000)	25	25	777	25	237	777	1,924	
High sales value (\$'000)	5,000	777	5,000	237	777	1,924	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>58.6</b>	<b>44.1</b>	<b>67.9</b>	<b>43.1</b>	<b>44.5</b>	<b>60.5</b>	<b>72.7</b>	<b>87.9</b>
Purchases and materials	65.8	52.8	74.1	59.2	50.0	75.6	73.2	87.9
Closing inventory	25.6	22.8	27.4	24.8	21.9	36.8	21.4	82.3
Opening inventory	18.4	14.1	21.2	8.7	16.4	21.7	20.8	73.0
<b>Wages, salaries, and benefits</b>	<b>14.6</b>	<b>19.8</b>	<b>11.2</b>	<b>15.6</b>	<b>21.6</b>	<b>13.8</b>	<b>9.6</b>	<b>88.7</b>
Wages and benefits - direct	1.0	0.3	1.5	0.3	0.2	2.1	1.1	7.1
Wages and benefits - indirect	13.5	19.5	9.7	15.3	21.4	11.7	8.5	87.2
<b>Occupancy expenses</b>	<b>4.7</b>	<b>7.2</b>	<b>3.2</b>	<b>8.3</b>	<b>6.7</b>	<b>4.3</b>	<b>2.4</b>	<b>97.2</b>
Depreciation	1.1	1.5	0.8	2.3	1.1	0.8	0.8	87.2
Repairs and maintenance	0.4	0.6	0.3	1.0	0.5	0.4	0.3	44.7
Fuel and oil	0.1	0.3	--	0.9	--	--	--	4.3
Utilities	1.4	2.3	0.8	2.5	2.2	1.4	0.5	84.4
Rent	1.7	2.5	1.2	1.7	2.9	1.8	0.9	59.6
<b>Financial expenses</b>	<b>4.6</b>	<b>7.7</b>	<b>2.6</b>	<b>8.7</b>	<b>7.2</b>	<b>2.3</b>	<b>2.8</b>	<b>96.5</b>
Interest and bank charges	3.6	6.4	1.8	7.2	6.0	1.6	2.0	86.5
Professional fees	1.0	1.3	0.8	1.5	1.2	0.7	0.8	87.9
<b>General expenses</b>	<b>2.8</b>	<b>3.4</b>	<b>2.5</b>	<b>3.2</b>	<b>3.4</b>	<b>3.0</b>	<b>2.2</b>	<b>91.5</b>
Advertising	1.6	1.5	1.8	1.5	1.4	2.3	1.4	78.0
Delivery expenses	0.8	1.3	0.5	0.9	1.5	0.4	0.5	62.4
Insurance	0.4	0.6	0.3	0.8	0.5	0.3	0.3	63.1
<b>Other expenses</b>	<b>13.6</b>	<b>14.7</b>	<b>12.9</b>	<b>21.0</b>	<b>11.9</b>	<b>16.5</b>	<b>10.7</b>	<b>100.0</b>
<b>Total expenses</b>	<b>98.9</b>	<b>96.7</b>	<b>100.3</b>	<b>99.9</b>	<b>95.3</b>	<b>100.3</b>	<b>100.4</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>1.1</b>	<b>3.3</b>	<b>-0.3</b>	<b>0.1</b>	<b>4.7</b>	<b>-0.3</b>	<b>-0.4</b>	<b>100.0</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	74							
Sales	530.4	233.6	2,048.5	102.1	451.0	1,373.7	2,864.7	
Expenses	494.8	206.8	1,967.9	81.8	413.3	1,313.1	2,760.0	
Profit	35.6	26.8	80.6	20.2	37.7	60.7	104.7	

## Non-Profitable:

Sales	541.6	275.5	2,098.4	169.9	424.7	1,368.6	3,638.6	
Expenses	601.4	307.6	2,320.0	215.7	437.5	1,500.0	4,050.5	
Loss	-59.8	-32.1	-221.6	-45.8	-12.8	-131.4	-411.9	

1987

## Profitable:

Sales	699.9	221.3	2,460.9	92.3	436.1	1,357.8	3,296.2	
Expenses	654.1	197.8	2,332.9	77.4	398.2	1,285.7	3,125.9	
Profit	45.8	23.5	128.0	14.9	37.9	72.1	170.3	

## Non-Profitable:

Sales	532.4	216.5	2,068.2	104.8	467.2	1,266.0	3,861.0	
Expenses	569.6	241.2	2,166.0	121.1	510.7	1,330.2	4,033.8	
Loss	-37.2	-24.7	-97.8	-16.3	-43.5	-64.2	-172.8	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	107							
Low sales value (\$'000)	25	25	1,030	25	402	1,030	2,089	
High sales value (\$'000)	5,000	1,030	5,000	402	1,030	2,089	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>655.1</b>	<b>363.1</b>	<b>1,407.4</b>	<b>137.3</b>	<b>481.7</b>	<b>1,181.3</b>	<b>1,783.3</b>	<b>100.0</b>
Total current assets	517.3	225.5	1,269.2	127.9	276.8	1,078.2	1,586.6	100.0
Accounts receivable	161.1	55.1	434.2	39.7	63.1	351.6	571.5	98.1
Closing inventory	261.8	99.9	678.7	35.8	133.6	596.1	816.2	90.7
Other current assets	94.4	70.4	156.2	52.3	79.9	130.5	198.8	88.8
Net fixed assets	115.2	125.6	88.3	6.7	188.1	70.3	118.2	87.9
Other assets and adjustments	22.5	11.9	49.9	2.6	16.7	32.7	78.4	82.2
<b>Total liabilities</b>	<b>399.2</b>	<b>190.4</b>	<b>937.2</b>	<b>54.0</b>	<b>262.1</b>	<b>766.1</b>	<b>1,221.7</b>	<b>100.0</b>
Total current liabilities	246.5	74.6	689.6	40.8	92.3	551.4	919.4	100.0
Current bank loans	85.8	14.2	270.3	9.3	16.8	188.2	406.8	55.1
Other current liabilities	160.6	60.3	419.3	31.4	75.4	363.2	512.5	100.0
Long-term bank loans	21.6	11.9	46.5	0.4	18.0	55.6	31.3	19.6
Other liabilities and adjustments	131.0	103.8	201.0	12.7	151.7	159.0	270.9	86.9
<b>Total equity</b>	<b>255.8</b>	<b>172.6</b>	<b>470.1</b>	<b>83.3</b>	<b>219.5</b>	<b>415.1</b>	<b>561.5</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	2.0	3.0	1.8	3.1	2.9	1.9	1.7	100.0
Debt to equity	1.5	1.1	1.9	0.6	1.1	1.8	2.1	100.0
Interest coverage	1.5	2.2	0.8	1.4	2.3	--	1.3	90.7
Debt ratio	0.6	0.5	0.6	0.3	0.5	0.6	0.6	100.0
Sales to equity	3.6	2.4	4.8	2.4	2.4	3.7	6.0	100.0
Sales to closing inventories	3.5	4.2	3.3	5.6	3.9	2.6	4.1	90.7

(percent)

Current debt to equity	96.3	43.2	146.6	49.0	42.0	132.8	163.7	100.0
Operating profit on equity	5.5	12.5	-1.1	2.1	14.5	-6.3	5.3	100.0
Net fixed assets to equity	45.0	72.7	18.7	8.1	85.6	16.9	21.0	87.9
Gross margin	24.4	28.3	22.5	30.7	27.8	29.8	16.9	100.0
Return on total assets	5.9	10.7	2.7	4.2	11.7	-0.1	5.9	100.0

(days)

Collection period for accounts receivable	62.8	47.8	70.1	70.9	43.1	81.5	61.2	98.1
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	553	140,010	6,220.6	3
Less than 20	514	66,000	2,930.7	-
20-99	33	39,234	1,730.4	3
100-499	6	34,776	1,559.5	-
500 and over	-	-	-	-
<b>1987</b>				
<b>Total</b>	556	96,167	4,112.9	
Less than 20	514	42,313	1,846.2	
20-99	36	30,079	1,304.7	
100-499	6	23,775	962.0	
500 and over	-	-	-	

## SIC 5942 Amusement and Sporting Goods, Wholesale

Establishments primarily engaged in wholesale dealing in amusement and sporting goods. Establishments primarily engaged in wholesaling snowmobiles, tent trailers and motorized bicycles are classified in <5519 - Other Motor Vehicles and Trailers, Wholesale> and those primarily engaged in wholesaling pleasure boats are classified in <5799 - Other Machinery, Equipment and Supplies n.e.c., Wholesale>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

SIC 5951 - PHOTOGRAPHIC EQUIPMENT AND SUPPLIES, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	25							
Low sales value (\$'000)	25	25	1,673	25	592	1,673	2,660	
High sales value (\$'000)	5,000	1,673	5,000	592	1,673	2,660	5,000	

SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	67.2	60.3	72.1	39.2	72.2	74.9	70.1	96.0
Purchases and materials	66.8	59.7	72.0	34.6	73.8	75.9	69.2	96.0
Closing inventory	13.6	11.3	15.2	11.2	11.3	13.6	16.4	92.0
Opening inventory	13.9	11.9	15.3	15.7	9.8	12.6	17.3	92.0
Wages, salaries, and benefits	13.7	15.0	12.7	10.3	17.6	11.6	13.5	84.0
Wages and benefits - direct	1.1	0.2	1.7	0.5	-	-	3.0	12.0
Wages and benefits - indirect	12.6	14.8	11.0	9.8	17.6	11.6	10.5	80.0
Occupancy expenses	3.4	4.4	2.6	6.5	3.2	2.2	3.0	100.0
Depreciation	1.3	1.8	0.9	2.3	1.4	0.5	1.2	96.0
Repairs and maintenance	0.3	0.2	0.3	0.6	0.1	-	0.5	44.0
Fuel and oil	-	-	-	-	-	-	-	-
Utilities	1.0	1.5	0.6	1.8	1.3	0.8	0.5	88.0
Rent	0.9	1.0	0.9	1.9	0.4	0.8	0.9	56.0
Financial expenses	1.6	1.4	1.7	1.1	1.6	1.7	1.6	92.0
Interest and bank charges	1.0	0.7	1.2	0.3	1.0	1.2	1.1	76.0
Professional fees	0.6	0.7	0.5	0.8	0.6	0.5	0.5	84.0
General expenses	3.6	6.3	1.6	6.2	6.4	1.7	1.6	88.0
Advertising	1.2	1.8	0.7	2.1	1.6	0.6	0.8	76.0
Delivery expenses	2.1	4.2	0.7	4.0	4.3	0.8	0.6	84.0
Insurance	0.3	0.4	0.2	0.2	0.5	0.2	0.2	56.0
Other expenses	8.2	8.5	8.1	12.3	6.3	10.5	6.3	100.0
Total expenses	97.6	95.9	98.8	75.7	107.3	102.6	96.1	100.0
Net profit/loss	2.4	4.1	1.2	24.3	-7.3	-2.6	3.9	100.0

PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

Profitable:

Percent of businesses	72							
Sales	574.5	209.9	3,051.1	110.7	1,241.3	1,849.8	3,646.0	
Expenses	519.1	165.2	2,922.7	64.9	1,209.2	1,752.1	3,502.3	
Profit	55.4	44.7	128.5	45.9	32.0	97.7	143.7	

Non-Profitable:

Sales	783.9	530.1	2,358.3	247.4	875.8	2,358.3	-	
Expenses	854.4	586.6	2,515.0	255.3	991.9	2,515.0	-	
Loss	-70.5	-56.6	-156.7	-7.9	-116.2	-156.7	-	

1987

Profitable:

Sales	1,137.7	630.1	2,603.5	418.8	1,291.6	1,841.4	3,580.6	
Expenses	1,073.3	596.6	2,449.9	388.9	1,247.0	1,721.9	3,383.4	
Profit	64.4	33.5	153.6	29.9	44.6	119.5	197.2	

Non-Profitable:

Sales	219.3	219.3	-	152.0	1,201.1	-	-	
Expenses	256.0	256.0	-	191.1	1,202.8	-	-	
Loss	-36.7	-36.7	-	-39.1	-1.7	-	-	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	19							
Low sales value (\$'000)	25	25	1,737	25	971	1,737	2,715	
High sales value (\$'000)	5,000	1,737	5,000	971	1,737	2,715	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>458.5</b>	<b>240.2</b>	<b>1,429.6</b>	<b>156.6</b>	<b>660.9</b>	<b>1,141.5</b>	<b>1,617.3</b>	<b>100.0</b>
Total current assets	381.6	200.6	1,186.5	133.6	538.0	919.9	1,360.2	100.0
Accounts receivable	129.5	78.5	356.1	46.6	239.1	174.3	474.5	100.0
Closing inventory	166.5	83.4	536.4	58.0	211.1	445.8	595.4	100.0
Other current assets	85.5	38.6	293.9	28.8	87.7	299.7	290.1	73.7
Net fixed assets	42.9	26.4	116.0	20.0	58.5	102.5	124.7	100.0
Other assets and adjustments	34.0	13.1	127.0	2.9	64.3	118.9	132.3	94.7
<b>Total liabilities</b>	<b>187.2</b>	<b>90.4</b>	<b>617.8</b>	<b>6.7</b>	<b>511.8</b>	<b>355.5</b>	<b>788.7</b>	<b>100.0</b>
Total current liabilities	137.5	49.3	530.1	6.5	264.4	233.7	723.2	100.0
Current bank loans	26.1	3.0	129.1	--	18.2	57.4	175.8	31.6
Other current liabilities	111.3	46.2	401.0	6.5	246.2	176.2	547.4	100.0
Long-term bank loans	26.7	32.7	--	--	197.4	--	--	10.5
Other liabilities and adjustments	22.9	8.4	87.7	0.2	49.9	121.7	65.5	89.5
<b>Total equity</b>	<b>271.2</b>	<b>149.7</b>	<b>811.7</b>	<b>149.8</b>	<b>149.1</b>	<b>785.9</b>	<b>828.6</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	2.7	4.0	2.2	20.3	2.0	3.9	1.8	100.0
Debt to equity	0.6	0.6	0.7	--	3.4	0.4	0.9	100.0
Interest coverage	-1.0	-5.2	1.7	-12.1	2.0	-1.5	6.6	84.2
Debt ratio	0.4	0.3	0.4	--	0.7	0.3	0.4	100.0
Sales to equity	4.3	4.6	4.1	3.6	9.6	3.2	4.6	100.0
Sales to closing inventories	7.0	8.3	6.2	9.4	6.8	5.8	6.4	100.0

(percent)

Current debt to equity	50.7	32.9	65.3	4.3	177.3	29.7	87.2	100.0
Operating profit on equity	-9.7	-26.7	4.1	-34.5	13.0	-20.9	19.6	100.0
Net fixed assets to equity	15.8	17.6	14.2	13.4	39.2	13.0	15.0	100.0
Gross margin	15.0	14.0	15.9	13.6	14.6	15.7	16.0	100.0
Return on total assets	-2.9	-13.9	5.3	-30.5	5.8	-8.7	11.8	100.0

(days)

Collection period for accounts receivable	39.9	41.2	38.8	31.1	60.6	24.5	45.1	100.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	<b>103</b>	<b>54,522</b>	<b>2,441.9</b>	<b>7</b>
Less than 20	81	11,020	478.1	7
20-99	16	18,353	830.5	-
100-499	6	25,149	1,133.3	-
500 and over	-	-	-	-
<b>1987</b>				
<b>Total</b>	<b>110</b>	<b>48,840</b>	<b>2,023.7</b>	
Less than 20	88	7,912	324.2	
20-99	16	19,294	792.0	
100-499	6	21,634	907.5	
500 and over	-	-	-	

## SIC 5951 Photographic Equipment and Supplies, Wholesale

Establishments primarily engaged in wholesale dealing in photographic equipment and supplies, including photographic chemicals.

Symbols: -- amount too small to be expressed  
 - nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5952 - MUSICAL INSTRUMENTS AND ACCESSORIES, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	36							
Low sales value (\$'000)	25	25	1,160	25	347	1,160	1,955	
High sales value (\$'000)	5,000	1,160	5,000	347	1,160	1,955	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	70.3	68.4	72.6	51.7	73.6	66.3	75.9	94.4
Purchases and materials	72.9	72.6	73.4	48.2	80.1	69.5	75.5	94.4
Closing inventory	17.3	18.5	15.7	15.7	19.4	22.8	11.9	86.1
Opening inventory	14.6	14.4	14.9	19.3	12.8	19.6	12.4	86.1
Wages, salaries, and benefits	10.2	7.9	13.1	3.8	9.2	15.4	11.8	83.3
Wages and benefits - direct	0.1	-	0.2	-	-	-	0.3	2.8
Wages and benefits - indirect	10.1	7.9	12.9	3.8	9.2	15.4	11.6	83.3
Occupancy expenses	3.1	3.6	2.4	4.6	3.3	3.5	1.9	97.2
Depreciation	0.9	1.1	0.7	2.0	0.8	0.9	0.5	94.4
Repairs and maintenance	0.3	0.3	0.2	0.3	0.3	0.4	0.1	61.1
Fuel and oil	-	-	-	-	-	-	-	-
Utilities	0.8	0.9	0.7	1.0	0.9	0.9	0.6	86.1
Rent	1.1	1.3	0.8	1.3	1.3	1.3	0.6	66.7
Financial expenses	2.3	2.5	2.1	1.8	2.7	2.7	1.8	97.2
Interest and bank charges	1.6	1.8	1.4	0.8	2.2	1.8	1.2	83.3
Professional fees	0.7	0.6	0.7	1.0	0.5	1.0	0.5	94.4
General expenses	1.4	1.4	1.4	1.1	1.5	1.9	1.2	91.7
Advertising	0.8	0.8	0.9	0.4	0.9	1.3	0.7	75.0
Delivery expenses	0.3	0.2	0.4	0.4	0.2	0.5	0.4	50.0
Insurance	0.3	0.4	0.1	0.3	0.4	0.1	0.1	50.0
Other expenses	9.9	14.0	4.6	13.9	14.1	7.1	3.3	100.0
Total expenses	97.1	97.8	96.2	76.8	104.3	96.9	95.9	100.0
Net profit/loss	2.9	2.2	3.8	23.2	-4.3	3.1	4.1	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	78							
Sales	517.5	284.9	2,387.5	115.4	1,113.2	1,658.8	3,044.3	
Expenses	473.8	251.1	2,264.4	86.6	1,055.2	1,557.7	2,901.3	
Profit	43.7	33.8	123.1	28.8	58.0	101.1	143.0	

## Non-Profitable:

Sales	816.4	710.0	1,609.8	263.9	771.2	1,164.5	2,319.6	
Expenses	929.3	826.2	1,698.3	272.6	902.2	1,297.1	2,337.9	
Loss	-113.0	-116.3	-88.5	-8.6	-131.0	-132.6	-18.3	

1987

## Profitable:

Sales	1,100.7	503.7	2,266.5	287.6	587.4	1,513.7	3,452.4	
Expenses	1,057.3	474.2	2,196.0	274.4	551.6	1,475.7	3,330.7	
Profit	43.4	29.5	70.5	13.2	35.8	38.0	121.8	

## Non-Profitable:

Sales	453.5	284.5	2,058.3	111.4	523.9	-	2,058.3	
Expenses	491.3	314.5	2,170.9	150.8	540.8	-	2,170.9	
Loss	-37.8	-29.9	-112.6	-39.4	-16.9	-	-112.6	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	18							
Low sales value (\$'000)	25	25	1,286	25	828	1,286	2,214	
High sales value (\$'000)	5,000	1,286	5,000	828	1,286	2,214	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>729.9</b>	<b>687.1</b>	<b>1,014.3</b>	<b>247.2</b>	<b>893.9</b>	<b>614.5</b>	<b>1,335.9</b>	<b>100.0</b>
Total current assets	419.5	371.1	741.4	214.4	444.8	323.8	1,077.5	100.0
Accounts receivable	154.5	129.6	319.9	72.1	156.7	90.2	504.7	100.0
Closing inventory	140.5	119.2	281.4	106.5	125.2	121.2	410.3	88.9
Other current assets	124.5	122.1	140.0	35.7	162.8	112.2	162.3	94.4
Net fixed assets	22.6	17.5	56.1	21.2	15.8	61.0	52.2	77.8
Other assets and adjustments	287.7	298.4	216.6	11.5	433.2	229.6	206.1	94.4
<b>Total liabilities</b>	<b>544.0</b>	<b>517.7</b>	<b>719.1</b>	<b>190.7</b>	<b>671.4</b>	<b>426.4</b>	<b>954.6</b>	<b>100.0</b>
Total current liabilities	496.1	473.4	646.6	153.1	624.0	407.6	839.0	100.0
Current bank loans	55.8	49.2	99.7	21.8	62.1	26.2	158.7	44.4
Other current liabilities	440.2	424.2	546.9	131.2	561.8	381.3	680.2	100.0
Long-term bank loans	3.9	4.5	--	11.1	1.3	--	--	11.1
Other liabilities and adjustments	44.0	39.7	72.4	26.4	46.0	18.8	115.6	88.9
<b>Total equity</b>	<b>185.8</b>	<b>169.4</b>	<b>295.1</b>	<b>56.5</b>	<b>222.5</b>	<b>188.0</b>	<b>381.3</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	0.8	0.7	1.1	1.4	0.7	0.7	1.2	100.0
Debt to equity	2.9	3.0	2.4	3.3	3.0	2.2	2.5	100.0
Interest coverage	2.1	1.3	4.0	0.2	1.7	3.8	4.0	94.4
Debt ratio	0.7	0.7	0.7	0.7	0.7	0.6	0.7	100.0
Sales to equity	5.9	4.8	9.8	5.1	4.8	10.5	9.5	100.0
Sales to closing inventories	7.8	6.9	10.3	2.7	8.6	16.4	8.8	88.9

(percent)

Current debt to equity	266.8	279.4	219.0	270.8	280.4	216.8	220.0	100.0
Operating profit on equity	9.7	2.5	37.4	-15.2	4.6	31.5	39.7	100.0
Net fixed assets to equity	12.1	10.3	19.0	37.6	7.1	32.4	13.6	77.8
Gross margin	16.4	18.5	12.2	23.5	17.9	13.0	11.9	100.0
Return on total assets	4.7	2.5	14.5	0.9	2.7	13.0	15.0	100.0

(days)

Collection period for accounts receivable	51.3	57.2	40.2	89.8	53.0	16.5	50.7	100.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	122	189,220	6,881.0	23
Less than 20	101	14,132	634.7	22
20-99	15	23,437	1,038.0	1
100-499	5	x	x	-
500 and over	1	x	x	-
<b>1987</b>				
Total	145	152,941	5,735.0	
Less than 20	123	9,983	423.5	
20-99	16	17,125	750.2	
100-499	5	x	x	
500 and over	1	x	x	

## SIC 5952 Musical Instruments and Accessories, Wholesale

Establishments primarily engaged in wholesale dealing in musical instruments, sheet music, records, needles and other accessories.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5961 - JEWELLERY AND WATCHES, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	154							
Low sales value (\$'000)	25	25	670	25	209	670	1,421	
High sales value (\$'000)	5,000	670	5,000	209	670	1,421	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	70.0	62.7	74.2	44.8	65.9	70.8	76.2	94.8
Purchases and materials	70.5	67.2	72.4	47.2	70.8	59.9	79.5	94.8
Closing inventory	29.5	25.8	31.7	16.6	27.4	52.3	20.1	86.4
Opening inventory	29.0	21.2	33.5	14.2	22.5	63.2	16.8	84.4
Wages, salaries, and benefits	11.1	12.4	10.3	14.8	12.0	12.2	9.3	90.9
Wages and benefits - direct	0.5	0.5	0.5	-	0.6	0.5	0.4	6.5
Wages and benefits - indirect	10.6	11.9	9.9	14.8	11.4	11.7	8.9	90.3
Occupancy expenses	2.9	4.1	2.2	9.9	3.1	3.5	1.5	95.5
Depreciation	0.6	1.0	0.4	2.9	0.6	0.5	0.4	86.4
Repairs and maintenance	0.1	0.2	0.1	0.8	0.1	0.1	0.1	38.3
Fuel and oil	-	-	-	0.3	-	-	-	0.6
Utilities	0.7	1.0	0.5	2.0	0.8	0.7	0.4	81.8
Rent	1.5	2.0	1.2	4.0	1.6	2.2	0.6	74.0
Financial expenses	2.3	2.6	2.1	7.1	1.8	2.3	1.9	95.5
Interest and bank charges	1.6	1.6	1.6	3.5	1.3	1.7	1.6	81.8
Professional fees	0.6	1.0	0.4	3.6	0.5	0.6	0.3	89.6
General expenses	1.9	2.5	1.6	5.9	1.8	1.9	1.4	88.3
Advertising	0.9	1.1	0.8	2.2	0.9	1.0	0.6	66.9
Delivery expenses	0.7	1.1	0.5	3.3	0.7	0.6	0.4	57.1
Insurance	0.3	0.3	0.3	0.5	0.3	0.2	0.4	55.8
Other expenses	8.6	12.1	6.5	14.3	11.7	6.3	6.7	100.0
Total expenses	96.7	96.3	97.0	96.9	96.2	97.0	97.0	100.0
Net profit/loss	3.3	3.7	3.0	3.1	3.8	3.0	3.0	98.1

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	71							
Sales	549.9	255.6	1,491.2	77.6	447.9	915.6	2,286.4	
Expenses	517.0	233.7	1,423.5	63.8	417.1	868.4	2,190.2	
Profit	32.9	22.0	67.8	13.8	30.8	47.2	96.1	

## Non-Profitable:

Sales	486.1	237.9	1,732.2	60.0	477.1	1,103.1	2,605.1	
Expenses	504.2	255.4	1,753.5	79.6	491.6	1,134.6	2,612.2	
Loss	-18.1	-17.5	-21.3	-19.7	-14.5	-31.5	-7.1	

1987

## Profitable:

Sales	725.3	223.0	1,495.2	98.6	398.8	952.8	2,565.3	
Expenses	687.3	202.4	1,430.7	89.1	362.5	913.7	2,450.6	
Profit	37.9	20.6	64.5	9.5	36.3	39.0	114.7	

## Non-Profitable:

Sales	263.3	152.9	1,160.0	72.5	353.1	1,026.3	3,301.1	
Expenses	292.8	176.7	1,235.9	94.4	381.8	1,105.8	3,319.3	
Loss	-29.5	-23.8	-75.9	-21.9	-28.6	-79.5	-18.2	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	136							
Low sales value (\$'000)	25	25	713	25	325	713	1,497	
High sales value (\$'000)	5,000	713	5,000	325	713	1,497	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>429.6</b>	<b>263.8</b>	<b>959.6</b>	<b>115.3</b>	<b>388.1</b>	<b>724.2</b>	<b>1,300.8</b>	<b>100.0</b>
Total current assets	385.2	243.1	839.5	93.5	368.3	653.2	1,109.7	100.0
Accounts receivable	90.5	50.3	219.0	11.1	83.1	115.5	369.2	90.4
Closing inventory	209.4	155.0	383.4	39.8	251.4	304.2	498.0	86.8
Other current assets	85.2	37.7	237.0	42.4	33.8	233.4	242.4	83.1
Net fixed assets	26.8	12.5	72.7	6.4	17.5	44.3	113.9	94.9
Other assets and adjustments	17.4	8.1	47.3	15.3	2.1	26.7	77.1	82.4
<b>Total liabilities</b>	<b>332.1</b>	<b>219.4</b>	<b>692.5</b>	<b>71.4</b>	<b>343.2</b>	<b>542.0</b>	<b>910.8</b>	<b>99.3</b>
Total current liabilities	197.2	125.9	425.1	41.9	196.2	383.4	485.5	99.3
Current bank loans	55.4	25.0	152.7	6.5	40.4	122.6	196.4	58.8
Other current liabilities	141.8	100.9	272.3	35.4	155.8	260.8	289.1	99.3
Long-term bank loans	3.3	--	13.9	--	--	15.4	11.8	11.0
Other liabilities and adjustments	131.5	93.4	253.5	29.5	146.9	143.1	413.4	84.6
<b>Total equity</b>	<b>97.4</b>	<b>44.4</b>	<b>267.0</b>	<b>43.8</b>	<b>44.9</b>	<b>182.2</b>	<b>390.0</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.9	1.9	1.9	2.2	1.8	1.7	2.2	99.3
Debt to equity	3.4	4.9	2.5	1.6	7.6	2.9	2.3	99.3
Interest coverage	2.5	2.3	2.6	0.3	3.4	2.5	2.6	84.6
Debt ratio	0.7	0.8	0.7	0.6	0.8	0.7	0.7	99.3
Sales to equity	7.1	8.1	6.5	2.9	12.3	6.3	6.7	100.0
Sales to closing inventories	3.3	2.3	4.5	3.2	2.2	3.7	5.3	86.8

(percent)

Current debt to equity	202.3	283.5	159.2	95.8	436.6	210.4	124.4	99.3
Operating profit on equity	19.5	19.0	19.7	-6.6	40.0	17.4	21.2	97.8
Net fixed assets to equity	27.5	28.1	27.2	14.7	39.1	24.3	29.2	94.9
Gross margin	18.0	20.6	16.2	29.6	18.9	16.1	16.3	99.3
Return on total assets	7.2	5.5	8.8	1.5	6.5	7.2	10.1	99.3

(days)

Collection period for accounts receivable	47.6	50.9	45.3	31.9	54.6	36.4	51.0	90.4
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	555	60,088	2,699.3	17
Less than 20	536	39,680	1,763.4	13
20-99	18	x	x	3
100-499	1	x	x	1
500 and over	-	-	-	-
<b>1987</b>				
Total	572	54,591	2,326.7	
Less than 20	549	34,823	1,483.3	
20-99	21	x	x	
100-499	2	x	x	
500 and over	-	-	-	

## SIC 5961 Jewellery and Watches, Wholesale

Establishments primarily engaged in wholesale dealing in jewellery, watches and related items. Establishments primarily engaged in the repair of jewellery and watches are classified in <6562 - Watch and Jewellery Repair Shops>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5971 - INDUSTRIAL AND HOUSEHOLD CHEMICALS, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	174							
Low sales value (\$'000)	25	25	899	25	217	899	1,817	
High sales value (\$'000)	5,000	899	5,000	217	899	1,817	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>62.0</b>	<b>56.6</b>	<b>64.1</b>	<b>52.2</b>	<b>60.4</b>	<b>65.9</b>	<b>63.6</b>	<b>97.1</b>
Purchases and materials	64.0	56.6	67.0	52.0	60.6	68.2	66.7	96.0
Closing inventory	10.2	4.3	12.6	2.6	5.7	12.5	12.7	82.2
Opening inventory	8.1	4.3	9.7	2.8	5.5	10.2	9.6	82.2
<b>Wages, salaries, and benefits</b>	<b>14.0</b>	<b>13.4</b>	<b>14.2</b>	<b>10.0</b>	<b>16.3</b>	<b>15.6</b>	<b>13.8</b>	<b>85.6</b>
Wages and benefits - direct	2.5	0.5	3.3	0.3	0.6	1.6	3.7	9.8
Wages and benefits - indirect	11.5	12.9	10.9	9.7	15.7	14.0	10.0	83.3
<b>Occupancy expenses</b>	<b>3.5</b>	<b>4.8</b>	<b>3.0</b>	<b>4.3</b>	<b>5.2</b>	<b>4.2</b>	<b>2.7</b>	<b>93.7</b>
Depreciation	1.3	1.8	1.0	1.8	1.8	1.1	1.0	83.3
Repairs and maintenance	0.4	0.4	0.5	0.1	0.6	0.5	0.4	47.7
Fuel and oil	0.2	0.1	0.2	--	0.1	--	0.3	6.3
Utilities	0.8	1.1	0.7	1.0	1.2	1.2	0.5	80.5
Rent	0.8	1.4	0.6	1.3	1.5	1.4	0.4	64.4
<b>Financial expenses</b>	<b>1.6</b>	<b>2.4</b>	<b>1.2</b>	<b>3.2</b>	<b>1.7</b>	<b>1.6</b>	<b>1.1</b>	<b>93.1</b>
Interest and bank charges	1.0	1.5	0.7	2.1	1.1	0.8	0.7	78.7
Professional fees	0.6	0.9	0.5	1.1	0.6	0.8	0.4	85.6
<b>General expenses</b>	<b>2.7</b>	<b>5.3</b>	<b>1.6</b>	<b>5.4</b>	<b>5.2</b>	<b>2.8</b>	<b>1.2</b>	<b>90.8</b>
Advertising	0.6	1.1	0.4	1.1	1.1	1.1	0.3	74.1
Delivery expenses	1.7	3.6	0.9	3.7	3.5	1.4	0.7	66.7
Insurance	0.4	0.5	0.3	0.6	0.5	0.3	0.3	65.5
<b>Other expenses</b>	<b>12.1</b>	<b>11.1</b>	<b>12.5</b>	<b>16.4</b>	<b>6.4</b>	<b>4.7</b>	<b>14.8</b>	<b>100.0</b>
<b>Total expenses</b>	<b>95.8</b>	<b>93.5</b>	<b>96.7</b>	<b>91.6</b>	<b>95.2</b>	<b>94.9</b>	<b>97.2</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>4.2</b>	<b>6.5</b>	<b>3.3</b>	<b>8.4</b>	<b>4.8</b>	<b>5.1</b>	<b>2.8</b>	<b>98.3</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	79						
Sales	559.8	175.8	2,341.3	119.9	411.9	1,310.8	3,070.8
Expenses	526.7	158.5	2,235.4	107.0	375.7	1,227.7	2,948.9
Profit	33.1	17.4	105.9	12.9	36.3	83.2	122.0

## Non-Profitable:

Sales	594.0	276.2	2,577.2	114.4	485.2	1,391.0	3,255.0
Expenses	608.9	282.7	2,644.2	121.1	491.6	1,417.5	3,345.1
Loss	-14.9	-6.5	-67.0	-6.7	-6.4	-26.5	-90.1

1987

## Profitable:

Sales	586.8	222.7	1,816.8	99.4	453.0	1,304.3	2,790.0
Expenses	549.1	204.4	1,713.6	90.7	416.9	1,217.7	2,655.4
Profit	37.7	18.3	103.2	8.7	36.1	86.6	134.6

## Non-Profitable:

Sales	346.3	165.3	1,666.5	83.0	410.6	1,118.1	3,248.1
Expenses	359.1	172.0	1,723.5	89.6	417.5	1,138.3	3,410.6
Loss	-12.7	-6.7	-56.9	-6.6	-6.9	-20.3	-162.6

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	139							
Low sales value (\$'000)	25	25	1,239	25	369	1,239	2,195	
High sales value (\$'000)	5,000	1,239	5,000	369	1,239	2,195	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>369.8</b>	<b>193.2</b>	<b>1,027.6</b>	<b>168.1</b>	<b>257.1</b>	<b>649.8</b>	<b>1,252.6</b>	<b>100.0</b>
Total current assets	269.2	116.2	838.8	94.4	171.9	532.0	1,021.5	99.3
Accounts receivable	118.1	36.8	420.9	22.7	72.9	281.2	504.1	97.8
Closing inventory	80.5	17.4	315.5	7.7	42.1	181.1	395.6	84.2
Other current assets	70.4	61.9	102.2	63.9	56.9	69.6	121.7	74.8
Net fixed assets	57.1	27.2	168.8	18.5	49.1	86.6	217.7	97.8
Other assets and adjustments	43.4	49.7	20.0	55.1	36.0	31.1	13.3	85.6
<b>Total liabilities</b>	<b>256.4</b>	<b>117.0</b>	<b>775.2</b>	<b>101.0</b>	<b>157.9</b>	<b>433.4</b>	<b>978.7</b>	<b>99.3</b>
Total current liabilities	162.4	59.1	546.8	39.2	109.9	366.2	654.3	99.3
Current bank loans	53.5	23.4	165.7	18.1	37.0	125.4	189.7	67.6
Other current liabilities	108.8	35.7	381.0	21.1	72.9	240.8	464.5	99.3
Long-term bank loans	0.9	0.1	3.9	--	0.3	8.1	1.4	7.9
Other liabilities and adjustments	93.0	57.7	224.4	61.7	47.6	58.9	322.9	89.9
<b>Total equity</b>	<b>113.4</b>	<b>76.1</b>	<b>252.4</b>	<b>67.1</b>	<b>99.1</b>	<b>216.4</b>	<b>273.8</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.6	1.9	1.5	2.4	1.5	1.4	1.5	98.6
Debt to equity	2.2	1.5	3.0	1.5	1.5	2.0	3.5	99.3
Interest coverage	5.3	5.1	5.4	5.5	4.7	6.0	5.1	83.5
Debt ratio	0.6	0.6	0.7	0.6	0.6	0.6	0.7	99.3
Sales to equity	6.7	3.6	10.2	2.1	6.0	7.2	11.6	100.0
Sales to closing inventories	9.4	15.7	8.1	18.8	14.2	8.6	8.0	84.2

(percent)

Current debt to equity	143.1	77.7	216.6	58.4	110.8	169.2	238.9	99.3
Operating profit on equity	26.5	20.8	33.0	17.7	26.2	35.7	31.7	98.6
Net fixed assets to equity	50.3	35.7	66.8	27.6	49.5	40.0	79.5	97.8
Gross margin	23.8	28.0	22.1	36.2	22.8	18.4	23.2	100.0
Return on total assets	10.0	10.2	9.9	8.6	12.8	14.2	8.5	99.3

(days)

Collection period for accounts receivable	56.5	49.0	59.4	56.5	44.3	65.4	57.7	97.8
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	763	271,368	11,774.5	68
Less than 20	650	82,363	3,651.2	59
20-99	97	112,491	4,938.1	6
100-499	16	76,514	3,185.2	4
500 and over	0	-	-	1
<b>1987</b>				
Total	695	200,672	8,432.0	
Less than 20	591	54,384	2,334.5	
20-99	91	84,577	3,544.2	
100-499	12	x	x	
500 and over	1	x	x	

## SIC 5971 Industrial and Household Chemicals, Wholesale

Establishments primarily engaged in wholesale dealing in industrial and household chemicals. Establishments primarily engaged in wholesaling liquified petroleum gases are classified in <5111 - Petroleum Products, Wholesale> and those primarily engaged in wholesaling ammunition and fireworks are classified in <Industry Group 594 - Toys, Amusement and Sporting Goods, Wholesale>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5981 - GENERAL MERCHANDISE, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	232							
Low sales value (\$'000)	25	25	110	25	53	110	306	
High sales value (\$'000)	5,000	110	5,000	53	110	306	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	32.0	10.5	41.1	8.1	11.8	5.2	64.8	36.6
Purchases and materials	32.7	9.6	42.4	8.4	10.3	6.3	66.4	36.2
Closing inventory	4.2	0.8	5.6	1.1	0.6	3.2	7.2	21.6
Opening inventory	3.5	1.6	4.2	0.8	2.1	2.2	5.6	19.0
Wages, salaries, and benefits	21.4	15.2	23.9	6.9	19.9	38.7	14.2	67.2
Wages and benefits - direct	0.3	0.2	0.3	-	0.3	0.8	-	0.9
Wages and benefits - indirect	21.1	15.0	23.6	6.9	19.6	37.9	14.2	66.8
Occupancy expenses	8.2	11.8	6.7	11.2	12.1	11.8	3.2	93.5
Depreciation	1.5	2.0	1.3	3.6	1.1	2.3	0.7	74.1
Repairs and maintenance	0.5	1.0	0.3	1.7	0.6	0.5	0.1	38.4
Fuel and oil	0.5	0.9	0.3	2.1	0.3	0.3	0.4	14.7
Utilities	1.7	2.4	1.5	1.4	3.0	2.1	1.0	69.4
Rent	3.9	5.4	3.2	2.4	7.1	6.6	1.0	52.6
Financial expenses	2.4	2.9	2.3	1.8	3.5	3.6	1.3	88.4
Interest and bank charges	1.1	1.0	1.1	0.9	1.0	2.0	0.6	59.9
Professional fees	1.4	1.9	1.1	0.9	2.5	1.6	0.8	80.6
General expenses	4.7	6.6	3.9	6.2	6.8	6.7	2.0	85.3
Advertising	1.6	3.5	0.8	3.0	3.8	1.0	0.6	64.7
Delivery expenses	2.7	2.5	2.8	2.5	2.6	5.2	1.2	47.8
Insurance	0.4	0.5	0.3	0.8	0.4	0.5	0.2	49.1
Other expenses	12.1	15.5	10.7	23.5	10.9	16.6	6.8	97.8
Total expenses	80.8	62.4	88.5	57.8	65.0	82.6	92.3	99.1
Net profit/loss	19.2	37.6	11.5	42.2	35.0	17.4	7.7	99.6

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	81							
Sales	133.3	54.0	316.8	36.0	78.2	131.5	1,063.6	
Expenses	99.4	28.0	264.7	17.0	42.7	87.5	978.7	
Profit	33.9	26.0	52.1	19.0	35.4	44.0	84.8	

## Non-Profitable:

Sales	107.2	65.4	171.2	34.3	101.6	150.6	911.0	
Expenses	126.9	72.9	209.4	42.8	108.0	189.2	931.7	
Loss	-19.6	-7.5	-38.2	-8.5	-6.3	-38.7	-20.8	

1987

## Profitable:

Sales	154.2	51.5	449.5	35.4	74.1	166.9	862.6	
Expenses	116.5	24.9	379.6	15.9	37.7	110.6	772.9	
Profit	37.7	26.6	69.9	19.5	36.5	56.3	89.7	

## Non-Profitable:

Sales	185.3	64.4	411.9	43.5	83.8	185.9	846.2	
Expenses	199.6	74.4	434.3	62.8	85.0	199.3	886.0	
Loss	-14.3	-9.9	-22.4	-19.4	-1.2	-13.4	-39.8	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	100							
Low sales value (\$'000)	25	25	185	25	108	185	866	
High sales value (\$'000)	5,000	185	5,000	108	185	866	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>125.9</b>	<b>73.0</b>	<b>414.1</b>	<b>49.0</b>	<b>95.8</b>	<b>288.0</b>	<b>903.6</b>	<b>100.0</b>
Total current assets	85.8	44.5	311.6	35.2	53.2	204.1	728.3	100.0
Accounts receivable	16.3	6.7	68.7	5.6	7.7	34.7	200.4	82.0
Closing inventory	12.6	1.1	75.2	0.2	1.9	26.6	264.1	28.0
Other current assets	56.9	36.6	167.6	29.4	43.5	142.8	263.8	93.0
Net fixed assets	17.6	14.7	33.3	7.7	21.3	16.9	97.1	83.0
Other assets and adjustments	22.4	13.8	69.2	6.0	21.2	66.8	78.1	73.0
<b>Total liabilities</b>	<b>59.1</b>	<b>42.7</b>	<b>149.1</b>	<b>35.9</b>	<b>49.1</b>	<b>101.1</b>	<b>335.2</b>	<b>100.0</b>
Total current liabilities	49.8	37.2	118.5	33.5	40.7	70.1	306.1	100.0
Current bank loans	10.4	6.9	29.4	11.1	2.9	21.3	60.9	20.0
Other current liabilities	39.4	30.3	89.0	22.4	37.7	48.7	245.1	99.0
Long-term bank loans	0.6	--	4.1	--	--	5.1	0.1	10.0
Other liabilities and adjustments	8.6	5.4	26.4	2.3	8.3	25.8	28.9	62.0
<b>Total equity</b>	<b>66.7</b>	<b>30.3</b>	<b>265.0</b>	<b>13.0</b>	<b>46.7</b>	<b>186.8</b>	<b>568.4</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.7	1.1	2.6	1.0	1.3	2.9	2.3	100.0
Debt to equity	0.8	1.4	0.5	2.7	1.0	0.5	0.5	100.0
Interest coverage	14.6	16.3	12.4	10.7	19.4	14.1	10.7	66.0
Debt ratio	0.4	0.5	0.3	0.7	0.5	0.3	0.3	100.0
Sales to equity	3.2	3.3	3.1	6.0	2.6	2.4	4.0	100.0
Sales to closing inventories	17.1	92.3	11.1	337.9	64.2	17.4	8.6	28.0

(percent)

Current debt to equity	74.6	122.6	44.7	256.5	87.2	37.5	53.8	100.0
Operating profit on equity	43.4	72.3	25.4	78.9	70.6	26.3	24.3	99.0
Net fixed assets to equity	26.4	48.5	12.5	58.9	45.7	9.0	17.0	83.0
Gross margin	39.7	58.8	26.9	61.2	57.4	33.6	21.7	100.0
Return on total assets	24.7	32.0	17.6	23.2	36.2	18.3	16.8	100.0

(days)

Collection period for accounts receivable	27.4	23.7	29.9	25.6	22.6	27.2	32.1	82.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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1989

Total	548	75,105	3,416.8	136
Less than 20	523	29,454	1,334.8	132
20-99	22	x	x	5
100-499	3	x	x	1
500 and over	-	-	-	-

1987

Total	412	51,017	2,539.9	
Less than 20	391	18,597	937.2	
20-99	17	x	x	
100-499	4	x	x	
500 and over	-	-	-	

## SIC 5981 General Merchandise, Wholesale

Establishments primarily engaged in wholesale dealing in a diversified line of merchandise of which hardware, foods, clothing, sporting goods, toys and games tend to be the most important, but no line is sufficiently important to constitute a primary activity.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 599 - OTHER PRODUCTS N.E.C., WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	1,010							
Low sales value (\$'000)	25	25	485	25	145	485	1,397	
High sales value (\$'000)	5,000	485	5,000	145	485	1,397	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>63.1</b>	<b>47.7</b>	<b>68.4</b>	<b>33.8</b>	<b>55.2</b>	<b>65.3</b>	<b>70.8</b>	<b>86.2</b>
Purchases and materials	65.3	49.2	70.8	36.8	55.9	68.9	72.2	86.1
Closing inventory	10.0	6.2	11.3	6.6	6.0	11.1	11.5	61.2
Opening inventory	7.9	4.7	9.0	3.6	5.3	7.5	10.0	55.3
<b>Wages, salaries, and benefits</b>	<b>14.1</b>	<b>18.3</b>	<b>12.7</b>	<b>20.2</b>	<b>17.2</b>	<b>13.5</b>	<b>12.0</b>	<b>81.8</b>
Wages and benefits - direct	1.2	2.3	0.9	0.1	3.6	1.1	0.7	7.9
Wages and benefits - indirect	12.8	15.9	11.8	20.1	13.7	12.5	11.3	80.2
<b>Occupancy expenses</b>	<b>4.7</b>	<b>7.5</b>	<b>3.7</b>	<b>9.4</b>	<b>6.5</b>	<b>4.7</b>	<b>2.9</b>	<b>93.7</b>
Depreciation	1.3	2.1	1.0	3.5	1.4	1.1	0.9	81.5
Repairs and maintenance	0.4	0.7	0.4	1.1	0.5	0.5	0.3	43.5
Fuel and oil	0.3	0.4	0.2	0.6	0.2	0.5	0.1	9.5
Utilities	1.2	2.0	0.9	2.1	1.9	1.0	0.8	78.9
Rent	1.5	2.4	1.2	2.1	2.6	1.6	0.9	61.5
<b>Financial expenses</b>	<b>2.0</b>	<b>2.7</b>	<b>1.7</b>	<b>3.5</b>	<b>2.3</b>	<b>1.8</b>	<b>1.6</b>	<b>93.6</b>
Interest and bank charges	1.3	1.5	1.2	1.8	1.3	1.2	1.2	77.6
Professional fees	0.7	1.3	0.5	1.7	1.0	0.6	0.4	85.0
<b>General expenses</b>	<b>3.1</b>	<b>4.8</b>	<b>2.6</b>	<b>6.0</b>	<b>4.1</b>	<b>2.6</b>	<b>2.5</b>	<b>91.1</b>
Advertising	1.1	1.7	0.8	2.4	1.2	1.0	0.7	69.1
Delivery expenses	1.7	2.6	1.4	3.0	2.4	1.3	1.5	63.4
Insurance	0.3	0.5	0.3	0.6	0.5	0.3	0.2	61.4
<b>Other expenses</b>	<b>8.1</b>	<b>11.0</b>	<b>7.1</b>	<b>15.2</b>	<b>8.7</b>	<b>8.1</b>	<b>6.4</b>	<b>98.4</b>
<b>Total expenses</b>	<b>95.1</b>	<b>92.0</b>	<b>96.2</b>	<b>88.2</b>	<b>94.1</b>	<b>96.1</b>	<b>96.3</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>4.9</b>	<b>8.0</b>	<b>3.8</b>	<b>11.8</b>	<b>5.9</b>	<b>3.9</b>	<b>3.7</b>	<b>99.0</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	72							
Sales	442.6	131.0	1,336.1	73.0	254.9	809.8	2,333.1	
Expenses	404.0	107.9	1,253.0	55.1	220.5	745.8	2,213.8	
Profit	38.7	23.2	83.1	17.9	34.4	63.9	119.3	

## Non-Profitable:

Sales	291.7	124.6	1,106.8	57.3	258.2	785.6	2,228.6	
Expenses	308.6	135.4	1,153.8	66.1	272.9	829.5	2,286.9	
Loss	-17.0	-10.8	-47.1	-8.8	-14.7	-43.9	-58.2	

1987

## Profitable:

Sales	298.8	118.1	1,333.3	67.6	270.6	815.1	2,389.8	
Expenses	271.5	99.0	1,259.5	53.4	236.9	761.0	2,275.9	
Profit	27.2	19.1	73.8	14.2	33.8	54.1	113.9	

## Non-Profitable:

Sales	263.5	128.1	1,304.5	62.5	271.1	816.4	2,482.8	
Expenses	277.9	138.7	1,348.1	71.7	284.7	852.3	2,545.4	
Loss	-14.4	-10.6	-43.7	-9.2	-13.6	-35.8	-62.5	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	701							
Low sales value (\$'000)	25	25	848	25	282	848	1,682	
High sales value (\$'000)	5,000	848	5,000	282	848	1,682	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>253.9</b>	<b>145.4</b>	<b>751.4</b>	<b>88.3</b>	<b>300.4</b>	<b>566.3</b>	<b>1,052.2</b>	<b>99.9</b>
Total current assets	189.6	107.7	565.2	52.6	257.2	429.6	785.6	99.7
Accounts receivable	66.2	31.1	226.8	8.9	91.5	178.3	305.7	91.0
Closing inventory	52.6	20.4	199.8	5.7	60.3	137.4	301.3	68.2
Other current assets	70.8	56.1	138.4	37.9	105.4	113.7	178.6	84.5
Net fixed assets	38.7	28.2	86.5	28.6	27.2	45.6	153.0	93.7
Other assets and adjustments	25.5	9.3	99.5	7.0	15.8	91.0	113.4	82.6
<b>Total liabilities</b>	<b>168.7</b>	<b>104.9</b>	<b>461.3</b>	<b>65.1</b>	<b>212.7</b>	<b>284.9</b>	<b>748.0</b>	<b>99.9</b>
Total current liabilities	122.3	75.2	337.9	36.5	180.4	226.0	519.7	99.9
Current bank loans	27.2	11.9	97.6	2.9	36.4	41.7	188.6	49.2
Other current liabilities	95.0	63.3	240.2	33.6	143.9	184.3	331.1	99.9
Long-term bank loans	2.2	2.4	1.5	2.1	3.3	0.6	3.0	8.4
Other liabilities and adjustments	44.1	27.1	121.7	26.4	28.9	58.1	225.1	77.3
<b>Total equity</b>	<b>85.2</b>	<b>40.5</b>	<b>290.1</b>	<b>23.1</b>	<b>87.6</b>	<b>281.4</b>	<b>304.1</b>	<b>99.9</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.5	1.4	1.6	1.4	1.4	1.9	1.5	99.7
Debt to equity	1.9	2.5	1.5	2.8	2.4	1.0	2.4	99.9
Interest coverage	4.1	3.8	4.3	3.3	4.2	5.8	3.5	81.5
Debt ratio	0.6	0.7	0.6	0.7	0.7	0.5	0.7	99.9
Sales to equity	5.8	5.4	6.1	4.5	6.1	4.4	8.6	99.9
Sales to closing inventories	9.5	10.8	8.8	18.2	8.9	9.0	8.7	68.2

(percent)

Current debt to equity	143.5	185.7	116.4	157.7	205.9	80.3	170.8	99.9
Operating profit on equity	23.9	24.1	23.7	20.9	26.5	20.5	28.5	98.9
Net fixed assets to equity	45.4	69.8	29.8	123.7	31.1	16.2	50.3	93.7
Gross margin	21.9	29.1	17.7	37.3	24.7	18.5	17.1	100.0
Return on total assets	10.5	9.0	11.9	7.7	10.1	12.3	11.5	99.3

(days)

Collection period for accounts receivable	48.3	51.1	46.6	30.6	62.1	52.0	42.5	91.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	4,016	941,087	40,029.2	139
Less than 20	3,732	354,991	15,611.9	152
20-99	229	264,453	11,520.8	11
100-499	51	x	x	1
500 and over	4	x	x	1
<b>1987</b>				
Total	3,877	787,642	33,497.4	
Less than 20	3,580	258,558	11,158.0	
20-99	240	216,189	9,317.7	
100-499	52	x	x	
500 and over	5	x	x	

## SIC 599 Other Products n.e.c., Wholesale

Establishments primarily engaged in wholesale dealing in books, periodicals and newspapers, second-hand goods (except machinery and automotive), forest products and other products not elsewhere classified.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5991 - BOOKS, PERIODICALS AND NEWSPAPERS, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	97							
Low sales value (\$'000)	25	25	550	25	183	550	1,768	
High sales value (\$'000)	5,000	550	5,000	183	550	1,768	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	60.0	60.6	59.7	59.6	61.2	57.9	61.6	86.6
Purchases and materials	61.6	59.9	62.4	58.0	61.2	59.2	65.6	86.6
Closing inventory	8.5	3.4	10.6	0.5	5.4	10.9	10.4	40.2
Opening inventory	6.8	4.1	8.0	2.1	5.4	9.6	6.3	36.1
Wages, salaries, and benefits	14.7	11.8	15.9	14.8	9.8	13.2	18.8	83.5
Wages and benefits - direct	0.9	0.6	1.0	-	1.0	0.3	1.8	6.2
Wages and benefits - indirect	13.8	11.2	14.9	14.8	8.8	12.8	17.0	80.4
Occupancy expenses	4.2	5.1	3.8	3.7	6.1	3.4	4.2	91.8
Depreciation	1.0	1.1	0.9	1.3	1.0	0.7	1.2	84.5
Repairs and maintenance	0.4	0.6	0.3	0.5	0.6	0.3	0.3	52.6
Fuel and oil	0.3	0.8	--	1.0	0.6	0.1	-	10.3
Utilities	0.9	0.6	1.1	0.5	0.7	0.8	1.4	77.3
Rent	1.6	2.1	1.4	0.4	3.3	1.5	1.3	63.9
Financial expenses	1.5	2.1	1.3	1.4	2.5	1.6	1.0	92.8
Interest and bank charges	0.8	1.1	0.7	1.0	1.2	0.9	0.5	78.4
Professional fees	0.7	1.0	0.6	0.4	1.4	0.7	0.5	82.5
General expenses	3.7	5.7	2.9	9.8	2.8	3.4	2.3	90.7
Advertising	1.0	0.4	1.3	0.6	0.3	1.2	1.4	64.9
Delivery expenses	2.4	4.9	1.4	8.8	2.3	2.1	0.7	55.7
Insurance	0.3	0.4	0.2	0.4	0.3	0.2	0.2	63.9
Other expenses	6.9	4.3	7.9	3.9	4.5	7.9	7.9	100.0
Total expenses	91.0	89.6	91.5	93.2	87.0	87.4	95.9	100.0
Net profit/loss	9.0	10.4	8.5	6.8	13.0	12.6	4.1	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	79							
Sales	470.1	189.7	1,244.2	124.3	325.0	810.6	2,523.4	
Expenses	415.9	162.8	1,114.6	110.4	271.3	680.0	2,396.7	
Profit	54.2	26.9	129.6	13.9	53.7	130.6	126.7	

## Non-Profitable:

Sales	427.5	166.9	1,122.6	62.6	305.3	826.6	3,018.5	
Expenses	447.6	185.4	1,147.2	91.1	310.5	842.2	3,100.5	
Loss	-20.2	-18.5	-24.6	-28.5	-5.2	-15.6	-82.0	

1987

## Profitable:

Sales	461.5	155.0	1,401.3	78.6	316.5	888.3	2,988.8	
Expenses	428.3	136.1	1,324.4	62.7	291.2	829.7	2,855.2	
Profit	33.2	18.9	76.9	15.9	25.3	58.6	133.6	

## Non-Profitable:

Sales	266.0	165.6	1,146.6	69.1	312.4	1,018.7	2,058.9	
Expenses	278.0	173.7	1,192.2	76.3	321.8	1,068.2	2,076.6	
Loss	-12.0	-8.1	-45.6	-7.3	-9.5	-49.5	-17.7	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	63							
Low sales value (\$'000)	25	25	918	25	328	918	2,018	
High sales value (\$'000)	5,000	918	5,000	328	918	2,018	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>436.6</b>	<b>222.7</b>	<b>1,206.2</b>	<b>57.7</b>	<b>305.0</b>	<b>619.8</b>	<b>1,784.1</b>	<b>100.0</b>
Total current assets	294.0	195.6	648.2	37.5	274.5	432.7	860.6	100.0
Accounts receivable	134.2	77.7	337.8	15.7	108.6	228.7	445.3	87.3
Closing inventory	94.6	57.2	229.2	4.6	83.5	137.2	319.8	55.6
Other current assets	65.1	60.6	81.1	17.1	82.3	66.7	95.4	77.8
Net fixed assets	78.7	26.0	268.4	18.1	29.9	163.1	372.2	96.8
Other assets and adjustments	63.7	1.0	289.5	1.9	0.5	23.8	551.3	84.1
<b>Total liabilities</b>	<b>269.0</b>	<b>131.0</b>	<b>765.9</b>	<b>46.8</b>	<b>172.9</b>	<b>466.8</b>	<b>1,060.7</b>	<b>100.0</b>
Total current liabilities	216.9	105.2	619.1	40.7	137.3	308.3	925.4	100.0
Current bank loans	32.5	19.7	78.4	10.0	24.6	81.7	75.1	54.0
Other current liabilities	184.4	85.4	540.7	30.6	112.7	226.6	850.2	100.0
Long-term bank loans	0.1	0.1	—	—	0.2	—	—	3.2
Other liabilities and adjustments	51.9	25.6	146.8	6.1	35.3	158.5	135.2	74.6
<b>Total equity</b>	<b>167.5</b>	<b>91.7</b>	<b>440.3</b>	<b>10.8</b>	<b>132.1</b>	<b>152.9</b>	<b>723.4</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.3	1.8	1.0	0.9	1.9	1.4	0.9	100.0
Debt to equity	1.6	1.4	1.7	4.3	1.3	3.0	1.4	100.0
Interest coverage	11.1	12.2	8.9	2.2	14.1	13.7	7.4	77.8
Debt ratio	0.6	0.5	0.6	0.8	0.5	0.7	0.5	100.0
Sales to equity	4.9	4.9	4.9	18.3	4.3	9.9	3.8	100.0
Sales to closing inventories	8.7	7.9	9.4	42.7	6.9	11.1	8.7	55.6

(percent)

Current debt to equity	129.4	114.6	140.6	376.1	103.9	201.5	127.9	100.0
Operating profit on equity	44.9	77.0	20.9	37.0	78.6	47.1	15.4	100.0
Net fixed assets to equity	47.0	28.3	60.9	167.7	22.6	106.6	51.4	96.8
Gross margin	25.6	33.5	19.7	21.3	35.6	20.6	19.1	100.0
Return on total assets	18.9	34.5	8.6	12.3	36.6	12.5	7.2	100.0

(days)

Collection period for accounts receivable	59.2	62.6	56.7	28.9	68.4	54.7	57.7	87.3
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	417	150,595	6,814.3	3
Less than 20	358	50,657	2,269.3	5
20-99	49	63,163	2,847.1	2
100-499	9	x	x	-
500 and over	1	x	x	-
<b>1987</b>				
Total	420	120,000	5,154.1	
Less than 20	363	29,185	1,231.5	
20-99	47	50,104	2,083.7	
100-499	9	x	x	
500 and over	1	x	x	

## SIC 5991 Books, Periodicals and Newspapers, Wholesale

Establishments primarily engaged in wholesale dealing in books, periodicals and newspapers.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5993 - FOREST PRODUCTS, WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	49							
Low sales value (\$'000)	25	25	1,262	25	797	1,262	2,426	
High sales value (\$'000)	5,000	1,262	5,000	797	1,262	2,426	5,000	
<b>SELECTED EXPENSE ITEMS</b> (percent of sales)								
<b>Cost of goods sold</b>	<b>72.0</b>	<b>37.3</b>	<b>81.9</b>	<b>36.1</b>	<b>37.7</b>	<b>81.4</b>	<b>82.9</b>	<b>93.9</b>
Purchases and materials	71.7	37.6	81.5	35.6	38.2	81.7	81.0	93.9
Closing inventory	2.2	2.1	2.3	0.5	2.7	1.3	4.2	51.0
Opening inventory	2.5	1.8	2.7	0.9	2.1	1.0	6.2	44.9
<b>Wages, salaries, and benefits</b>	<b>8.8</b>	<b>27.5</b>	<b>3.5</b>	<b>23.0</b>	<b>28.9</b>	<b>3.5</b>	<b>3.4</b>	<b>89.8</b>
Wages and benefits - direct	3.2	12.0	0.7	0.4	15.7	0.5	1.0	18.4
Wages and benefits - indirect	5.6	15.5	2.8	22.6	13.2	3.0	2.4	83.7
<b>Occupancy expenses</b>	<b>5.3</b>	<b>19.1</b>	<b>1.4</b>	<b>24.0</b>	<b>17.5</b>	<b>1.0</b>	<b>2.1</b>	<b>93.9</b>
Depreciation	1.2	4.0	0.4	3.2	4.2	0.3	0.7	89.8
Repairs and maintenance	1.0	3.3	0.3	8.0	1.8	0.3	0.4	53.1
Fuel and oil	1.2	4.7	0.2	1.1	5.9	0.1	0.4	26.5
Utilities	0.6	1.9	0.2	4.0	1.2	0.2	0.2	73.5
Rent	1.3	5.2	0.2	7.9	4.4	0.1	0.4	67.3
<b>Financial expenses</b>	<b>1.4</b>	<b>2.9</b>	<b>0.9</b>	<b>2.3</b>	<b>3.1</b>	<b>0.4</b>	<b>2.0</b>	<b>95.9</b>
Interest and bank charges	0.7	2.3	0.3	1.9	2.5	0.3	0.2	83.7
Professional fees	0.7	0.6	0.7	0.5	0.7	0.2	1.8	87.8
<b>General expenses</b>	<b>4.2</b>	<b>3.4</b>	<b>4.4</b>	<b>3.5</b>	<b>3.4</b>	<b>4.4</b>	<b>4.4</b>	<b>91.8</b>
Advertising	0.1	0.4	-	0.1	0.5	-	0.1	44.9
Delivery expenses	3.7	2.0	4.2	2.1	2.0	4.3	4.1	40.8
Insurance	0.3	1.0	0.1	1.3	0.9	-	0.2	75.5
<b>Other expenses</b>	<b>2.8</b>	<b>5.3</b>	<b>2.1</b>	<b>8.4</b>	<b>4.3</b>	<b>1.6</b>	<b>3.2</b>	<b>93.9</b>
<b>Total expenses</b>	<b>94.5</b>	<b>95.5</b>	<b>94.2</b>	<b>97.4</b>	<b>94.9</b>	<b>92.3</b>	<b>98.1</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>5.5</b>	<b>4.5</b>	<b>5.8</b>	<b>2.6</b>	<b>5.1</b>	<b>7.7</b>	<b>1.9</b>	<b>98.0</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	76							
Sales	1,545.9	681.2	2,342.6	233.0	1,020.7	2,102.7	3,459.6	
Expenses	1,444.5	639.9	2,185.8	214.8	962.0	1,937.5	3,342.4	
Profit	101.3	41.2	156.7	18.2	58.7	165.2	117.3	

## Non-Profitable:

Sales	1,082.9	429.8	3,094.4	355.0	987.7	1,291.7	3,866.9	
Expenses	1,106.5	444.9	3,144.2	364.5	1,044.4	1,303.9	3,932.8	
Loss	-23.6	-15.1	-49.8	-9.5	-56.7	-12.3	-65.9	

1987

## Profitable:

Sales	811.0	336.9	2,458.3	151.8	1,055.6	1,740.9	3,086.1	
Expenses	759.6	303.7	2,343.9	137.4	949.0	1,636.3	2,963.2	
Profit	51.4	33.3	114.4	14.4	106.6	104.7	122.9	

## Non-Profitable:

Sales	344.4	295.4	1,719.9	199.2	982.3	1,719.9	-	
Expenses	350.2	300.2	1,752.3	204.5	984.0	1,752.3	-	
Loss	-5.8	-4.9	-32.4	-5.3	-1.7	-32.4	-	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	29							
Low sales value (\$'000)	25	25	1,300	25	880	1,300	2,440	
High sales value (\$'000)	5,000	1,300	5,000	880	1,300	2,440	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>662.2</b>	<b>888.8</b>	<b>464.8</b>	<b>1,154.4</b>	<b>573.1</b>	<b>475.1</b>	<b>271.5</b>	<b>100.0</b>
Total current assets	560.3	807.1	345.5	1,032.3	539.4	350.1	257.7	100.0
Accounts receivable	217.0	191.4	239.3	167.6	219.6	241.9	190.1	75.9
Closing inventory	16.9	17.6	16.4	1.4	36.8	15.6	32.6	41.4
Other current assets	326.3	598.0	89.6	863.2	282.9	92.5	34.9	96.6
Net fixed assets	55.8	77.6	36.9	119.1	28.3	38.1	13.8	100.0
Other assets and adjustments	45.9	4.0	82.4	2.9	5.3	86.7	--	89.7
<b>Total liabilities</b>	<b>543.2</b>	<b>663.2</b>	<b>438.6</b>	<b>1,084.3</b>	<b>163.0</b>	<b>449.1</b>	<b>240.8</b>	<b>100.0</b>
Total current liabilities	402.2	616.6	215.4	1,023.2	133.6	219.3	141.3	100.0
Current bank loans	4.0	8.6	--	15.8	--	--	--	3.4
Other current liabilities	398.1	608.0	215.4	1,007.3	133.6	219.3	141.3	100.0
Long-term bank loans	7.3	15.8	--	25.3	4.4	--	--	10.3
Other liabilities and adjustments	133.6	30.7	223.2	35.7	24.9	229.7	99.4	86.2
<b>Total equity</b>	<b>119.0</b>	<b>225.5</b>	<b>26.2</b>	<b>70.1</b>	<b>410.1</b>	<b>26.0</b>	<b>30.7</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.3	1.3	1.6	1.0	4.0	1.5	1.8	100.0
Debt to equity	4.5	2.9	16.7	15.4	0.3	17.2	7.8	100.0
Interest coverage	10.1	2.7	51.6	3.8	2.2	53.1	22.3	89.7
Debt ratio	0.8	0.7	0.9	0.9	0.2	0.9	0.8	100.0
Sales to equity	12.6	3.5	80.8	7.5	2.7	78.7	114.9	100.0
Sales to closing inventories	88.4	45.0	128.9	373.4	30.0	131.2	108.2	41.4

(percent)

Current debt to equity	337.9	273.4	820.7	1,459.1	32.5	843.2	460.1	100.0
Operating profit on equity	80.5	14.9	571.3	46.4	8.5	595.1	190.7	96.6
Net fixed assets to equity	46.9	34.4	140.7	169.9	6.9	146.7	44.9	100.0
Gross margin	20.0	33.4	15.6	39.8	29.8	16.5	6.2	100.0
Return on total assets	16.0	5.9	32.8	3.8	11.0	33.2	22.5	100.0

(days)

Collection period for accounts receivable	52.6	88.0	41.1	116.0	72.2	43.1	19.6	75.9
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	94	24,047	869.1	6
Less than 20	87	10,245	413.3	5
20-99	6	x	x	1
100-499	1	x	x	-
500 and over	-	-	-	-
<b>1987</b>				
Total	100	16,746	675.8	
Less than 20	92	7,959	338.9	
20-99	7	x	x	
100-499	1	x	x	
500 and over	-	-	-	

## SIC 5993 Forest Products, Wholesale

Establishments primarily engaged in wholesale dealing in forest products. Establishments primarily engaged in wholesaling fuel wood are included in <5999 - Other Products n.e.c., Wholesale>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 5999 - OTHER PRODUCTS N.E.C., WHOLESALE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	860							
Low sales value (\$'000)	25	25	464	25	131	464	1,296	
High sales value (\$'000)	5,000	464	5,000	131	464	1,296	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	62.7	46.0	68.8	32.3	53.9	66.8	70.3	85.7
Purchases and materials	65.2	47.6	71.5	35.6	54.7	71.0	71.9	85.6
Closing inventory	10.8	6.1	12.5	6.5	5.9	12.3	12.7	64.0
Opening inventory	8.4	4.4	9.8	3.3	5.1	8.0	11.1	57.9
Wages, salaries, and benefits	14.4	19.1	12.8	19.5	18.9	13.3	12.4	81.0
Wages and benefits - direct	1.1	2.6	0.6	0.1	4.1	0.4	0.8	7.6
Wages and benefits - indirect	13.3	16.5	12.2	19.4	14.8	12.9	11.6	79.9
Occupancy expenses	4.7	7.8	3.6	9.7	6.7	4.2	3.1	93.8
Depreciation	1.3	2.3	0.9	3.6	1.5	1.0	0.9	80.6
Repairs and maintenance	0.4	0.7	0.3	1.1	0.4	0.4	0.3	42.0
Fuel and oil	0.2	0.3	0.2	0.5	0.2	0.3	0.1	8.5
Utilities	1.3	2.2	0.9	2.2	2.1	1.0	0.9	79.3
Rent	1.5	2.4	1.2	2.2	2.5	1.4	1.0	60.7
Financial expenses	2.1	2.9	1.8	3.7	2.3	1.8	1.8	93.5
Interest and bank charges	1.4	1.5	1.3	1.9	1.3	1.2	1.4	77.1
Professional fees	0.7	1.3	0.5	1.8	1.0	0.6	0.4	85.2
General expenses	3.0	4.7	2.4	6.2	3.8	2.6	2.2	91.0
Advertising	1.1	1.8	0.9	2.6	1.3	1.0	0.8	70.9
Delivery expenses	1.5	2.4	1.2	3.1	1.9	1.3	1.1	65.5
Insurance	0.3	0.5	0.3	0.5	0.5	0.3	0.2	60.2
Other expenses	8.7	12.0	7.5	15.7	9.9	8.2	7.0	98.5
Total expenses	95.6	92.4	96.8	87.1	95.5	96.9	96.8	100.0
Net profit/loss	4.4	7.6	3.2	12.9	4.5	3.1	3.2	99.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	71							
Sales	408.6	122.3	1,287.8	71.0	247.0	775.3	2,245.8	
Expenses	373.6	100.0	1,213.9	52.3	215.6	717.8	2,141.2	
Profit	35.0	22.4	73.9	18.7	31.3	57.4	104.7	

## Non-Profitable:

Sales	277.4	120.6	1,055.2	55.5	246.0	743.3	2,020.0	
Expenses	293.9	131.2	1,101.7	63.8	260.8	790.1	2,065.6	
Loss	-16.6	-10.5	-46.5	-8.3	-14.8	-46.7	-45.6	

1987

## Profitable:

Sales	272.8	114.6	1,273.9	64.0	247.4	767.3	2,252.0	
Expenses	246.7	95.4	1,204.3	49.8	215.0	718.9	2,141.5	
Profit	26.1	19.2	69.6	14.2	32.4	48.4	110.5	

## Non-Profitable:

Sales	258.4	119.8	1,237.6	62.5	255.5	706.2	2,413.7	
Expenses	272.9	130.7	1,277.5	72.0	269.7	730.6	2,488.2	
Loss	-14.5	-10.9	-39.9	-9.5	-14.2	-24.3	-74.5	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	608							
Low sales value (\$'000)	25	25	788	25	268	788	1,649	
High sales value (\$'000)	5,000	788	5,000	268	788	1,649	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>231.8</b>	<b>125.9</b>	<b>718.3</b>	<b>88.0</b>	<b>251.9</b>	<b>555.8</b>	<b>997.4</b>	<b>99.8</b>
Total current assets	173.7	90.8	554.5	52.0	219.9	420.6	784.4	99.7
Accounts receivable	57.9	25.2	208.6	8.5	80.5	176.7	263.3	92.1
Closing inventory	50.6	18.3	198.9	5.3	61.7	123.5	328.3	70.7
Other current assets	65.0	47.2	146.9	38.1	77.6	120.2	192.8	84.5
Net fixed assets	35.6	26.6	76.9	28.8	19.1	46.8	128.5	93.1
Other assets and adjustments	22.4	8.4	86.8	7.1	12.8	88.3	84.3	82.1
<b>Total liabilities</b>	<b>152.9</b>	<b>92.1</b>	<b>432.2</b>	<b>65.0</b>	<b>182.4</b>	<b>290.6</b>	<b>675.4</b>	<b>99.8</b>
Total current liabilities	109.2	62.0	325.8	35.7	149.5	243.0	468.1	99.8
Current bank loans	27.5	11.8	99.6	2.6	42.2	39.6	202.5	50.8
Other current liabilities	81.6	50.2	226.2	33.0	107.2	203.3	265.6	99.8
Long-term bank loans	2.3	2.4	1.6	2.1	3.3	0.2	4.0	8.9
Other liabilities and adjustments	41.3	27.6	104.7	27.0	29.5	47.3	203.2	77.1
<b>Total equity</b>	<b>78.8</b>	<b>33.8</b>	<b>286.0</b>	<b>23.0</b>	<b>69.5</b>	<b>265.1</b>	<b>321.9</b>	<b>99.8</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.5	1.4	1.7	1.4	1.4	1.7	1.6	99.7
Debt to equity	1.9	2.7	1.5	2.8	2.6	1.0	2.0	99.8
Interest coverage	3.3	2.9	3.6	3.5	2.3	5.6	2.6	81.4
Debt ratio	0.6	0.7	0.6	0.7	0.7	0.5	0.6	99.8
Sales to equity	5.7	5.7	5.7	4.4	7.1	4.3	7.8	99.8
Sales to closing inventories	8.9	10.5	8.2	19.1	8.0	9.2	7.6	70.7

(percent)

Current debt to equity	138.4	183.5	113.9	155.0	215.0	91.6	145.4	99.8
Operating profit on equity	18.8	17.8	19.3	21.6	13.6	19.6	19.1	98.8
Net fixed assets to equity	45.1	78.7	26.8	125.1	27.5	17.6	39.9	93.1
Gross margin	21.6	28.4	17.9	38.4	21.5	19.4	16.7	100.0
Return on total assets	9.1	7.2	10.6	7.9	6.5	11.3	9.9	99.2

(days)

Collection period for accounts receivable	46.6	47.5	46.1	30.5	59.1	56.3	38.2	92.1
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	3,409	756,770	31,908.4	145
Less than 20	3,192	285,701	12,551.1	158
20-99	173	187,227	8,189.9	11
100-499	41	x	x	1
500 and over	3	x	x	1

## 1987

Total	3,264	643,006	27,330.2	
Less than 20	3,034	214,635	9,294.1	
20-99	184	159,314	6,974.1	
100-499	42	x	x	
500 and over	4	x	x	

## SIC 5999 Other Products n.e.c., Wholesale

Establishments primarily engaged in wholesale dealing in products not elsewhere classified. Establishments primarily engaged in wholesaling silverware are classified in <5961 - Jewellery and Watches, Wholesale>. Establishments included in retail trade are those primarily engaged in retail dealing, i.e. buying commodities for resale to the general public for personal or household consumption and in providing related services such as installation and repair. In general, retail establishments are classified by kind of business according to the principal lines of commodities sold and services provided. Processing which is incidental or subordinate to the selling activity is sometimes carried on in retail stores, e.g. tea blending or spice grinding in food stores. Ancillary activities are associated with some kinds of retail establishments, e.g. warehouses or garages with some kinds of retail establishments, e.g. warehouses or garages operated by department or chain stores. Establishments such as farm machinery dealers and dealers in farm supplies which sell to the farmer as a farm operator are considered to be in wholesale trade but those which sell to farmers as household consumers, e.g. food or apparel stores are included in retail trade. On the other hand, lumber and building materials dealers, fuel dealers and sellers of office furniture, machines and equipment, of industrial machinery, of commercial and professional furniture and of machinery and equipment are classified in wholesale whether they sell mainly to other businesses or to household consumers. In this division, the concept of "primarily engaged in" must be interpreted differently from its treatment in other divisions of the classification (cf. Introduction, C.4). Establishments primarily engaged in retail dealing in food, beverages, prescription drugs and patent medicines.

Symbols: -- amount too small to be expressed  
 - nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6011 - SUPERMARKETS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	1,088							
Low sales value (\$'000)	25	25	1,372	25	882	1,372	2,384	
High sales value (\$'000)	5,000	1,372	5,000	882	1,372	2,384	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>78.7</b>	<b>79.3</b>	<b>78.5</b>	<b>79.2</b>	<b>79.4</b>	<b>80.1</b>	<b>77.7</b>	<b>99.4</b>
Purchases and materials	79.6	80.5	79.3	80.9	80.1	80.9	78.5	99.3
Closing inventory	6.8	8.3	6.2	10.1	7.2	6.4	6.2	92.9
Opening inventory	6.0	7.2	5.5	8.4	6.5	5.6	5.4	87.1
<b>Wages, salaries, and benefits</b>	<b>9.7</b>	<b>9.2</b>	<b>9.9</b>	<b>8.5</b>	<b>9.7</b>	<b>9.6</b>	<b>10.0</b>	<b>97.8</b>
Wages and benefits - direct	0.3	0.3	0.2	0.1	0.5	0.2	0.3	2.7
Wages and benefits - indirect	9.4	8.9	9.6	8.4	9.2	9.4	9.7	97.1
<b>Occupancy expenses</b>	<b>4.2</b>	<b>5.2</b>	<b>3.8</b>	<b>5.3</b>	<b>5.0</b>	<b>3.7</b>	<b>3.8</b>	<b>99.4</b>
Depreciation	1.0	1.1	1.0	1.3	1.1	1.0	1.0	91.9
Repairs and maintenance	0.6	0.7	0.6	0.7	0.7	0.6	0.6	90.9
Fuel and oil	--	--	--	--	--	--	--	2.5
Utilities	1.1	1.3	1.0	1.5	1.3	1.0	1.0	97.2
Rent	1.4	1.9	1.2	1.8	2.0	1.0	1.3	69.9
<b>Financial expenses</b>	<b>1.1</b>	<b>1.5</b>	<b>1.0</b>	<b>2.0</b>	<b>1.2</b>	<b>0.9</b>	<b>1.0</b>	<b>96.4</b>
Interest and bank charges	0.8	1.1	0.7	1.4	0.9	0.7	0.8	87.9
Professional fees	0.3	0.4	0.2	0.5	0.3	0.2	0.2	91.4
<b>General expenses</b>	<b>1.3</b>	<b>1.2</b>	<b>1.3</b>	<b>1.2</b>	<b>1.1</b>	<b>1.3</b>	<b>1.3</b>	<b>97.8</b>
Advertising	0.8	0.5	0.9	0.4	0.5	0.8	0.9	87.7
Delivery expenses	0.2	0.3	0.2	0.4	0.3	0.2	0.2	64.7
Insurance	0.3	0.4	0.2	0.4	0.3	0.3	0.2	84.8
<b>Other expenses</b>	<b>4.3</b>	<b>3.0</b>	<b>4.8</b>	<b>3.1</b>	<b>2.9</b>	<b>3.2</b>	<b>5.6</b>	<b>99.8</b>
<b>Total expenses</b>	<b>99.2</b>	<b>99.3</b>	<b>99.2</b>	<b>99.3</b>	<b>99.4</b>	<b>98.8</b>	<b>99.4</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>0.8</b>	<b>0.7</b>	<b>0.8</b>	<b>0.7</b>	<b>0.6</b>	<b>1.2</b>	<b>0.6</b>	<b>99.4</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	67							
Sales	1,507.5	692.0	2,696.1	467.6	1,097.2	1,853.4	3,421.0	
Expenses	1,471.5	668.2	2,642.4	448.2	1,065.5	1,807.6	3,360.4	
Profit	36.0	23.8	53.7	19.4	31.7	45.8	60.6	

## Non-Profitable:

Sales	1,362.5	672.5	2,654.3	358.5	1,090.2	1,657.0	3,637.3	
Expenses	1,396.1	699.3	2,700.6	385.7	1,116.4	1,681.3	3,705.4	
Loss	-33.6	-26.8	-46.4	-27.2	-26.2	-24.3	-68.1	

1987

## Profitable:

Sales	886.8	540.4	2,117.4	406.5	1,105.1	1,794.4	3,100.4	
Expenses	862.5	523.1	2,068.1	391.5	1,078.1	1,757.9	3,012.4	
Profit	24.3	17.3	49.3	15.0	27.1	36.6	87.9	

## Non-Profitable:

Sales	782.6	466.9	2,342.0	332.0	1,109.8	1,733.8	3,567.3	
Expenses	802.4	479.6	2,397.0	342.3	1,134.0	1,761.8	3,676.7	
Loss	-19.8	-12.7	-55.0	-10.3	-24.2	-28.0	-109.4	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	852							
Low sales value (\$'000)	25	25	1,547	25	1,025	1,547	2,673	
High sales value (\$'000)	5,000	1,547	5,000	1,025	1,547	2,673	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>377.7</b>	<b>234.4</b>	<b>590.9</b>	<b>203.0</b>	<b>276.2</b>	<b>423.9</b>	<b>723.1</b>	<b>99.9</b>
Total current assets	201.5	120.4	322.1	97.2	151.3	261.1	370.4	99.8
Accounts receivable	17.5	7.8	32.0	3.0	14.2	39.0	26.4	79.6
Closing inventory	116.1	70.9	183.2	53.0	94.9	133.7	222.4	94.0
Other current assets	67.8	41.6	106.8	41.2	42.1	88.3	121.5	92.0
Net fixed assets	138.0	87.5	213.1	88.4	86.4	130.6	278.4	96.7
Other assets and adjustments	38.1	26.3	55.6	17.3	38.4	32.1	74.1	85.4
<b>Total liabilities</b>	<b>255.6</b>	<b>157.0</b>	<b>402.2</b>	<b>142.0</b>	<b>177.0</b>	<b>240.9</b>	<b>529.9</b>	<b>100.0</b>
Total current liabilities	137.0	80.1	221.8	63.8	101.8	144.1	283.3	99.6
Current bank loans	18.7	9.7	32.2	3.7	17.6	16.1	44.9	38.6
Other current liabilities	118.3	70.3	189.6	60.0	84.1	128.0	238.4	99.6
Long-term bank loans	16.4	11.3	24.0	6.8	17.4	4.6	39.4	15.1
Other liabilities and adjustments	102.0	65.5	156.3	71.3	57.7	92.1	207.1	94.4
<b>Total equity</b>	<b>122.1</b>	<b>77.3</b>	<b>188.6</b>	<b>61.0</b>	<b>99.2</b>	<b>182.9</b>	<b>193.1</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.4	1.5	1.4	1.5	1.4	1.8	1.3	99.6
Debt to equity	2.0	2.0	2.1	2.3	1.7	1.3	2.7	100.0
Interest coverage	1.7	1.2	2.1	0.7	1.7	3.1	1.7	88.8
Debt ratio	0.6	0.6	0.6	0.6	0.6	0.5	0.7	99.9
Sales to equity	14.0	11.4	15.6	10.0	12.5	11.2	18.8	100.0
Sales to closing inventories	14.7	12.4	16.0	11.6	13.1	15.4	16.3	94.0

(percent)

Current debt to equity	112.2	103.5	117.6	104.6	102.5	78.7	146.7	99.6
Operating profit on equity	8.9	2.4	12.9	-2.7	6.7	16.2	10.4	99.3
Net fixed assets to equity	113.0	113.1	113.0	144.9	87.0	71.4	144.1	96.7
Gross margin	11.3	10.2	11.9	11.1	9.6	10.7	12.4	99.9
Return on total assets	6.6	4.5	7.8	3.3	5.7	10.3	6.7	99.9

(days)

Collection period for accounts receivable	3.7	3.2	3.9	1.7	4.1	6.9	2.6	79.6
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	<b>3,592</b>	<b>2,551,779</b>	<b>180,883.9</b>	<b>479</b>
Less than 20	2,813	242,275	17,894.9	553
20-99	692	398,151	29,002.0	68
100-499	71	155,286	11,488.4	8
500 and over	16	1,756,067	122,498.6	2
<b>1987</b>				
<b>Total</b>	<b>4,071</b>	<b>2,219,744</b>	<b>161,595.7</b>	
Less than 20	3,366	185,859	13,654.8	
20-99	624	328,749	24,196.1	
100-499	63	146,576	11,043.5	
500 and over	18	1,558,560	112,701.3	

## SIC 6011 Supermarkets

Establishments primarily engaged in retailing a balanced line of goods such as: canned, bottled, packaged and frozen foods; fresh meat and poultry; fish; fresh fruits and vegetables; prepared food products: bakery products; dairy products; candy and confectionery; and other food lines. In addition, newspapers, magazines, paper products, soft drinks, tobacco products, health and beauty aids, housewares, flowers, plants and other non-food articles may be sold.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6012 - GROCERY STORES (EXC. SUPERMARKETS)

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	4,058							
Low sales value (\$'000)	25	25	403	25	220	403	803	
High sales value (\$'000)	5,000	403	5,000	220	403	803	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>78.5</b>	<b>77.9</b>	<b>78.7</b>	<b>73.9</b>	<b>80.2</b>	<b>77.7</b>	<b>79.5</b>	<b>99.0</b>
Purchases and materials	79.6	78.6	79.9	74.4	81.1	79.3	80.5	98.9
Closing inventory	7.4	9.6	6.6	11.2	8.6	6.9	6.4	88.6
Opening inventory	6.3	8.8	5.4	10.6	7.7	5.4	5.4	85.0
<b>Wages, salaries, and benefits</b>	<b>8.1</b>	<b>6.4</b>	<b>8.7</b>	<b>7.8</b>	<b>5.6</b>	<b>8.3</b>	<b>9.1</b>	<b>85.4</b>
Wages and benefits - direct	0.7	0.5	0.7	0.8	0.3	1.4	0.2	2.1
Wages and benefits - indirect	7.4	5.9	8.0	7.0	5.3	6.9	8.8	84.6
<b>Occupancy expenses</b>	<b>5.1</b>	<b>6.3</b>	<b>4.7</b>	<b>7.3</b>	<b>5.8</b>	<b>5.3</b>	<b>4.1</b>	<b>99.4</b>
Depreciation	1.3	1.4	1.2	1.3	1.4	1.4	1.1	81.1
Repairs and maintenance	0.7	0.8	0.6	0.9	0.7	0.7	0.6	88.4
Fuel and oil	--	0.1	--	0.1	--	--	--	4.8
Utilities	1.4	1.9	1.2	2.3	1.6	1.4	1.0	96.5
Rent	1.8	2.3	1.6	2.7	2.0	1.9	1.4	56.2
<b>Financial expenses</b>	<b>1.7</b>	<b>2.1</b>	<b>1.5</b>	<b>2.1</b>	<b>2.0</b>	<b>2.0</b>	<b>1.2</b>	<b>95.3</b>
Interest and bank charges	1.3	1.6	1.1	1.6	1.7	1.5	0.9	83.8
Professional fees	0.4	0.4	0.4	0.5	0.4	0.5	0.3	85.8
<b>General expenses</b>	<b>1.2</b>	<b>1.3</b>	<b>1.2</b>	<b>1.7</b>	<b>1.1</b>	<b>1.2</b>	<b>1.2</b>	<b>97.1</b>
Advertising	0.5	0.3	0.5	0.3	0.3	0.4	0.6	73.2
Delivery expenses	0.4	0.5	0.4	0.8	0.4	0.4	0.3	56.6
Insurance	0.4	0.5	0.3	0.6	0.5	0.4	0.2	84.8
<b>Other expenses</b>	<b>15.4</b>	<b>3.4</b>	<b>19.9</b>	<b>5.0</b>	<b>2.5</b>	<b>3.4</b>	<b>32.9</b>	<b>99.8</b>
<b>Total expenses</b>	<b>109.9</b>	<b>97.3</b>	<b>114.7</b>	<b>97.8</b>	<b>97.1</b>	<b>97.9</b>	<b>127.9</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>-9.9</b>	<b>2.7</b>	<b>-14.7</b>	<b>2.2</b>	<b>2.9</b>	<b>2.1</b>	<b>-27.9</b>	<b>99.6</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses

75

Sales	445.9	205.8	838.7	123.6	306.7	561.4	1,389.9
Expenses	427.3	193.0	810.5	113.5	290.6	537.0	1,353.8
Profit	18.7	12.8	28.3	10.1	16.1	24.3	36.0

## Non-Profitable:

Sales	413.9	160.1	883.3	102.8	302.8	561.1	1,551.1
Expenses	589.5	170.8	1,364.1	112.1	316.8	578.2	2,993.1
Loss	-175.6	-10.7	-480.8	-9.3	-14.0	-17.1	-1,441.9

1987

## Profitable:

Sales	366.8	192.4	824.7	123.5	303.7	555.1	1,378.5
Expenses	350.7	180.2	798.4	114.1	286.8	533.9	1,341.6
Profit	16.1	12.2	26.3	9.3	16.9	21.1	36.9

## Non-Profitable:

Sales	324.4	139.7	896.8	93.5	293.4	562.6	1,469.6
Expenses	335.2	148.5	914.0	101.3	305.1	574.1	1,496.7
Loss	-10.8	-8.7	-17.2	-7.8	-11.7	-11.5	-27.1

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	1,316							
Low sales value (\$'000)	25	25	885	25	471	885	1,342	
High sales value (\$'000)	5,000	885	5,000	471	885	1,342	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>196.7</b>	<b>140.6</b>	<b>363.7</b>	<b>106.8</b>	<b>184.8</b>	<b>223.5</b>	<b>510.5</b>	<b>99.7</b>
Total current assets	90.0	60.7	177.2	40.8	86.8	113.6	243.8	99.7
Accounts receivable	9.2	6.3	18.0	3.4	10.1	11.6	24.6	72.7
Closing inventory	50.5	31.1	107.9	20.8	44.6	73.1	144.4	90.8
Other current assets	30.2	23.2	51.2	16.5	32.0	28.9	74.6	90.7
Net fixed assets	84.0	65.9	138.1	53.0	82.7	90.8	187.6	95.3
Other assets and adjustments	22.5	13.9	48.4	12.8	15.2	19.0	79.1	84.0
<b>Total liabilities</b>	<b>139.6</b>	<b>104.1</b>	<b>245.0</b>	<b>86.5</b>	<b>127.2</b>	<b>161.7</b>	<b>332.2</b>	<b>99.7</b>
Total current liabilities	65.1	42.4	132.6	34.1	53.2	78.2	189.5	99.1
Current bank loans	11.1	5.9	26.5	5.5	6.4	19.0	34.3	43.6
Other current liabilities	53.9	36.4	106.1	28.5	46.8	59.2	155.2	99.1
Long-term bank loans	8.3	7.7	10.1	7.6	7.8	10.6	9.5	17.1
Other liabilities and adjustments	66.1	54.0	102.2	44.8	66.1	72.7	133.1	91.0
<b>Total equity</b>	<b>57.1</b>	<b>36.4</b>	<b>118.7</b>	<b>20.2</b>	<b>57.6</b>	<b>61.8</b>	<b>178.3</b>	<b>99.8</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.3	1.4	1.3	1.1	1.6	1.4	1.2	98.9
Debt to equity	2.4	2.8	2.0	4.2	2.2	2.6	1.8	99.5
Interest coverage	-14.3	1.2	-35.9	0.4	1.9	1.6	-56.0	89.8
Debt ratio	0.7	0.7	0.6	0.8	0.6	0.7	0.6	99.5
Sales to equity	12.7	11.7	13.7	12.9	11.1	17.5	12.3	99.8
Sales to closing inventories	14.4	13.7	15.1	12.5	14.3	14.8	15.2	90.8

(percent)

Current debt to equity	113.9	116.4	111.7	168.4	92.4	126.5	106.3	98.9
Operating profit on equity	-234.1	3.7	-451.3	-15.5	12.6	9.8	-618.6	98.9
Net fixed assets to equity	147.1	181.0	116.2	262.2	143.6	146.8	105.2	95.3
Gross margin	12.7	14.4	11.4	13.6	14.8	12.5	10.8	100.0
Return on total assets	-63.5	5.8	-143.3	2.6	8.2	7.1	-212.3	99.6

(days)

Collection period for accounts receivable	4.6	5.4	4.0	4.7	5.7	3.9	4.0	72.7
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	11,476	1,059,731	67,315.6	1,186
Less than 20	11,033	450,023	31,514.7	1,078
20-99	399	205,743	14,392.2	99
100-499	35	88,431	5,716.5	9
500 and over	9	315,534	15,692.2	-
<b>1987</b>				
Total	10,290	862,258	54,991.3	
Less than 20	9,955	346,890	24,250.1	
20-99	300	148,736	10,548.3	
100-499	26	64,495	4,252.7	
500 and over	9	302,137	15,940.2	

## SIC 6012 Grocery Stores (Exc. Supermarkets)

Establishments primarily engaged in retailing a limited line of goods such as: canned, bottled, packaged and frozen foods, bakery products; dairy products; and candy and confectionery. Other food lines may include fresh meat and poultry, and fresh fruit and vegetables. In addition, newspapers, magazines, tobacco products, soft drinks, paper products, health and beauty aids and other non-food articles may be sold. Beer and wine may be sold in these food stores in some provinces. When beer and wine sales predominate over grocery sales, the establishment is classified here rather than in <6022 - Wine Stores> or <6023 - Beer Stores>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6013 - BAKERY PRODUCTS STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	290							
Low sales value (\$'000)	25	25	184	25	99	184	386	
High sales value (\$'000)	5,000	184	5,000	99	184	386	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	47.9	48.3	47.8	46.5	49.6	45.1	49.5	99.7
Purchases and materials	49.2	51.2	48.6	51.4	51.0	46.4	50.0	99.7
Closing inventory	4.1	6.3	3.5	9.9	3.8	3.9	3.3	83.4
Opening inventory	2.9	3.4	2.7	5.0	2.4	2.6	2.8	74.5
Wages, salaries, and benefits	25.8	19.4	27.5	17.7	20.6	26.5	28.1	94.8
Wages and benefits - direct	6.7	3.8	7.5	1.5	5.4	5.6	8.6	26.6
Wages and benefits - indirect	19.1	15.6	20.0	16.2	15.1	20.9	19.5	89.0
Occupancy expenses	12.6	16.2	11.7	18.2	14.7	13.1	10.8	100.0
Depreciation	3.0	3.4	2.9	2.9	3.8	3.3	2.6	86.6
Repairs and maintenance	1.2	1.3	1.1	1.2	1.4	0.9	1.3	84.8
Fuel and oil	0.2	0.2	0.2	0.1	0.3	0.1	0.2	8.3
Utilities	2.3	3.7	1.9	4.1	3.3	2.4	1.6	94.5
Rent	6.0	7.6	5.6	9.8	6.0	6.4	5.1	64.5
Financial expenses	3.1	3.7	2.9	4.2	3.4	4.2	2.1	97.9
Interest and bank charges	2.3	2.6	2.2	2.7	2.5	3.2	1.5	88.3
Professional fees	0.8	1.1	0.7	1.5	0.9	1.0	0.6	87.2
General expenses	2.7	3.8	2.4	5.0	3.0	2.4	2.4	98.3
Advertising	1.2	1.5	1.1	2.5	0.8	1.1	1.1	85.9
Delivery expenses	0.9	1.4	0.7	1.5	1.4	0.7	0.7	60.0
Insurance	0.6	0.9	0.5	1.0	0.8	0.6	0.5	81.4
Other expenses	6.1	7.2	5.9	9.8	5.4	6.0	5.8	100.0
Total expenses	98.2	98.6	98.1	101.3	96.7	97.4	98.6	100.0
Net profit/loss	1.8	1.4	1.9	-1.3	3.3	2.6	1.4	99.3

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	69							
Sales	297.0	98.8	517.9	64.8	141.7	268.3	922.9	
Expenses	278.1	86.5	491.6	54.7	126.5	243.5	893.9	
Profit	19.0	12.3	26.4	10.1	15.1	24.8	29.0	

## Non-Profitable:

Sales	192.3	77.2	407.4	53.1	125.5	257.1	902.7	
Expenses	202.5	84.9	422.4	61.1	132.5	269.5	926.3	
Loss	-10.2	-7.7	-15.0	-8.0	-7.0	-12.4	-23.5	

1987

## Profitable:

Sales	255.8	82.9	491.8	57.4	138.0	260.2	859.3	
Expenses	238.0	72.7	463.8	49.9	121.8	241.1	817.1	
Profit	17.7	10.2	28.0	7.4	16.2	19.1	42.2	

## Non-Profitable:

Sales	180.3	71.3	509.9	48.3	134.2	244.0	797.2	
Expenses	196.8	86.7	529.5	60.8	157.7	254.7	826.3	
Loss	-16.5	-15.4	-19.6	-12.5	-23.5	-10.7	-29.1	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	124							
Low sales value (\$'000)	25	25	341	25	178	341	712	
High sales value (\$'000)	5,000	341	5,000	178	341	712	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>181.5</b>	<b>113.8</b>	<b>265.1</b>	<b>77.3</b>	<b>123.1</b>	<b>140.4</b>	<b>449.1</b>	<b>100.0</b>
Total current assets	70.0	44.3	101.6	43.1	44.6	56.2	168.7	100.0
Accounts receivable	14.5	12.3	17.3	4.6	14.2	5.1	35.3	73.4
Closing inventory	19.2	8.4	32.6	4.7	9.4	28.5	38.6	95.2
Other current assets	36.1	23.5	51.7	33.7	20.9	22.5	94.8	89.5
Net fixed assets	66.6	57.5	77.8	34.2	63.5	69.2	90.4	94.4
Other assets and adjustments	44.9	11.9	85.6	--	14.9	14.9	189.8	75.0
<b>Total liabilities</b>	<b>128.3</b>	<b>77.7</b>	<b>190.7</b>	<b>36.3</b>	<b>88.3</b>	<b>112.8</b>	<b>305.6</b>	<b>100.0</b>
Total current liabilities	57.5	27.1	94.9	12.6	30.8	61.0	145.0	100.0
Current bank loans	10.2	9.2	11.4	--	11.6	3.6	23.0	36.3
Other current liabilities	47.2	17.9	83.4	12.5	19.2	57.4	121.9	100.0
Long-term bank loans	29.5	2.5	62.8	3.1	2.4	33.3	106.4	21.0
Other liabilities and adjustments	41.2	48.0	32.8	20.5	55.0	18.4	54.1	91.9
<b>Total equity</b>	<b>53.2</b>	<b>36.1</b>	<b>74.3</b>	<b>41.0</b>	<b>34.8</b>	<b>27.6</b>	<b>143.4</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.2	1.6	1.0	3.4	1.4	0.9	1.1	100.0
Debt to equity	2.4	2.1	2.5	0.8	2.5	4.0	2.1	100.0
Interest coverage	1.4	0.5	1.9	0.8	0.4	2.6	1.7	91.9
Debt ratio	0.7	0.6	0.7	0.4	0.7	0.8	0.6	100.0
Sales to equity	9.6	6.4	11.5	3.3	7.4	18.8	9.4	100.0
Sales to closing inventories	26.6	27.5	26.4	28.8	27.4	18.2	35.2	95.2

(percent)

Current debt to equity	108.0	75.2	127.6	30.7	88.5	221.0	101.0	100.0
Operating profit on equity	9.2	-10.8	21.2	-1.3	-13.7	33.3	17.7	99.2
Net fixed assets to equity	125.1	159.5	104.5	83.3	182.3	250.5	63.0	94.4
Gross margin	23.5	26.0	22.7	30.1	25.5	17.9	25.4	100.0
Return on total assets	9.1	3.5	12.1	5.2	3.2	10.4	12.9	100.0

(days)

Collection period for accounts receivable	10.3	19.2	7.3	12.5	20.1	3.6	9.4	73.4
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	2,138	150,495	8,945.0	97
Less than 20	2,085	115,197	6,948.0	75
20-99	49	x	x	19
100-499	4	x	x	3
500 and over	-	-	-	-
<b>1987</b>				
Total	2,041	110,507	6,428.9	
Less than 20	2,010	89,702	5,298.5	
20-99	30	x	x	
100-499	1	x	x	
500 and over	-	-	-	

## SIC 6013 Bakery Products Stores

Establishments primarily engaged in retail dealing in over-the-counter sales of bakery products such as bread, cakes, pies, cookies, etc. Included in this industry are those retail bakeries which sell mainly purchased goods and shops which bake their products on the premises and sell them over-the-counter to final consumers. Large bakeries which sell to retail establishments and which may have their own home delivery operation are classified in <1072 - Bread and Other Bakery Products Industry>. Establishments primarily engaged in selling doughnuts, pizzas and the like, normally for off-premises consumption, are classified in <9213 - Take-Out Food Services>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6014 - CANDY AND NUT STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	95							
Low sales value (\$'000)	25	25	176	25	82	176	367	
High sales value (\$'000)	5,000	176	5,000	82	176	367	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	66.6	50.3	75.0	58.0	46.1	61.5	81.4	98.9
Purchases and materials	66.8	50.8	75.1	58.7	46.5	64.2	80.3	98.9
Closing inventory	6.3	5.0	7.0	6.2	4.4	7.8	6.6	83.2
Opening inventory	6.1	4.5	6.9	5.5	4.0	5.1	7.8	76.8
Wages, salaries, and benefits	10.1	8.7	10.8	6.9	9.7	16.1	8.2	89.5
Wages and benefits - direct	1.5	0.1	2.2	0.2	-	3.6	1.5	5.3
Wages and benefits - indirect	8.6	8.6	8.6	6.7	9.7	12.5	6.7	87.4
Occupancy expenses	9.0	15.1	5.9	20.6	12.1	9.3	4.2	97.9
Depreciation	2.0	1.8	2.1	2.2	1.6	3.3	1.6	84.2
Repairs and maintenance	0.6	0.5	0.6	0.5	0.5	0.6	0.6	69.5
Fuel and oil	--	--	--	--	-	-	-	2.1
Utilities	1.6	1.5	1.7	1.2	1.7	2.1	1.5	88.4
Rent	4.8	11.2	1.5	16.6	8.3	3.2	0.6	56.8
Financial expenses	6.0	12.8	2.5	1.9	18.8	3.1	2.3	96.8
Interest and bank charges	2.3	3.0	1.9	1.1	4.0	2.4	1.7	76.8
Professional fees	3.8	9.9	0.6	0.7	14.9	0.7	0.6	90.5
General expenses	2.6	4.9	1.4	2.0	6.5	2.0	1.2	91.6
Advertising	0.6	1.0	0.4	0.9	1.1	0.9	0.2	76.8
Delivery expenses	1.6	3.4	0.7	0.8	4.8	0.7	0.7	60.0
Insurance	0.4	0.5	0.3	0.4	0.6	0.5	0.3	71.6
Other expenses	5.6	8.2	4.2	4.8	10.0	6.7	3.1	100.0
Total expenses	99.9	100.0	99.9	94.3	103.2	98.7	100.4	100.0
Net profit/loss	0.1	--	0.1	5.7	-3.2	1.3	-0.4	98.9

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	62						
Sales	175.6	73.7	426.0	58.8	129.5	247.9	568.4
Expenses	165.8	67.1	408.3	54.3	115.1	231.7	549.3
Profit	9.8	6.5	17.8	4.5	14.4	16.1	19.1

## Non-Profitable:

Sales	173.7	103.0	320.0	49.8	113.9	205.2	540.5
Expenses	186.2	112.1	339.6	54.0	124.0	212.5	583.7
Loss	-12.5	-9.1	-19.6	-4.2	-10.1	-7.3	-43.1

1987

## Profitable:

Sales	203.5	91.3	442.3	48.1	135.5	246.1	703.7
Expenses	192.6	84.8	422.0	42.3	128.3	228.3	680.1
Profit	10.9	6.5	20.3	5.8	7.2	17.8	23.6

## Non-Profitable:

Sales	176.3	67.8	405.0	53.3	130.1	236.9	539.0
Expenses	187.9	77.8	420.0	63.7	138.5	253.8	552.6
Loss	-11.6	-10.0	-15.1	-10.4	-8.4	-16.8	-13.6

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	21							
Low sales value (\$'000)	25	25	238	25	115	238	472	
High sales value (\$'000)	5,000	238	5,000	115	238	472	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>85.1</b>	<b>42.1</b>	<b>215.5</b>	<b>28.4</b>	<b>86.8</b>	<b>183.8</b>	<b>350.3</b>	<b>100.0</b>
Total current assets	31.1	14.9	80.3	12.7	22.2	87.8	48.6	100.0
Accounts receivable	1.0	0.5	2.2	0.4	0.9	2.8	—	71.4
Closing inventory	11.5	5.8	28.9	2.2	17.5	28.3	31.4	95.2
Other current assets	18.6	8.5	49.1	10.0	3.7	56.6	17.1	81.0
Net fixed assets	36.0	16.3	95.8	3.6	57.9	51.8	282.3	90.5
Other assets and adjustments	17.8	10.8	39.4	12.0	6.6	44.1	19.3	71.4
<b>Total liabilities</b>	<b>55.4</b>	<b>28.7</b>	<b>136.5</b>	<b>18.3</b>	<b>62.3</b>	<b>102.0</b>	<b>282.8</b>	<b>100.0</b>
Total current liabilities	29.5	19.4	60.1	17.8	24.6	51.8	95.5	100.0
Current bank loans	5.7	2.4	15.7	—	10.5	4.7	62.1	38.1
Other current liabilities	23.8	17.0	44.4	17.8	14.1	47.0	33.3	100.0
Long-term bank loans	0.8	0.4	2.0	—	1.9	—	10.5	28.6
Other liabilities and adjustments	25.0	8.7	74.3	0.4	35.8	50.2	176.7	76.2
<b>Total equity</b>	<b>29.7</b>	<b>13.4</b>	<b>79.0</b>	<b>10.1</b>	<b>24.4</b>	<b>81.7</b>	<b>67.5</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.0	0.7	1.3	0.7	0.9	1.6	0.5	100.0
Debt to equity	1.8	2.1	1.7	1.8	2.5	1.2	4.1	100.0
Interest coverage	0.9	3.2	-0.3	26.3	—	-0.6	0.2	85.7
Debt ratio	0.6	0.6	0.6	0.6	0.7	0.5	0.8	100.0
Sales to equity	6.0	6.5	5.8	6.0	7.2	5.3	8.1	100.0
Sales to closing inventories	15.5	15.0	15.8	27.2	10.0	15.4	17.4	95.2

(percent)

Current debt to equity	99.4	144.5	76.1	176.9	100.7	63.4	141.4	100.0
Operating profit on equity	-0.7	29.8	-16.5	70.3	-24.7	-15.3	-22.4	95.2
Net fixed assets to equity	121.3	121.6	121.2	36.0	236.9	63.4	418.1	90.5
Gross margin	16.9	30.0	9.2	33.3	26.3	8.8	10.7	100.0
Return on total assets	4.2	13.7	-1.4	25.9	0.6	-2.6	1.3	100.0

(days)

Collection period for accounts receivable	2.0	2.4	1.8	2.9	1.9	2.3	—	71.4
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	<b>595</b>	<b>31,951</b>	<b>2,319.5</b>	<b>38</b>
Less than 20	591	15,564	1,131.9	37
20-99	3	x	x	1
100-499	-	-	-	-
500 and over	1	x	x	-
<b>1987</b>				
<b>Total</b>	<b>557</b>	<b>23,067</b>	<b>1,696.9</b>	
Less than 20	554	10,730	784.4	
20-99	2	x	x	
100-499	-	-	-	
500 and over	1	x	x	

## SIC 6014 Candy and Nut Stores

Establishments primarily engaged in retail dealing in candy and nuts. Other confections may be sold.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6015 - FRUIT AND VEGETABLE STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	130							
Low sales value (\$'000)	25	25	692	25	185	692	1,432	
High sales value (\$'000)	5,000	692	5,000	185	692	1,432	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	76.4	73.7	77.3	65.4	75.8	78.1	76.0	100.0
Purchases and materials	77.2	75.2	77.8	65.2	77.8	78.5	76.7	100.0
Closing inventory	3.3	4.3	2.9	2.3	4.8	3.3	2.3	73.1
Opening inventory	2.5	2.7	2.4	2.5	2.8	2.9	1.7	67.7
Wages, salaries, and benefits	10.9	7.3	12.1	5.1	7.9	12.0	12.1	87.7
Wages and benefits - direct	0.1	0.3	0.1	-	0.4	--	0.1	2.3
Wages and benefits - indirect	10.8	7.0	12.0	5.1	7.5	12.0	12.0	86.9
Occupancy expenses	5.8	9.1	4.8	10.8	8.6	5.1	4.3	98.5
Depreciation	1.4	2.1	1.1	3.5	1.7	1.2	0.9	81.5
Repairs and maintenance	0.9	1.1	0.8	1.4	1.0	0.9	0.6	80.8
Fuel and oil	0.1	0.2	0.1	0.2	0.2	--	0.2	9.2
Utilities	1.0	1.3	1.0	1.6	1.2	1.0	0.8	89.2
Rent	2.5	4.4	1.9	4.0	4.5	1.9	1.8	69.2
Financial expenses	1.5	2.1	1.3	2.0	2.2	1.3	1.4	93.8
Interest and bank charges	1.1	1.5	1.0	1.2	1.6	1.0	1.0	73.8
Professional fees	0.4	0.6	0.3	0.8	0.6	0.3	0.4	87.7
General expenses	2.1	2.7	1.9	2.5	2.8	1.9	1.9	98.5
Advertising	0.7	0.7	0.7	0.4	0.8	0.9	0.5	74.6
Delivery expenses	1.1	1.5	1.0	1.6	1.5	0.8	1.3	68.5
Insurance	0.3	0.5	0.2	0.5	0.5	0.3	0.2	81.5
Other expenses	2.8	3.3	2.6	7.1	2.3	2.3	3.2	100.0
Total expenses	99.6	98.2	100.0	92.8	99.6	100.6	99.0	100.0
Net profit/loss	0.4	1.8	--	7.2	0.4	-0.6	1.0	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	76							
Sales	441.0	164.9	1,196.0	57.1	305.7	967.1	2,335.1	
Expenses	427.2	155.8	1,169.3	50.0	294.1	949.8	2,262.2	
Profit	13.8	9.1	26.6	7.1	11.6	17.3	72.9	

## Non-Profitable:

Sales	620.5	174.8	1,445.2	69.6	319.1	1,053.7	2,782.6	
Expenses	649.1	190.0	1,498.6	73.5	349.8	1,109.9	2,826.4	
Loss	-28.6	-15.2	-53.4	-3.9	-30.7	-56.2	-43.8	

1987

## Profitable:

Sales	643.8	235.1	1,844.1	106.7	430.6	1,028.9	2,258.3	
Expenses	618.6	220.4	1,788.1	98.2	406.4	987.3	2,195.0	
Profit	25.2	14.7	56.0	8.5	24.2	41.5	63.3	

## Non-Profitable:

Sales	313.7	164.5	1,183.5	83.1	421.8	923.5	1,937.8	
Expenses	323.3	172.1	1,204.8	90.6	429.6	931.5	1,997.9	
Loss	-9.6	-7.6	-21.4	-7.6	-7.8	-8.0	-60.1	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	56							
Low sales value (\$'000)	25	25	1,232	25	855	1,232	1,903	
High sales value (\$'000)	5,000	1,232	5,000	855	1,232	1,903	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>263.5</b>	<b>226.3</b>	<b>463.7</b>	<b>178.0</b>	<b>305.6</b>	<b>352.3</b>	<b>551.7</b>	<b>100.0</b>
Total current assets	79.6	61.1	179.5	51.9	76.1	218.6	148.6	100.0
Accounts receivable	13.1	4.6	58.9	4.5	4.7	94.6	30.7	50.0
Closing inventory	33.1	31.0	44.5	32.5	28.6	34.0	52.7	94.6
Other current assets	33.3	25.4	76.0	14.9	42.7	90.0	65.1	85.7
Net fixed assets	122.0	109.5	189.8	98.7	127.1	98.1	262.2	96.4
Other assets and adjustments	61.7	55.7	94.3	27.2	102.3	35.5	140.8	82.1
<b>Total liabilities</b>	<b>186.1</b>	<b>166.9</b>	<b>289.3</b>	<b>163.4</b>	<b>172.8</b>	<b>189.9</b>	<b>367.7</b>	<b>100.0</b>
Total current liabilities	110.3	94.3	196.7	96.2	91.1	158.4	227.0	100.0
Current bank loans	15.3	10.7	40.2	14.2	4.9	69.7	16.8	30.4
Other current liabilities	94.9	83.5	156.5	81.9	86.1	88.6	210.1	100.0
Long-term bank loans	10.0	--	64.2	--	--	--	114.9	12.5
Other liabilities and adjustments	65.7	72.6	28.3	67.1	81.7	31.4	25.7	75.0
<b>Total equity</b>	<b>77.3</b>	<b>59.4</b>	<b>174.4</b>	<b>14.5</b>	<b>132.8</b>	<b>162.4</b>	<b>183.9</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	0.7	0.6	0.9	0.5	0.8	1.3	0.6	100.0
Debt to equity	2.4	2.8	1.6	11.2	1.3	1.1	1.9	100.0
Interest coverage	0.5	--	2.2	0.2	--	1.3	2.4	82.1
Debt ratio	0.7	0.7	0.6	0.9	0.5	0.5	0.6	100.0
Sales to equity	12.5	12.7	12.1	37.1	8.3	9.3	14.0	100.0
Sales to closing inventories	29.2	24.4	47.4	16.6	38.9	44.4	49.0	94.6

(percent)

Current debt to equity	142.5	158.7	112.7	659.7	68.6	97.5	123.4	100.0
Operating profit on equity	-5.7	-14.3	9.8	-33.4	-10.8	1.0	16.0	100.0
Net fixed assets to equity	157.7	184.3	108.8	677.1	95.7	60.4	142.5	96.4
Gross margin	11.0	10.7	11.7	11.9	9.7	9.7	12.6	100.0
Return on total assets	2.0	0.3	6.6	1.0	-0.3	2.0	9.0	100.0

(days)

Collection period for accounts receivable	4.9	2.2	10.1	3.0	1.5	22.8	4.3	50.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	511	39,389	2,861.3	49
Less than 20	486	24,514	1,761.4	47
20-99	23	x	x	2
100-499	2	x	x	-
500 and over	-	-	-	-
<b>1987</b>				
Total	462	27,355	2,012.6	
Less than 20	439	16,394	1,192.1	
20-99	21	x	x	
100-499	2	x	x	
500 and over	-	-	-	

## SIC 6015 Fruit and Vegetable Stores

Establishments primarily engaged in retail dealing in fresh fruit and vegetables.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6016 - MEAT MARKETS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	233							
Low sales value (\$'000)	25	25	434	25	190	434	942	
High sales value (\$'000)	5,000	434	5,000	190	434	942	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	74.7	77.5	73.8	78.4	77.2	74.3	73.2	100.0
Purchases and materials	74.9	77.6	74.0	79.9	76.8	74.3	73.7	100.0
Closing inventory	3.5	3.3	3.6	4.8	2.8	2.9	4.4	86.7
Opening inventory	3.3	3.3	3.3	3.3	3.2	2.8	3.9	80.3
Wages, salaries, and benefits	10.8	6.4	12.3	5.2	6.8	11.2	13.5	90.6
Wages and benefits - direct	0.8	0.5	0.9	0.7	0.5	0.5	1.3	7.3
Wages and benefits - indirect	10.0	5.9	11.4	4.5	6.3	10.7	12.2	89.7
Occupancy expenses	6.1	7.0	5.9	9.3	6.2	6.1	5.6	99.1
Depreciation	1.7	1.6	1.7	1.4	1.6	1.9	1.4	87.1
Repairs and maintenance	1.0	0.8	1.0	1.6	0.6	0.7	1.5	84.1
Fuel and oil	--	--	--	0.1	--	--	--	6.9
Utilities	1.3	1.7	1.2	2.1	1.6	1.4	0.9	93.1
Rent	2.2	2.9	2.0	4.2	2.4	2.1	1.8	67.8
Financial expenses	1.9	2.5	1.7	2.2	2.6	1.9	1.5	93.6
Interest and bank charges	1.5	2.0	1.3	1.5	2.2	1.4	1.2	85.0
Professional fees	0.4	0.5	0.4	0.8	0.4	0.5	0.3	87.1
General expenses	1.9	1.9	1.9	2.1	1.8	2.0	1.8	97.4
Advertising	1.1	0.9	1.1	0.9	0.9	1.1	1.1	87.1
Delivery expenses	0.5	0.4	0.5	0.6	0.4	0.6	0.4	63.5
Insurance	0.4	0.6	0.3	0.6	0.6	0.3	0.2	83.3
Other expenses	3.7	4.0	3.6	5.6	3.4	3.7	3.4	99.6
Total expenses	99.2	99.4	99.1	102.9	98.1	99.2	99.0	100.0
Net profit/loss	0.8	0.6	0.9	-2.9	1.9	0.8	1.0	97.9

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	70							
Sales	497.7	193.7	910.3	94.3	323.5	672.0	1,547.7	
Expenses	477.4	183.3	876.5	87.5	308.5	642.7	1,502.1	
Profit	20.3	10.4	33.8	6.8	15.0	29.4	45.6	

## Non-Profitable:

Sales	433.9	177.0	983.9	88.6	265.2	656.5	2,876.2	
Expenses	457.1	188.8	1,031.6	106.4	271.1	696.8	2,966.1	
Loss	-23.2	-11.9	-47.6	-17.9	-5.9	-40.3	-89.9	

1987

## Profitable:

Sales	415.7	186.9	1,036.3	105.3	290.2	638.2	1,750.5	
Expenses	395.9	174.1	997.4	95.7	273.2	609.8	1,692.5	
Profit	19.9	12.9	39.0	9.6	17.0	28.3	58.0	

## Non-Profitable:

Sales	267.6	162.4	816.9	70.6	329.0	679.6	1,167.4	
Expenses	277.3	170.6	834.8	78.0	338.5	701.8	1,174.6	
Loss	-9.7	-8.2	-18.0	-7.4	-9.5	-22.2	-7.2	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	94							
Low sales value (\$'000)	25	25	863	25	597	863	1,366	
High sales value (\$'000)	5,000	863	5,000	597	863	1,366	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>186.2</b>	<b>92.6</b>	<b>419.1</b>	<b>87.4</b>	<b>100.7</b>	<b>267.9</b>	<b>454.2</b>	<b>100.0</b>
Total current assets	64.9	28.0	156.6	23.9	34.3	120.9	164.9	98.9
Accounts receivable	17.0	5.2	46.3	4.2	6.6	39.4	47.9	79.8
Closing inventory	30.2	10.6	79.2	9.0	13.0	56.2	84.5	95.7
Other current assets	17.6	12.2	31.0	10.5	14.7	25.2	32.4	86.2
Net fixed assets	102.8	52.6	228.0	47.5	60.4	97.2	258.4	94.7
Other assets and adjustments	18.4	12.0	34.4	15.9	5.8	49.7	30.8	81.9
<b>Total liabilities</b>	<b>115.1</b>	<b>62.0</b>	<b>247.5</b>	<b>60.4</b>	<b>64.4</b>	<b>114.4</b>	<b>278.5</b>	<b>100.0</b>
Total current liabilities	45.5	24.1	98.7	21.9	27.4	80.5	102.9	100.0
Current bank loans	6.5	0.5	21.4	0.5	0.4	10.1	24.0	28.7
Other current liabilities	39.0	23.6	77.3	21.3	27.0	70.4	78.9	100.0
Long-term bank loans	2.3	3.1	0.1	2.5	4.1	--	0.1	9.6
Other liabilities and adjustments	67.3	34.6	148.7	35.9	32.7	33.8	175.4	86.2
<b>Total equity</b>	<b>71.0</b>	<b>30.6</b>	<b>171.5</b>	<b>26.9</b>	<b>36.3</b>	<b>153.5</b>	<b>175.7</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.4	1.1	1.5	1.0	1.2	1.5	1.6	98.9
Debt to equity	1.6	2.0	1.4	2.2	1.7	0.7	1.5	100.0
Interest coverage	1.7	3.0	1.0	1.8	4.0	3.1	0.8	86.2
Debt ratio	0.6	0.6	0.5	0.6	0.6	0.4	0.6	100.0
Sales to equity	13.9	14.2	13.7	11.0	17.9	6.8	15.2	100.0
Sales to closing inventories	32.7	41.2	29.8	32.9	50.2	18.5	31.6	95.7

(percent)

Current debt to equity	64.0	78.6	57.5	81.3	75.5	52.4	58.5	100.0
Operating profit on equity	9.2	28.3	0.6	10.9	48.3	10.6	-1.3	98.9
Net fixed assets to equity	144.8	171.5	132.9	176.1	166.2	63.3	147.0	94.7
Gross margin	11.8	14.1	10.6	16.4	12.6	13.0	10.4	100.0
Return on total assets	7.9	14.0	4.5	7.2	23.2	9.0	3.9	100.0

(days)

Collection period for accounts receivable	6.2	4.3	7.1	5.2	3.7	13.7	6.5	79.8
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	1,050	61,505	4,401.3	48
Less than 20	1,021	47,053	3,361.3	48
20-99	29	14,452	1,040.0	-
100-499	-	-	-	-
500 and over	-	-	-	-
<b>1987</b>				
Total	1,002	47,603	3,441.0	
Less than 20	973	35,992	2,583.1	
20-99	29	11,611	857.9	
100-499	-	-	-	
500 and over	-	-	-	

## SIC 6016 Meat Markets

Establishments primarily engaged in retail dealing in fresh, frozen, cured or cooked meats and poultry.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6019 - OTHER FOOD (SPECIALTY) STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	385							
Low sales value (\$'000)	25	25	243	25	118	243	582	
High sales value (\$'000)	5,000	243	5,000	118	243	582	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	66.6	61.9	68.7	57.1	64.4	68.6	68.8	99.5
Purchases and materials	67.9	63.6	69.9	59.6	65.7	69.9	69.8	98.4
Closing inventory	7.6	8.2	7.3	8.5	8.1	7.4	7.2	84.7
Opening inventory	6.3	6.5	6.1	6.0	6.7	6.1	6.2	77.9
Wages, salaries, and benefits	12.6	9.7	13.9	11.0	9.1	10.6	15.8	90.1
Wages and benefits - direct	0.3	0.6	0.2	0.7	0.6	0.1	0.2	3.9
Wages and benefits - indirect	12.3	9.2	13.7	10.3	8.5	10.5	15.6	88.6
Occupancy expenses	8.0	11.8	6.3	16.1	9.5	9.4	4.5	100.0
Depreciation	1.8	2.2	1.7	2.8	2.0	2.4	1.2	82.1
Repairs and maintenance	0.8	1.2	0.6	1.7	0.9	0.7	0.5	76.6
Fuel and oil	0.1	0.2	0.1	0.3	0.2	0.1	--	6.0
Utilities	1.4	1.8	1.2	2.0	1.6	1.3	1.1	91.7
Rent	3.9	6.4	2.8	9.3	4.8	4.8	1.7	72.5
Financial expenses	2.3	3.0	1.9	4.4	2.2	1.9	2.0	96.4
Interest and bank charges	1.7	2.3	1.5	3.3	1.8	1.5	1.4	84.2
Professional fees	0.5	0.7	0.5	1.1	0.5	0.4	0.5	86.2
General expenses	2.0	2.4	1.8	2.7	2.3	2.0	1.7	96.4
Advertising	1.0	0.9	1.1	1.2	0.8	1.3	0.9	78.7
Delivery expenses	0.6	1.0	0.4	0.9	1.0	0.4	0.4	56.4
Insurance	0.4	0.5	0.3	0.6	0.5	0.3	0.3	78.4
Other expenses	5.7	9.0	4.2	9.6	8.7	3.9	4.3	100.0
Total expenses	97.2	97.9	96.9	100.8	96.3	96.6	97.2	100.0
Net profit/loss	2.8	2.1	3.1	-0.8	3.7	3.4	2.8	98.7

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	69						
Sales	322.7	129.7	659.1	75.5	183.1	319.6	1,813.0
Expenses	305.7	118.2	632.4	68.0	167.8	305.7	1,742.3
Profit	17.0	11.4	26.8	7.5	15.3	13.9	70.7

## Non-Profitable:

Sales	149.7	91.4	584.7	62.7	151.6	342.3	1,051.0
Expenses	160.7	101.2	605.2	71.2	163.8	350.1	1,096.1
Loss	-11.0	-9.8	-20.5	-8.6	-12.2	-7.7	-45.1

1987

## Profitable:

Sales	237.8	111.9	591.4	67.7	171.5	366.4	1,065.3
Expenses	223.5	101.9	565.0	59.9	158.5	346.1	1,026.1
Profit	14.3	10.0	26.4	7.8	13.0	20.4	39.2

## Non-Profitable:

Sales	196.9	85.2	853.1	62.6	183.4	381.8	1,473.6
Expenses	205.7	91.4	877.3	68.2	191.7	395.0	1,512.3
Loss	-8.8	-6.2	-24.2	-5.6	-8.4	-13.1	-38.7

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	130							
Low sales value (\$'000)	25	25	438	25	152	438	1,159	
High sales value (\$'000)	5,000	438	5,000	152	438	1,159	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>210.1</b>	<b>64.7</b>	<b>820.8</b>	<b>62.3</b>	<b>66.5</b>	<b>692.6</b>	<b>897.0</b>	<b>100.0</b>
Total current assets	92.8	27.5	367.0	16.8	35.7	181.4	477.4	100.0
Accounts receivable	19.5	1.6	94.9	1.5	1.7	26.9	135.3	70.8
Closing inventory	43.7	15.2	163.0	8.3	20.5	50.3	230.1	90.0
Other current assets	29.5	10.6	109.0	6.8	13.5	104.1	111.9	89.2
Net fixed assets	69.1	25.0	254.2	23.9	25.9	67.9	365.0	91.5
Other assets and adjustments	48.1	12.0	199.5	21.5	4.8	443.2	54.5	86.2
<b>Total liabilities</b>	<b>120.2</b>	<b>52.2</b>	<b>405.7</b>	<b>47.2</b>	<b>56.0</b>	<b>254.0</b>	<b>496.0</b>	<b>99.2</b>
Total current liabilities	48.3	17.6	177.5	16.7	18.2	93.5	227.4	99.2
Current bank loans	16.4	3.8	69.4	1.2	5.7	21.7	97.7	40.8
Other current liabilities	31.9	13.8	108.0	15.4	12.5	71.8	129.6	99.2
Long-term bank loans	3.0	3.5	0.9	3.8	3.2	1.3	0.8	8.5
Other liabilities and adjustments	68.8	31.1	227.2	26.6	34.5	159.1	267.7	84.6
<b>Total equity</b>	<b>89.8</b>	<b>12.4</b>	<b>415.0</b>	<b>15.1</b>	<b>10.4</b>	<b>438.5</b>	<b>401.0</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.9	1.5	2.0	1.0	1.9	1.9	2.0	99.2
Debt to equity	1.3	4.1	0.9	3.1	5.3	0.5	1.2	99.2
Interest coverage	2.3	1.8	2.5	1.3	2.0	2.0	2.6	90.0
Debt ratio	0.5	0.8	0.4	0.7	0.8	0.3	0.5	99.2
Sales to equity	5.6	15.3	4.4	6.1	25.5	1.6	6.1	100.0
Sales to closing inventories	11.5	12.5	11.2	11.0	12.9	14.5	10.7	90.0

(percent)

Current debt to equity	53.8	141.4	42.7	110.7	175.1	21.3	56.7	99.2
Operating profit on equity	12.3	22.2	11.0	6.5	39.4	2.2	16.8	96.9
Net fixed assets to equity	76.9	201.2	61.2	158.4	248.1	15.4	91.0	91.5
Gross margin	17.9	22.3	16.0	31.3	20.0	18.9	15.5	100.0
Return on total assets	9.2	9.3	9.2	5.6	11.9	2.7	12.1	100.0

(days)

Collection period for accounts receivable	14.1	3.1	18.9	6.2	2.3	13.4	19.9	70.8
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	2,975	147,741	10,566.3	24
Less than 20	2,926	110,357	7,822.5	24
20-99	46	x	x	-
100-499	3	x	x	-
500 and over	-	-	-	-

## 1987

Total	2,951	119,457	8,712.9	
Less than 20	2,902	88,235	6,391.2	
20-99	46	x	x	
100-499	3	x	x	
500 and over	-	-	-	

## SIC 6019 Other Food (Specialty) Stores

Establishments primarily engaged in retail dealing in a specialized line of food not elsewhere classified such as spices; tea and coffee; fish and seafood; health and dietary products; or dairy products. Establishments primarily engaged in selling ice-cream cones are classified in <9213 - Take-Out Food Services>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6022 - WINE STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	14							
Low sales value (\$'000)	25	25	540	25	220	540	1,454	
High sales value (\$'000)	5,000	540	5,000	220	540	1,454	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	68.8	71.0	68.4	73.4	70.2	68.0	68.7	100.0
Purchases and materials	65.9	57.7	67.4	61.6	56.3	66.5	68.5	100.0
Closing inventory	16.7	24.4	15.3	20.4	25.9	21.4	8.4	78.6
Opening inventory	19.5	37.7	16.2	32.2	39.7	23.0	8.6	85.7
Wages, salaries, and benefits	11.4	11.2	11.4	15.6	9.7	11.0	12.0	100.0
Wages and benefits - direct	0.1	0.9	-	-	1.2	-	-	7.1
Wages and benefits - indirect	11.3	10.3	11.4	15.6	8.4	11.0	12.0	100.0
Occupancy expenses	5.0	8.3	4.4	7.4	8.7	5.5	3.2	92.9
Depreciation	1.9	3.6	1.6	1.7	4.4	2.0	1.1	78.6
Repairs and maintenance	0.5	0.5	0.5	0.1	0.7	0.7	0.3	78.6
Fuel and oil	0.1	0.3	--	-	0.4	--	-	14.3
Utilities	0.7	1.1	0.7	1.7	0.8	0.9	0.4	92.9
Rent	1.7	2.8	1.6	4.0	2.4	1.8	1.2	42.9
Financial expenses	3.2	4.4	2.9	2.6	5.1	4.4	1.3	92.9
Interest and bank charges	2.2	2.5	2.2	1.9	2.7	3.4	0.9	92.9
Professional fees	0.9	1.9	0.7	0.7	2.3	1.0	0.4	85.7
General expenses	2.9	3.5	2.8	2.8	3.7	2.5	3.1	92.9
Advertising	1.7	1.5	1.7	1.6	1.5	1.4	2.0	85.7
Delivery expenses	0.8	1.2	0.8	0.7	1.3	0.7	0.9	57.1
Insurance	0.4	0.8	0.3	0.5	0.9	0.4	0.2	78.6
Other expenses	6.5	9.0	6.0	8.1	9.4	7.1	4.8	100.0
Total expenses	97.7	107.5	95.9	110.0	106.7	98.5	93.0	100.0
Net profit/loss	2.3	-7.5	4.1	-10.0	-6.7	1.5	7.0	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	64							
Sales	1,035.3	204.1	1,416.5	160.9	279.7	1,142.0	1,940.5	
Expenses	991.5	191.0	1,358.7	140.3	279.7	1,124.6	1,805.3	
Profit	43.8	13.1	57.9	20.6	--	17.4	135.2	

## Non-Profitable:

Sales	210.2	210.2	-	48.2	420.2	-	-	
Expenses	242.6	242.6	-	77.1	457.3	-	-	
Loss	-32.4	-32.4	-	-28.8	-37.1	-	-	

1987

## Profitable:

Sales	505.0	114.4	1,057.7	114.4	-	1,057.7	-	
Expenses	463.6	112.0	961.0	112.0	-	961.0	-	
Profit	41.4	2.4	96.7	2.4	-	96.7	-	

## Non-Profitable:

Sales	121.4	121.4	-	121.4	-	-	-	
Expenses	137.1	137.1	-	137.1	-	-	-	
Loss	-15.7	-15.7	-	-15.7	-	-	-	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	10							
Low sales value (\$'000)	25	25	1,194	-	-	-	-	
High sales value (\$'000)	5,000	1,194	5,000	-	-	-	-	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>513.4</b>	<b>588.2</b>	<b>437.4</b>	-	-	-	-	<b>100.0</b>
Total current assets	436.9	500.5	372.2	-	-	-	-	100.0
Accounts receivable	12.1	13.9	10.3	-	-	-	-	100.0
Closing inventory	185.9	108.8	264.1	-	-	-	-	100.0
Other current assets	238.8	377.7	97.7	-	-	-	-	100.0
Net fixed assets	76.5	87.6	65.1	-	-	-	-	100.0
Other assets and adjustments	--	--	--	-	-	-	-	80.0
<b>Total liabilities</b>	<b>244.1</b>	<b>279.7</b>	<b>208.0</b>	-	-	-	-	<b>100.0</b>
Total current liabilities	239.0	273.8	203.6	-	-	-	-	100.0
Current bank loans	203.8	233.5	173.6	-	-	-	-	100.0
Other current liabilities	35.1	40.3	29.9	-	-	-	-	100.0
Long-term bank loans	-	-	-	-	-	-	-	-
Other liabilities and adjustments	5.1	5.9	4.4	-	-	-	-	100.0
<b>Total equity</b>	<b>269.2</b>	<b>308.4</b>	<b>229.3</b>	-	-	-	-	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.8	1.8	1.8	-	-	-	-	100.0
Debt to equity	0.9	0.9	0.9	-	-	-	-	100.0
Interest coverage	2.2	0.8	3.1	-	-	-	-	100.0
Debt ratio	0.4	0.4	0.4	-	-	-	-	100.0
Sales to equity	4.1	1.9	7.1	-	-	-	-	100.0
Sales to closing inventories	5.9	5.3	6.1	-	-	-	-	100.0

(percent)

Current debt to equity	88.7	88.7	88.7	-	-	-	-	100.0
Operating profit on equity	11.7	-0.6	28.8	-	-	-	-	100.0
Net fixed assets to equity	28.4	28.4	28.4	-	-	-	-	100.0
Gross margin	20.5	21.0	20.3	-	-	-	-	100.0
Return on total assets	11.1	3.1	22.0	-	-	-	-	100.0

(days)

Collection period for accounts receivable	4.0	8.6	2.3	-	-	-	-	100.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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1989

Total	27	1,808	82.5	1
Less than 20	27	1,808	82.5	1
20-99	-	-	-	-
100-499	-	-	-	-
500 and over	-	-	-	-

1987

Total	26	1,017	29.6	
Less than 20	26	1,017	29.6	
20-99	-	-	-	
100-499	-	-	-	
500 and over	-	-	-	

## SIC 6022 Wine Stores

Establishments primarily engaged in retail dealing in wine for consumption off the premises.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6023 - BEER STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	15							
Low sales value (\$'000)	25	25	921	25	73	921	2,740	
High sales value (\$'000)	5,000	921	5,000	73	921	2,740	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	65.5	50.6	66.6	39.0	52.8	65.5	68.0	93.3
Purchases and materials	65.1	51.9	66.0	37.8	54.5	64.5	68.0	93.3
Closing inventory	2.6	8.7	2.2	19.0	6.8	2.3	2.1	93.3
Opening inventory	3.0	7.4	2.7	20.2	5.0	3.2	2.1	93.3
Wages, salaries, and benefits	13.8	19.8	13.3	29.3	18.0	12.7	14.1	86.7
Wages and benefits - direct	1.7	-	1.9	-	-	-	4.2	13.3
Wages and benefits - indirect	12.0	19.8	11.5	29.3	18.0	12.7	9.9	80.0
Occupancy expenses	6.5	13.7	6.0	11.9	14.1	5.8	6.2	100.0
Depreciation	2.2	4.2	2.0	7.3	3.6	1.8	2.3	93.3
Repairs and maintenance	0.8	0.2	0.9	0.3	0.2	0.7	1.0	73.3
Fuel and oil	-	-	-	-	-	-	-	-
Utilities	1.2	3.2	1.0	4.3	3.0	1.2	0.8	100.0
Rent	2.3	6.2	2.0	-	7.4	2.1	2.0	73.3
Financial expenses	3.2	6.0	3.0	21.7	3.1	3.5	2.2	100.0
Interest and bank charges	2.6	5.2	2.4	20.9	2.2	3.1	1.6	100.0
Professional fees	0.5	0.9	0.5	0.7	0.9	0.4	0.6	93.3
General expenses	1.1	3.1	1.0	3.1	3.1	1.0	0.9	100.0
Advertising	0.7	1.6	0.7	2.2	1.5	0.7	0.6	86.7
Delivery expenses	0.1	0.6	-	-	0.7	-	0.1	40.0
Insurance	0.3	0.8	0.3	0.9	0.8	0.3	0.2	86.7
Other expenses	8.0	8.1	8.0	18.5	6.2	9.7	5.9	100.0
Total expenses	98.1	101.4	97.8	123.6	97.2	98.3	97.3	100.0
Net profit/loss	1.9	-1.4	2.2	-23.6	2.8	1.7	2.7	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	67							
Sales	1,518.4	130.3	2,486.8	-	130.3	1,959.4	3,469.3	
Expenses	1,461.7	116.2	2,400.5	-	116.2	1,877.2	3,375.3	
Profit	56.6	14.1	86.3	-	14.1	82.2	93.9	

## Non-Profitable:

Sales	351.1	112.7	2,653.4	46.7	286.2	2,653.4	-	
Expenses	391.2	126.6	2,946.2	57.7	307.7	2,946.2	-	
Loss	-40.1	-13.9	-292.8	-11.0	-21.6	-292.8	-	

1987

## Profitable:

Sales	414.2	120.6	1,864.5	51.4	240.4	1,864.5	-	
Expenses	404.1	114.5	1,834.3	50.4	225.7	1,834.3	-	
Profit	10.1	6.0	30.2	1.0	14.8	30.2	-	

## Non-Profitable:

Sales	116.3	116.3	-	-	116.3	-	-	
Expenses	124.6	124.6	-	-	124.6	-	-	
Loss	-8.3	-8.3	-	-	-8.3	-	-	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	5							
Low sales value (\$'000)	25	-	-	-	-	-	-	
High sales value (\$'000)	5,000	-	-	-	-	-	-	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>264.5</b>	-	-	-	-	-	-	<b>100.0</b>
Total current assets	27.2	-	-	-	-	-	-	100.0
Accounts receivable	0.1	-	-	-	-	-	-	60.0
Closing inventory	19.8	-	-	-	-	-	-	100.0
Other current assets	7.2	-	-	-	-	-	-	80.0
Net fixed assets	230.7	-	-	-	-	-	-	100.0
Other assets and adjustments	6.5	-	-	-	-	-	-	100.0
<b>Total liabilities</b>	<b>215.9</b>	-	-	-	-	-	-	<b>100.0</b>
Total current liabilities	51.3	-	-	-	-	-	-	100.0
Current bank loans	8.6	-	-	-	-	-	-	60.0
Other current liabilities	42.6	-	-	-	-	-	-	100.0
Long-term bank loans	19.2	-	-	-	-	-	-	100.0
Other liabilities and adjustments	145.3	-	-	-	-	-	-	100.0
<b>Total equity</b>	<b>48.6</b>	-	-	-	-	-	-	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	0.5	-	-	-	-	-	-	100.0
Debt to equity	4.4	-	-	-	-	-	-	100.0
Interest coverage	1.3	-	-	-	-	-	-	100.0
Debt ratio	0.8	-	-	-	-	-	-	100.0
Sales to equity	11.4	-	-	-	-	-	-	100.0
Sales to closing inventories	28.0	-	-	-	-	-	-	100.0

(percent)

Current debt to equity	105.5	-	-	-	-	-	-	100.0
Operating profit on equity	17.9	-	-	-	-	-	-	100.0
Net fixed assets to equity	474.7	-	-	-	-	-	-	100.0
Gross margin	21.2	-	-	-	-	-	-	100.0
Return on total assets	12.8	-	-	-	-	-	-	100.0

(days)

Collection period for accounts receivable	0.1	-	-	-	-	-	-	60.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	28	1,079	49.0	8
Less than 20	28	1,079	49.0	9
20-99	0	-	-	1
100-499	-	-	-	-
500 and over	-	-	-	-

## 1987

Total	20	936	47.4	
Less than 20	19	x	x	
20-99	1	x	x	
100-499	-	-	-	
500 and over	-	-	-	

## SIC 6023 Beer Stores

Establishments primarily engaged in retail dealing in beer, ale and other brewery products for consumption off the premises.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6031 - PHARMACIES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	1,516							
Low sales value (\$'000)	25	25	1,414	25	840	1,414	2,207	
High sales value (\$'000)	5,000	1,414	5,000	840	1,414	2,207	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	69.3	65.6	71.6	62.9	69.6	69.1	72.7	98.8
Purchases and materials	70.8	66.8	73.2	64.5	70.2	71.0	74.2	98.7
Closing inventory	14.7	15.0	14.6	15.1	14.8	14.9	14.4	89.7
Opening inventory	13.2	13.8	12.9	13.5	14.2	13.0	12.9	86.5
Wages, salaries, and benefits	13.7	14.9	13.0	14.4	15.6	14.2	12.4	95.9
Wages and benefits - direct	0.1	0.2	0.1	0.4	--	0.1	0.1	1.2
Wages and benefits - indirect	13.6	14.6	12.9	14.0	15.6	14.1	12.4	95.6
Occupancy expenses	4.2	4.4	4.1	4.6	4.1	4.4	4.0	96.0
Depreciation	0.7	1.0	0.5	1.1	0.9	0.7	0.4	79.6
Repairs and maintenance	0.3	0.4	0.3	0.4	0.4	0.3	0.3	77.4
Fuel and oil	--	--	--	--	--	--	--	1.1
Utilities	0.6	0.7	0.5	0.8	0.7	0.6	0.5	89.5
Rent	2.6	2.2	2.8	2.2	2.2	2.7	2.8	80.3
Financial expenses	1.5	2.0	1.2	2.2	1.5	1.3	1.2	95.6
Interest and bank charges	0.9	1.1	0.7	1.2	1.0	0.8	0.7	85.2
Professional fees	0.6	0.9	0.5	1.1	0.6	0.5	0.5	90.5
General expenses	1.6	1.7	1.6	1.7	1.6	1.5	1.6	92.7
Advertising	1.0	0.8	1.1	0.7	0.9	1.0	1.2	85.7
Delivery expenses	0.4	0.6	0.3	0.7	0.4	0.3	0.2	68.2
Insurance	0.2	0.3	0.2	0.4	0.2	0.2	0.2	79.1
Other expenses	6.2	5.9	6.4	7.1	4.1	4.9	7.1	99.6
Total expenses	96.5	94.3	97.8	92.8	96.6	95.3	99.0	99.9
Net profit/loss	3.5	5.7	2.2	7.2	3.4	4.7	1.0	99.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	82							
Sales	1,238.8	653.6	2,525.1	518.4	1,126.7	1,726.7	3,326.4	
Expenses	1,174.4	599.9	2,437.1	468.8	1,058.7	1,632.4	3,244.8	
Profit	64.4	53.7	88.0	49.6	67.9	94.3	81.6	

## Non-Profitable:

Sales	1,228.5	686.8	2,783.2	505.5	1,138.7	1,801.3	3,199.8	
Expenses	1,284.7	718.7	2,909.0	527.0	1,196.4	1,844.5	3,360.6	
Loss	-56.1	-31.9	-125.8	-21.5	-57.7	-43.2	-160.8	

1987

## Profitable:

Sales	993.2	634.6	2,106.5	458.9	1,091.8	1,821.0	2,835.0	
Expenses	929.7	583.9	2,003.5	416.5	1,019.6	1,715.6	2,737.9	
Profit	63.5	50.7	103.1	42.5	72.2	105.4	97.1	

## Non-Profitable:

Sales	954.4	550.6	2,365.5	371.4	1,095.4	1,831.5	3,110.2	
Expenses	979.5	571.4	2,406.0	389.0	1,125.8	1,868.2	3,156.1	
Loss	-25.2	-20.8	-40.5	-17.6	-30.4	-36.7	-45.9	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	1,111							
Low sales value (\$'000)	25	25	1,550	25	1,003	1,550	2,380	
High sales value (\$'000)	5,000	1,550	5,000	1,003	1,550	2,380	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>471.5</b>	<b>328.4</b>	<b>764.8</b>	<b>265.5</b>	<b>500.4</b>	<b>619.9</b>	<b>887.0</b>	<b>99.9</b>
Total current assets	367.4	245.0	618.2	193.3	386.4	492.3	724.4	99.6
Accounts receivable	49.6	33.6	82.5	27.3	50.5	64.7	97.4	95.0
Closing inventory	222.4	129.4	413.1	101.9	204.5	294.2	513.4	95.0
Other current assets	95.3	82.0	122.5	64.0	131.2	133.3	113.4	88.9
Net fixed assets	60.9	49.7	83.7	42.2	70.1	77.4	89.1	87.1
Other assets and adjustments	43.2	33.6	62.7	29.9	43.8	50.0	73.4	89.8
<b>Total liabilities</b>	<b>287.1</b>	<b>187.5</b>	<b>491.2</b>	<b>155.3</b>	<b>275.6</b>	<b>374.2</b>	<b>589.8</b>	<b>99.7</b>
Total current liabilities	215.7	135.7	379.5	105.1	219.3	269.2	472.5	99.3
Current bank loans	39.8	25.6	69.0	17.8	46.9	51.9	83.3	52.1
Other current liabilities	175.8	110.1	310.5	87.3	172.3	217.2	389.2	99.3
Long-term bank loans	11.2	6.1	21.5	5.4	8.0	17.6	24.7	16.4
Other liabilities and adjustments	60.2	45.6	90.1	44.6	48.1	87.2	92.5	87.3
<b>Total equity</b>	<b>184.4</b>	<b>140.9</b>	<b>273.6</b>	<b>110.2</b>	<b>224.8</b>	<b>245.6</b>	<b>297.1</b>	<b>99.9</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.7	1.8	1.6	1.8	1.7	1.8	1.5 <sup>a</sup>	99.0
Debt to equity	1.5	1.3	1.7	1.4	1.2	1.5	1.9	99.7
Interest coverage	3.8	4.3	3.3	4.7	3.8	6.2	1.9	90.0
Debt ratio	0.6	0.5	0.6	0.5	0.5	0.6	0.6	99.7
Sales to equity	7.7	5.4	10.1	5.3	5.6	7.8	11.6	99.9
Sales to closing inventories	6.4	5.9	6.6	5.7	6.2	6.5	6.7	95.0

(percent)

Current debt to equity	116.9	96.3	138.7	95.3	97.5	109.6	159.0	99.3
Operating profit on equity	19.0	21.6	16.2	23.8	18.8	27.8	8.1	98.9
Net fixed assets to equity	33.0	35.2	30.6	38.3	31.2	31.5	29.9	87.1
Gross margin	15.1	15.5	14.8	16.4	14.4	15.2	14.7	100.0
Return on total assets	10.0	12.0	8.3	12.5	11.4	13.1	5.4	99.8

(days)

Collection period for accounts receivable	12.7	15.9	10.8	17.0	14.4	12.2	10.2	95.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	4,540	1,168,849	76,776.9	17
Less than 20	3,583	416,166	26,761.9	36
20-99	913	458,154	29,536.3	23
100-499	35	88,485	5,766.7	4
500 and over	9	206,044	14,712.0	-
<b>1987</b>				
Total	4,557	1,004,567	73,920.2	
Less than 20	3,619	337,916	24,103.9	
20-99	890	387,466	27,863.4	
100-499	39	85,713	6,229.4	
500 and over	9	193,472	15,723.5	

## SIC 6031 Pharmacies

Establishments primarily engaged in retail dealing in drugs, pharmaceuticals and patent medicines and drug sundries. Prescribed medicines must be sold but are not necessarily the source of greatest revenue. They may be secondarily engaged in selling other lines such as cosmetics, toiletries, tobacco products, confectionery, stationery, giftware and novelty merchandise. Establishments primarily engaged in retailing these secondary lines are classified elsewhere viz. cosmetics and toiletries in <6032 - Patent Medicine and Toiletry Stores>; tobacco products in <6599 - Other Retail Stores n.e.c.>; confectionery in <6014 - Candy and Nut Stores>; stationery in <6511 - Book and Stationery Stores>; and gifts and novelties in <6582 - Gift, Novelty and Souvenir Stores>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6032 - PATENT MEDICINE AND TOILETRIES STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	121							
Low sales value (\$'000)	25	25	337	25	140	337	1,155	
High sales value (\$'000)	5,000	337	5,000	140	337	1,155	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>55.9</b>	<b>45.4</b>	<b>57.9</b>	<b>47.6</b>	<b>44.6</b>	<b>53.2</b>	<b>60.9</b>	<b>99.2</b>
Purchases and materials	57.6	47.5	59.5	50.0	46.5	54.8	62.6	100.0
Closing inventory	15.2	19.6	14.3	18.5	20.0	14.8	14.1	92.6
Opening inventory	13.5	17.5	12.7	16.0	18.1	13.2	12.4	87.6
<b>Wages, salaries, and benefits</b>	<b>15.2</b>	<b>21.5</b>	<b>14.0</b>	<b>18.1</b>	<b>22.7</b>	<b>16.7</b>	<b>12.2</b>	<b>95.0</b>
Wages and benefits - direct	1.7	0.1	2.0	-	0.1	5.0	0.1	5.0
Wages and benefits - indirect	13.5	21.4	12.0	18.1	22.6	11.7	12.1	94.2
<b>Occupancy expenses</b>	<b>7.1</b>	<b>15.0</b>	<b>5.7</b>	<b>15.0</b>	<b>14.9</b>	<b>5.9</b>	<b>5.5</b>	<b>97.5</b>
Depreciation	1.5	2.7	1.3	2.6	2.7	1.9	1.0	92.6
Repairs and maintenance	0.2	0.6	0.2	0.5	0.6	0.3	0.1	58.7
Fuel and oil	--	--	-	--	--	-	-	2.5
Utilities	0.9	1.4	0.8	2.3	1.1	0.9	0.8	80.2
Rent	4.4	10.2	3.3	9.6	10.5	2.8	3.7	79.3
<b>Financial expenses</b>	<b>2.2</b>	<b>2.9</b>	<b>2.0</b>	<b>2.6</b>	<b>3.0</b>	<b>3.0</b>	<b>1.3</b>	<b>96.7</b>
Interest and bank charges	1.4	1.8	1.3	1.7	1.9	1.9	0.9	85.1
Professional fees	0.8	1.1	0.7	0.9	1.2	1.1	0.5	85.1
<b>General expenses</b>	<b>3.8</b>	<b>2.8</b>	<b>4.0</b>	<b>3.7</b>	<b>2.4</b>	<b>3.6</b>	<b>4.2</b>	<b>90.9</b>
Advertising	3.0	1.8	3.2	1.8	1.8	2.8	3.5	86.0
Delivery expenses	0.5	0.5	0.5	1.2	0.2	0.5	0.5	52.1
Insurance	0.3	0.5	0.2	0.8	0.4	0.3	0.2	67.8
<b>Other expenses</b>	<b>11.6</b>	<b>8.4</b>	<b>12.2</b>	<b>8.9</b>	<b>8.2</b>	<b>10.9</b>	<b>13.0</b>	<b>100.0</b>
<b>Total expenses</b>	<b>95.7</b>	<b>95.9</b>	<b>95.6</b>	<b>95.8</b>	<b>95.9</b>	<b>93.3</b>	<b>97.1</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>4.3</b>	<b>4.1</b>	<b>4.4</b>	<b>4.2</b>	<b>4.1</b>	<b>6.7</b>	<b>2.9</b>	<b>98.3</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	66							
Sales	569.3	162.6	970.2	85.2	207.5	496.9	2,441.5	
Expenses	521.5	146.5	891.2	72.1	189.7	433.3	2,314.9	
Profit	47.8	16.1	79.0	13.1	17.9	63.6	126.6	

## Non-Profitable:

Sales	319.6	107.0	942.6	72.9	186.2	479.0	3,402.9	
Expenses	376.6	121.8	1,123.1	80.0	218.8	612.9	3,831.3	
Loss	-57.0	-14.8	-180.5	-7.1	-32.6	-133.8	-428.4	

1987

## Profitable:

Sales	281.4	113.5	899.0	65.8	188.4	572.2	1,659.9	
Expenses	256.2	96.8	842.3	51.5	168.1	529.9	1,569.7	
Profit	25.2	16.6	56.7	14.3	20.3	42.3	90.2	

## Non-Profitable:

Sales	256.9	93.5	687.2	60.2	198.2	626.2	1,574.2	
Expenses	284.1	118.9	719.4	85.7	223.6	656.2	1,637.1	
Loss	-27.3	-25.4	-32.1	-25.4	-25.4	-30.0	-62.9	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	81							
Low sales value (\$'000)	25	25	657	25	198	657	1,422	
High sales value (\$'000)	5,000	657	5,000	198	657	1,422	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>236.5</b>	<b>129.8</b>	<b>625.3</b>	<b>80.1</b>	<b>151.4</b>	<b>429.9</b>	<b>752.2</b>	<b>100.0</b>
Total current assets	180.1	94.9	490.5	51.1	113.9	343.3	586.1	100.0
Accounts receivable	28.6	15.4	76.8	4.2	20.2	83.6	72.4	76.5
Closing inventory	102.7	52.4	286.0	25.1	64.2	200.4	341.6	96.3
Other current assets	48.7	27.1	127.6	21.7	29.4	59.2	172.1	87.7
Net fixed assets	39.6	24.7	93.8	22.8	25.5	61.4	114.9	97.5
Other assets and adjustments	16.7	10.0	40.9	6.0	11.8	25.1	51.1	81.5
<b>Total liabilities</b>	<b>144.6</b>	<b>89.7</b>	<b>344.4</b>	<b>58.3</b>	<b>103.4</b>	<b>206.2</b>	<b>434.1</b>	<b>100.0</b>
Total current liabilities	102.9	58.1	266.1	34.7	68.3	117.0	362.9	100.0
Current bank loans	16.9	7.3	52.0	2.9	9.2	23.9	70.2	48.1
Other current liabilities	85.9	50.8	214.1	31.7	59.0	93.1	292.7	100.0
Long-term bank loans	10.2	13.0	--	3.3	17.2	--	--	8.6
Other liabilities and adjustments	31.4	18.5	78.2	20.2	17.7	89.2	71.1	85.2
<b>Total equity</b>	<b>91.9</b>	<b>40.0</b>	<b>280.8</b>	<b>21.7</b>	<b>47.9</b>	<b>223.6</b>	<b>318.0</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.7	1.6	1.8	1.4	1.6	2.9	1.6	100.0
Debt to equity	1.5	2.2	1.2	2.6	2.1	0.9	1.3	100.0
Interest coverage	4.9	4.9	4.9	-0.1	5.8	9.6	3.9	86.4
Debt ratio	0.6	0.6	0.5	0.7	0.6	0.4	0.5	100.0
Sales to equity	7.5	8.0	7.2	6.2	8.4	4.6	8.4	100.0
Sales to closing inventories	6.7	6.1	7.1	5.3	6.2	5.1	7.8	96.3

(percent)

Current debt to equity	112.0	145.2	94.7	159.6	142.3	52.3	114.1	100.0
Operating profit on equity	39.2	69.1	23.7	-17.4	86.1	27.7	21.9	98.8
Net fixed assets to equity	43.1	61.7	33.4	105.1	53.2	27.4	36.1	97.5
Gross margin	28.6	31.7	26.8	33.6	31.4	23.6	27.6	100.0
Return on total assets	19.1	26.7	13.4	-0.4	32.9	16.1	12.4	98.8

(days)

Collection period for accounts receivable	15.1	17.4	13.7	11.5	18.2	29.5	9.8	76.5
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	<b>619</b>	<b>130,333</b>	<b>8,081.4</b>	<b>7</b>
Less than 20	580	34,340	2,207.4	-
20-99	35	21,248	1,381.1	10
100-499	2	x	x	3
500 and over	2	x	x	-
<b>1987</b>				
<b>Total</b>	<b>612</b>	<b>102,647</b>	<b>7,005.9</b>	
Less than 20	580	25,371	1,820.0	
20-99	25	13,472	989.2	
100-499	5	x	x	
500 and over	2	x	x	

## SIC 6032 Patent Medicine and Toiletries Stores

Establishments primarily engaged in retail dealing in patent or proprietary medicines, drug sundries, toiletries and cosmetics. Included are stores primarily engaged in making up and selling herbal medicines. Establishments in this industry may carry a number of secondary lines such as tobacco products, confectionery, stationery, giftware and novelty merchandise. Establishments primarily engaged in the secondary lines mentioned above are classified elsewhere, viz. tobacco products in <6599 - Other Retail Stores n.e.c.>; confectionery in <6014 - Candy and Nut Stores>; stationery in <6511 - Book and Stationery Stores>; and gifts and novelties in <6582 - Gift, Novelty and Souvenir Stores>. Establishments primarily engaged in retail dealing in men's, women's, children's and infants' footwear, clothing and accessories of all materials. Included in this major group are establishments primarily engaged in retail dealing in piece goods, yarn and notions. Establishments primarily engaged in retail dealing in purses, belts and wallets are classified in <6594 - Luggage retail dealing in purses, belts and wallets are classified in <6594 - Luggage and Leather Goods Stores>.

Symbols:           -- amount too small to be expressed  
                       - nil or zero

SOURCE:           Small Business and Special Surveys Division, Statistics Canada

## SIC 6111 - SHOE STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	273							
Low sales value (\$'000)	25	25	358	25	183	358	816	
High sales value (\$'000)	5,000	358	5,000	183	358	816	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	59.2	61.0	58.3	61.3	60.9	59.4	57.2	98.9
Purchases and materials	62.0	68.5	58.8	62.9	71.5	57.5	60.0	98.5
Closing inventory	30.4	39.6	25.8	40.4	39.1	25.0	26.6	91.6
Opening inventory	27.6	32.1	25.3	38.8	28.5	26.8	23.8	88.3
Wages, salaries, and benefits	17.0	16.0	17.5	13.4	17.5	17.6	17.4	94.9
Wages and benefits - direct	0.2	0.6	-	-	0.9	-	-	0.7
Wages and benefits - indirect	16.8	15.5	17.5	13.4	16.6	17.6	17.4	94.9
Occupancy expenses	8.2	9.5	7.5	14.0	7.0	7.0	8.1	99.6
Depreciation	1.3	1.6	1.1	1.6	1.6	1.1	1.2	86.8
Repairs and maintenance	0.4	0.6	0.3	1.0	0.4	0.4	0.2	65.9
Fuel and oil	--	--	--	-	--	--	-	1.1
Utilities	0.9	1.2	0.8	1.7	0.9	0.7	0.8	89.4
Rent	5.6	6.1	5.4	9.7	4.2	4.8	5.9	75.1
Financial expenses	3.4	4.5	2.8	5.1	4.2	2.8	2.8	97.8
Interest and bank charges	2.5	3.3	2.1	3.9	3.0	2.1	2.2	86.1
Professional fees	0.8	1.1	0.7	1.2	1.1	0.8	0.6	87.9
General expenses	2.9	3.4	2.6	2.5	3.9	2.8	2.5	96.3
Advertising	1.9	1.8	2.0	1.2	2.1	2.1	2.0	89.7
Delivery expenses	0.5	0.9	0.3	0.6	1.1	0.4	0.3	48.7
Insurance	0.4	0.7	0.3	0.7	0.6	0.4	0.3	83.2
Other expenses	8.1	7.1	8.5	8.9	6.2	6.1	11.0	100.0
Total expenses	98.7	101.5	97.3	105.2	99.5	95.7	98.9	100.0
Net profit/loss	1.3	-1.5	2.7	-5.2	0.5	4.3	1.1	99.3

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	60							
Sales	394.1	161.9	680.0	111.6	253.8	482.1	1,424.8	
Expenses	366.8	146.5	638.2	99.9	231.8	444.7	1,366.4	
Profit	27.2	15.4	41.8	11.7	22.0	37.4	58.3	

## Non-Profitable:

Sales	260.8	151.1	799.9	77.1	251.1	488.5	1,352.4	
Expenses	278.5	164.7	837.5	93.7	260.7	519.8	1,401.3	
Loss	-17.7	-13.6	-37.7	-16.6	-9.6	-31.3	-48.9	

1987

## Profitable:

Sales	282.8	147.6	662.9	95.0	252.4	513.1	1,152.3	
Expenses	262.9	135.0	622.3	83.4	238.0	483.1	1,077.1	
Profit	19.9	12.6	40.6	11.6	14.4	30.0	75.2	

## Non-Profitable:

Sales	253.1	167.1	666.5	95.7	265.2	534.4	1,257.5	
Expenses	264.4	177.6	681.9	105.6	276.5	548.6	1,278.4	
Loss	-11.3	-10.5	-15.4	-9.9	-11.3	-14.2	-20.9	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	173							
Low sales value (\$'000)	25	25	535	25	300	535	1,037	
High sales value (\$'000)	5,000	535	5,000	300	535	1,037	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>279.4</b>	<b>196.2</b>	<b>504.5</b>	<b>167.1</b>	<b>217.9</b>	<b>389.6</b>	<b>737.5</b>	<b>100.0</b>
Total current assets	208.0	148.0	370.6	127.2	163.5	310.7	492.1	100.0
Accounts receivable	4.1	1.8	10.2	1.6	2.0	3.1	24.6	64.2
Closing inventory	150.4	104.8	273.7	113.4	98.4	231.9	358.7	94.8
Other current assets	53.5	41.2	86.5	12.1	63.0	75.6	108.6	83.8
Net fixed assets	48.3	33.9	87.2	25.6	40.1	66.7	128.9	93.6
Other assets and adjustments	22.9	14.2	46.6	14.2	14.2	12.1	116.5	83.8
<b>Total liabilities</b>	<b>187.2</b>	<b>138.5</b>	<b>319.0</b>	<b>150.6</b>	<b>129.4</b>	<b>237.2</b>	<b>484.7</b>	<b>100.0</b>
Total current liabilities	141.1	107.6	232.0	109.1	106.4	168.5	360.6	100.0
Current bank loans	41.6	26.8	81.9	34.8	20.8	40.8	165.3	61.3
Other current liabilities	99.4	80.7	150.0	74.3	85.6	127.7	195.3	100.0
Long-term bank loans	6.1	5.3	8.1	6.5	4.5	4.2	15.9	32.4
Other liabilities and adjustments	39.9	25.5	78.9	35.0	18.4	64.4	108.1	90.8
<b>Total equity</b>	<b>92.2</b>	<b>57.7</b>	<b>185.5</b>	<b>16.4</b>	<b>88.4</b>	<b>152.3</b>	<b>252.8</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.4	1.3	1.5	1.1	1.5	1.8	1.3	100.0
Debt to equity	2.0	2.3	1.7	9.1	1.4	1.5	1.9	100.0
Interest coverage	1.9	2.1	1.6	0.8	3.1	1.9	1.1	89.0
Debt ratio	0.6	0.7	0.6	0.9	0.5	0.6	0.6	100.0
Sales to equity	5.3	5.4	5.3	12.2	4.4	4.7	6.1	100.0
Sales to closing inventories	3.3	2.9	3.6	1.7	4.0	3.0	4.3	94.8

(percent)

Current debt to equity	153.1	186.4	125.0	661.9	120.3	110.6	142.6	100.0
Operating profit on equity	11.6	17.1	6.9	-8.7	20.7	11.3	1.4	99.4
Net fixed assets to equity	52.4	58.8	47.0	155.7	45.3	43.8	50.9	93.6
Gross margin	24.2	22.8	25.4	20.4	23.7	25.8	25.1	100.0
Return on total assets	7.9	9.5	6.4	4.6	12.2	9.0	3.6	99.4

(days)

Collection period for accounts receivable	3.0	2.2	3.7	2.9	1.9	1.6	5.7	64.2
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	<b>1,701</b>	<b>392,129</b>	<b>30,414.3</b>	<b>120</b>
Less than 20	1,597	81,636	6,330.4	110
20-99	78	35,626	2,711.6	3
100-499	18	64,269	4,930.3	7
500 and over	8	210,598	16,442.0	-
<b>1987</b>				
<b>Total</b>	<b>1,821</b>	<b>342,803</b>	<b>28,168.5</b>	
Less than 20	1,707	74,664	6,120.9	
20-99	81	34,183	2,798.8	
100-499	25	69,001	5,629.4	
500 and over	8	164,955	13,619.4	

## SIC 6111 Shoe Stores

Establishments primarily engaged in retail dealing in men's, women's, children's and infants' footwear (except athletic). Establishments primarily engaged in boot and shoe repair are classified in <9791 - Shoe Repair>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6121 - MEN'S CLOTHING STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	416							
Low sales value (\$'000)	25	25	550	25	206	550	1,126	
High sales value (\$'000)	5,000	550	5,000	206	550	1,126	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	59.2	60.0	58.8	54.5	62.2	60.6	57.5	96.2
Purchases and materials	60.7	60.7	60.7	52.1	64.1	63.0	59.1	96.2
Closing inventory	25.4	28.1	23.9	27.6	28.3	23.3	24.4	91.6
Opening inventory	23.9	27.4	22.0	30.0	26.4	20.9	22.7	89.7
Wages, salaries, and benefits	16.9	15.7	17.5	17.9	14.9	16.8	18.1	94.0
Wages and benefits - direct	0.8	1.1	0.6	3.7	0.1	1.0	0.3	5.3
Wages and benefits - indirect	16.1	14.6	16.9	14.2	14.8	15.8	17.8	93.5
Occupancy expenses	8.7	9.3	8.4	11.0	8.7	8.7	8.1	98.6
Depreciation	1.3	1.1	1.4	1.7	0.8	1.3	1.4	91.1
Repairs and maintenance	0.6	1.0	0.4	0.8	1.1	0.4	0.4	70.0
Fuel and oil	--	--	-	0.1	--	-	-	1.2
Utilities	1.0	1.3	0.8	1.8	1.2	0.8	0.8	90.9
Rent	5.8	5.9	5.8	6.6	5.6	6.1	5.6	75.5
Financial expenses	2.4	3.1	2.0	3.9	2.8	2.1	2.0	97.4
Interest and bank charges	1.7	2.3	1.4	2.8	2.1	1.5	1.3	84.1
Professional fees	0.7	0.8	0.6	1.2	0.7	0.6	0.7	89.4
General expenses	3.2	3.2	3.2	3.9	2.9	3.2	3.2	97.6
Advertising	2.3	2.0	2.4	2.4	1.9	2.3	2.4	91.1
Delivery expenses	0.4	0.4	0.4	0.6	0.4	0.5	0.3	52.2
Insurance	0.5	0.7	0.4	0.8	0.6	0.4	0.4	80.8
Other expenses	7.0	6.9	7.0	8.8	6.2	6.2	7.5	100.0
Total expenses	97.4	98.3	96.9	100.0	97.6	97.6	96.3	100.0
Net profit/loss	2.6	1.7	3.1	-	2.4	2.4	3.7	98.8

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	71							
Sales	524.5	219.1	1,333.3	95.0	380.7	801.7	2,115.5	
Expenses	493.3	201.5	1,266.1	80.9	358.5	759.5	2,011.4	
Profit	31.2	17.6	67.2	14.1	22.1	42.1	104.1	

## Non-Profitable:

Sales	314.8	190.1	960.5	106.0	318.4	753.2	1,702.9	
Expenses	331.6	204.0	992.1	122.5	328.4	778.4	1,757.5	
Loss	-16.8	-13.9	-31.6	-16.5	-10.0	-25.2	-54.6	

1987

## Profitable:

Sales	451.0	206.7	1,186.0	106.0	344.1	747.9	2,050.8	
Expenses	421.7	188.9	1,121.8	90.5	323.2	701.9	1,950.5	
Profit	29.4	17.8	64.2	15.5	20.9	46.0	100.2	

## Non-Profitable:

Sales	281.2	183.5	853.9	102.7	327.8	739.2	1,511.2	
Expenses	299.5	199.4	886.4	117.7	345.1	766.3	1,575.0	
Loss	-18.3	-15.9	-32.5	-15.1	-17.3	-27.1	-63.7	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	321							
Low sales value (\$'000)	25	25	785	25	381	785	1,310	
High sales value (\$'000)	5,000	785	5,000	381	785	1,310	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>325.7</b>	<b>195.5</b>	<b>749.9</b>	<b>156.5</b>	<b>267.7</b>	<b>480.8</b>	<b>1,097.6</b>	<b>100.0</b>
Total current assets	261.4	162.7	582.9	133.4	216.9	338.2	899.3	100.0
Accounts receivable	26.9	8.4	87.1	5.8	13.4	37.3	151.4	84.4
Closing inventory	155.1	93.4	356.0	64.1	147.7	212.4	541.7	94.7
Other current assets	79.3	60.8	139.7	63.5	55.8	88.4	206.1	90.3
Net fixed assets	40.4	19.9	107.2	12.4	33.8	99.8	116.8	96.6
Other assets and adjustments	23.8	12.8	59.6	10.7	16.9	42.7	81.4	86.0
<b>Total liabilities</b>	<b>177.4</b>	<b>107.8</b>	<b>404.2</b>	<b>73.5</b>	<b>171.3</b>	<b>275.1</b>	<b>571.1</b>	<b>100.0</b>
Total current liabilities	123.5	71.6	292.8	38.3	133.2	192.3	422.8	100.0
Current bank loans	32.1	19.0	75.0	11.3	33.2	64.8	88.2	54.2
Other current liabilities	91.3	52.5	217.7	26.9	99.9	127.4	334.5	99.7
Long-term bank loans	5.8	3.0	14.8	1.5	5.9	15.6	13.7	18.4
Other liabilities and adjustments	48.0	33.1	96.5	33.6	32.1	67.1	134.5	87.5
<b>Total equity</b>	<b>148.3</b>	<b>87.7</b>	<b>345.6</b>	<b>83.0</b>	<b>96.3</b>	<b>205.7</b>	<b>526.5</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	2.1	2.2	1.9	3.4	1.6	1.7	2.1	100.0
Debt to equity	1.1	1.2	1.1	0.8	1.7	1.3	1.0	100.0
Interest coverage	2.1	1.0	3.4	-0.4	2.3	2.9	3.7	85.0
Debt ratio	0.5	0.5	0.5	0.4	0.6	0.5	0.5	100.0
Sales to equity	4.1	3.8	4.3	2.6	5.6	4.6	4.1	100.0
Sales to closing inventories	3.9	3.5	4.2	3.4	3.6	4.5	4.0	94.7

(percent)

Current debt to equity	83.3	81.6	84.7	46.1	138.2	93.4	80.3	100.0
Operating profit on equity	7.7	0.2	13.9	-9.0	15.0	12.3	14.7	98.8
Net fixed assets to equity	27.2	22.7	31.0	14.9	35.1	48.5	22.1	96.6
Gross margin	22.8	21.5	23.8	21.4	21.5	23.0	24.3	100.0
Return on total assets	6.6	3.7	9.0	-1.4	9.3	7.9	9.6	100.0

(days)

Collection period for accounts receivable	16.1	9.2	21.1	9.5	8.9	14.1	25.1	84.4
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	<b>2,369</b>	<b>430,106</b>	<b>29,601.5</b>	<b>111</b>
Less than 20	2,255	136,027	9,265.5	106
20-99	95	60,334	4,184.8	5
100-499	14	x	x	-
500 and over	5	x	x	-
<b>1987</b>				
<b>Total</b>	<b>2,480</b>	<b>380,601</b>	<b>26,473.3</b>	
Less than 20	2,361	123,464	8,578.2	
20-99	100	52,480	3,732.5	
100-499	14	x	x	
500 and over	5	x	x	

## SIC 6121 Men's Clothing Stores

Establishments primarily engaged in retail dealing in men's and boys' clothing (except athletic) and accessories. Establishments primarily engaged in custom tailoring are included here. Establishments primarily engaged in retailing athletic clothing are classified in <6541 - Sporting Goods Stores>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6131 - WOMEN'S CLOTHING STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	838							
Low sales value (\$'000)	25	25	290	25	134	290	682	
High sales value (\$'000)	5,000	290	5,000	134	290	682	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	60.2	61.2	59.8	58.1	62.8	61.3	58.6	98.7
Purchases and materials	62.9	65.0	62.0	65.7	64.6	63.9	60.5	98.7
Closing inventory	21.1	25.0	19.4	31.7	21.5	23.0	16.6	90.2
Opening inventory	18.4	21.2	17.2	24.1	19.7	20.4	14.8	84.5
Wages, salaries, and benefits	15.6	13.9	16.4	13.4	14.1	14.7	17.6	93.7
Wages and benefits - direct	0.4	0.8	0.3	0.4	1.1	0.3	0.2	3.3
Wages and benefits - indirect	15.2	13.1	16.1	13.1	13.1	14.4	17.4	92.7
Occupancy expenses	9.9	10.2	9.8	12.8	8.7	9.3	10.2	99.0
Depreciation	1.6	1.5	1.6	1.8	1.3	1.6	1.6	87.7
Repairs and maintenance	0.5	0.5	0.5	0.8	0.4	0.6	0.5	65.5
Fuel and oil	--	--	--	--	--	--	--	1.9
Utilities	1.1	1.5	1.0	1.9	1.2	1.2	0.8	90.0
Rent	6.7	6.6	6.7	8.3	5.8	5.9	7.3	78.8
Financial expenses	2.6	3.3	2.3	4.0	2.9	2.9	1.9	97.3
Interest and bank charges	2.0	2.5	1.8	3.0	2.2	2.3	1.4	83.9
Professional fees	0.6	0.8	0.6	1.0	0.7	0.6	0.5	88.7
General expenses	3.2	4.1	2.9	5.9	3.1	3.1	2.7	98.1
Advertising	2.1	2.5	1.9	2.7	2.3	1.8	1.9	92.0
Delivery expenses	0.6	0.6	0.5	1.1	0.4	0.8	0.3	46.2
Insurance	0.6	1.0	0.5	2.1	0.4	0.5	0.4	77.2
Other expenses	7.1	7.4	7.0	10.7	5.7	7.2	6.8	99.8
Total expenses	98.7	100.1	98.1	104.9	97.5	98.5	97.8	100.0
Net profit/loss	1.3	-0.1	1.9	-4.9	2.5	1.5	2.2	99.2

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	63							
Sales	312.8	131.8	701.3	77.1	196.8	456.1	1,223.6	
Expenses	295.0	121.2	668.0	68.1	184.3	440.5	1,152.8	
Profit	17.8	10.6	33.3	9.0	12.5	15.6	70.8	

## Non-Profitable:

Sales	253.1	108.2	760.4	66.2	187.0	451.7	1,420.1	
Expenses	273.4	124.2	795.3	85.4	197.2	467.0	1,496.9	
Loss	-20.2	-16.0	-34.9	-19.2	-10.2	-15.3	-76.8	

1987

## Profitable:

Sales	290.5	130.2	658.6	72.8	196.8	424.1	1,243.7	
Expenses	272.7	119.1	625.3	64.8	182.1	401.6	1,183.3	
Profit	17.8	11.1	33.3	8.0	14.6	22.5	60.4	

## Non-Profitable:

Sales	234.4	97.6	794.7	58.6	193.5	433.2	1,339.1	
Expenses	251.1	108.0	836.8	68.1	206.4	461.6	1,401.8	
Loss	-16.7	-10.5	-42.1	-9.5	-13.0	-28.4	-62.7	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	521							
Low sales value (\$'000)	25	25	470	25	245	470	981	
High sales value (\$'000)	5,000	470	5,000	245	470	981	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>206.1</b>	<b>110.3</b>	<b>402.9</b>	<b>82.6</b>	<b>155.5</b>	<b>275.1</b>	<b>753.0</b>	<b>99.8</b>
Total current assets	148.1	88.0	271.3	69.9	117.4	185.9	505.5	99.6
Accounts receivable	13.0	8.3	22.7	8.5	7.9	13.3	48.7	74.5
Closing inventory	93.0	54.4	172.2	39.5	78.8	126.6	297.4	94.8
Other current assets	41.9	25.2	76.3	21.9	30.6	46.0	159.2	88.9
Net fixed assets	45.4	14.9	108.1	9.1	24.3	81.9	179.9	98.3
Other assets and adjustments	12.6	7.4	23.3	3.5	13.7	7.2	67.5	82.0
<b>Total liabilities</b>	<b>143.0</b>	<b>87.9</b>	<b>256.3</b>	<b>68.2</b>	<b>119.8</b>	<b>175.1</b>	<b>479.0</b>	<b>100.0</b>
Total current liabilities	91.5	59.1	157.9	48.0	77.1	105.7	301.0	99.8
Current bank loans	17.5	12.4	28.2	8.5	18.6	22.1	44.6	44.0
Other current liabilities	73.9	46.7	129.7	39.5	58.4	83.6	256.3	99.8
Long-term bank loans	9.5	2.5	23.8	2.9	1.9	22.7	26.7	21.3
Other liabilities and adjustments	42.0	26.2	74.5	17.2	40.7	46.5	151.1	89.3
<b>Total equity</b>	<b>63.1</b>	<b>22.4</b>	<b>146.5</b>	<b>14.3</b>	<b>35.6</b>	<b>100.0</b>	<b>274.0</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.6	1.4	1.7	1.4	1.5	1.7	1.6	99.4
Debt to equity	2.2	3.9	1.7	4.7	3.3	1.7	1.7	100.0
Interest coverage	1.5	0.5	2.1	-0.3	1.6	2.5	1.6	85.6
Debt ratio	0.6	0.7	0.6	0.8	0.7	0.6	0.6	99.8
Sales to equity	7.1	9.4	6.4	9.7	9.2	6.4	6.4	100.0
Sales to closing inventories	4.8	3.9	5.4	3.5	4.2	5.1	5.9	94.8

(percent)

Current debt to equity	145.0	263.1	107.8	335.1	216.1	105.7	109.8	99.8
Operating profit on equity	8.0	-8.9	13.3	-36.7	9.1	20.4	6.2	98.7
Net fixed assets to equity	72.0	66.3	73.7	63.5	68.2	81.9	65.6	98.3
Gross margin	23.5	23.4	23.6	23.9	23.1	24.5	22.7	100.0
Return on total assets	6.5	2.0	9.0	-1.5	5.2	12.3	5.7	99.4

(days)

Collection period for accounts receivable	10.5	14.2	8.8	22.2	8.7	7.4	10.1	74.5
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	<b>5,710</b>	<b>686,361</b>	<b>60,188.7</b>	<b>193</b>
Less than 20	5,414	216,289	18,742.8	181
20-99	248	125,497	10,693.6	7
100-499	34	89,262	7,887.0	5
500 and over	14	255,313	22,865.3	-
<b>1987</b>				
<b>Total</b>	<b>5,903</b>	<b>619,015</b>	<b>55,012.6</b>	
Less than 20	5,595	193,470	17,070.2	
20-99	255	113,579	9,807.0	
100-499	39	80,559	7,203.6	
500 and over	14	231,407	20,931.8	

## SIC 6131 Women's Clothing Stores

Establishments primarily engaged in retail dealing in women's clothing (except athletic) and accessories. Establishments primarily engaged in dressmaking (including dressmakers who work at home or in the homes of their customers) are classified in <9799 - Other Personal and Household Services n.e.c.> and those primarily engaged in retailing athletic clothing are classified in <6541 - Sporting Goods Stores>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6141 - CHILDREN'S CLOTHING STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	• 201							
Low sales value (\$'000)	25	25	264	25	113	264	686	
High sales value (\$'000)	5,000	264	5,000	113	264	686	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>63.6</b>	<b>63.3</b>	<b>63.7</b>	<b>59.1</b>	<b>65.6</b>	<b>67.5</b>	<b>60.9</b>	<b>98.5</b>
Purchases and materials	66.1	70.1	64.0	65.1	72.7	66.9	61.9	98.5
Closing inventory	23.3	25.1	22.4	21.2	27.2	19.5	24.4	88.1
Opening inventory	20.8	18.4	22.0	15.1	20.1	20.1	23.4	83.6
<b>Wages, salaries, and benefits</b>	<b>13.7</b>	<b>13.6</b>	<b>13.8</b>	<b>14.0</b>	<b>13.4</b>	<b>13.7</b>	<b>13.8</b>	<b>93.0</b>
Wages and benefits - direct	0.5	-	0.7	-	-	0.3	1.0	4.0
Wages and benefits - indirect	13.3	13.6	13.1	14.0	13.4	13.5	12.8	92.5
<b>Occupancy expenses</b>	<b>9.6</b>	<b>14.1</b>	<b>7.4</b>	<b>12.7</b>	<b>14.8</b>	<b>8.5</b>	<b>6.5</b>	<b>98.0</b>
Depreciation	1.4	2.1	1.0	1.4	2.4	0.9	1.1	81.6
Repairs and maintenance	0.4	0.6	0.3	1.0	0.4	0.3	0.3	68.7
Fuel and oil	0.1	0.2	--	0.5	-	0.1	--	2.5
Utilities	1.0	1.2	0.9	1.5	1.0	0.9	0.8	91.5
Rent	6.8	10.0	5.2	8.2	11.0	6.3	4.3	78.1
<b>Financial expenses</b>	<b>2.6</b>	<b>3.4</b>	<b>2.2</b>	<b>4.1</b>	<b>3.1</b>	<b>2.9</b>	<b>1.7</b>	<b>96.5</b>
Interest and bank charges	1.9	2.4	1.7	2.9	2.1	2.4	1.1	83.6
Professional fees	0.7	1.0	0.5	1.2	0.9	0.5	0.5	88.6
<b>General expenses</b>	<b>3.1</b>	<b>3.2</b>	<b>3.1</b>	<b>3.4</b>	<b>3.1</b>	<b>2.9</b>	<b>3.2</b>	<b>98.0</b>
Advertising	2.1	2.3	2.0	2.6	2.1	1.9	2.2	93.0
Delivery expenses	0.4	0.3	0.5	0.3	0.4	0.4	0.5	45.3
Insurance	0.6	0.6	0.5	0.5	0.6	0.5	0.5	80.6
<b>Other expenses</b>	<b>8.6</b>	<b>8.7</b>	<b>8.6</b>	<b>9.9</b>	<b>8.0</b>	<b>7.0</b>	<b>9.8</b>	<b>100.0</b>
<b>Total expenses</b>	<b>101.3</b>	<b>106.3</b>	<b>98.7</b>	<b>103.1</b>	<b>108.0</b>	<b>102.6</b>	<b>95.9</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>-1.3</b>	<b>-6.3</b>	<b>1.3</b>	<b>-3.1</b>	<b>-8.0</b>	<b>-2.6</b>	<b>4.1</b>	<b>99.5</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	57							
Sales	284.3	101.6	714.6	63.3	162.7	472.8	1,295.8	
Expenses	261.1	91.3	661.1	53.2	152.2	450.0	1,168.4	
Profit	23.2	10.3	53.5	10.2	10.5	22.8	127.4	

## Non-Profitable:

Sales	203.8	108.2	741.1	65.6	159.0	347.6	1,808.2	
Expenses	231.4	127.8	813.3	78.2	187.0	418.6	1,883.7	
Loss	-27.6	-19.6	-72.2	-12.6	-28.0	-71.0	-75.4	

1987

## Profitable:

Sales	365.6	105.0	798.4	58.5	174.5	418.8	1,414.2	
Expenses	338.9	92.9	747.7	47.6	160.5	395.9	1,318.3	
Profit	26.6	12.1	50.7	10.9	14.0	22.9	95.8	

## Non-Profitable:

Sales	206.3	94.0	624.5	61.7	171.1	416.8	1,151.9	
Expenses	221.8	106.9	649.8	73.1	187.4	434.8	1,196.0	
Loss	-15.5	-12.8	-25.4	-11.4	-16.3	-18.0	-44.1	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	83							
Low sales value (\$'000)	25	25	447	25	207	447	1,051	
High sales value (\$'000)	5,000	447	5,000	207	447	1,051	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>345.4</b>	<b>105.8</b>	<b>605.3</b>	<b>78.4</b>	<b>182.1</b>	<b>203.9</b>	<b>1,067.9</b>	<b>100.0</b>
Total current assets	242.7	73.3	426.4	45.1	151.9	152.1	742.6	100.0
Accounts receivable	37.3	3.0	74.4	3.7	1.2	1.8	158.1	67.5
Closing inventory	152.1	43.7	269.7	23.7	99.4	97.5	468.2	95.2
Other current assets	53.2	26.5	82.2	17.6	51.2	52.7	116.2	83.1
Net fixed assets	34.4	20.6	49.4	23.1	13.7	20.4	82.8	90.4
Other assets and adjustments	68.2	11.8	129.4	10.2	16.3	31.3	242.4	89.2
<b>Total liabilities</b>	<b>237.6</b>	<b>71.2</b>	<b>418.2</b>	<b>74.8</b>	<b>61.2</b>	<b>97.3</b>	<b>788.0</b>	<b>98.8</b>
Total current liabilities	144.2	34.8	263.0	35.9	31.6	88.4	464.3	98.8
Current bank loans	14.7	6.1	24.0	5.7	7.1	0.5	51.2	42.2
Other current liabilities	129.5	28.6	238.9	30.2	24.4	87.9	413.0	98.8
Long-term bank loans	9.4	2.8	16.5	3.8	--	--	35.5	10.8
Other liabilities and adjustments	83.9	33.5	138.6	34.9	29.6	8.9	288.1	85.5
<b>Total equity</b>	<b>107.7</b>	<b>34.6</b>	<b>187.1</b>	<b>3.6</b>	<b>120.8</b>	<b>106.5</b>	<b>279.8</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.6	2.1	1.6	1.2	4.8	1.7	1.5	98.8
Debt to equity	2.2	2.0	2.2	20.6	0.5	0.9	2.8	98.8
Interest coverage	5.9	0.4	7.4	-3.2	2.5	9.4	6.9	80.7
Debt ratio	0.6	0.6	0.6	0.9	0.3	0.4	0.7	98.8
Sales to equity	6.6	5.4	6.9	35.2	2.9	6.2	7.2	100.0
Sales to closing inventories	4.7	4.3	4.8	5.3	3.5	6.7	4.3	95.2

(percent)

Current debt to equity	133.8	100.5	140.5	990.1	26.1	82.9	165.8	98.8
Operating profit on equity	34.6	-4.8	42.5	-176.1	9.4	39.2	44.0	98.8
Net fixed assets to equity	31.9	59.6	26.4	637.0	11.3	19.1	29.6	90.4
Gross margin	25.9	22.8	26.4	23.0	22.5	21.4	28.4	100.0
Return on total assets	12.9	1.3	15.1	-6.2	10.3	22.9	13.4	98.8

(days)

Collection period for accounts receivable	18.9	5.9	20.9	10.5	1.2	1.0	28.4	67.5
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	2,507	374,321	32,888.1	410
Less than 20	2,336	108,949	9,329.5	399
20-99	138	53,768	4,701.0	10
100-499	26	61,545	5,275.4	1
500 and over	7	150,059	13,582.2	-
<b>1987</b>				
Total	2,917	352,677	31,968.1	
Less than 20	2,735	100,638	8,981.1	
20-99	148	58,323	5,201.7	
100-499	27	58,981	5,292.2	
500 and over	7	134,735	12,493.1	

## SIC 6141 Children's Clothing Stores

Establishments primarily engaged in retail dealing in children's and infants' clothing, furnishings and accessories.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6142 - FUR STORE

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	77							
Low sales value (\$'000)	25	25	446	25	211	446	1,149	
High sales value (\$'000)	5,000	446	5,000	211	446	1,149	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	55.4	51.1	57.5	42.0	57.3	54.5	59.6	100.0
Purchases and materials	51.5	46.2	54.1	42.2	48.9	46.5	59.6	98.7
Closing inventory	32.7	18.2	39.9	17.4	18.8	55.8	28.4	92.2
Opening inventory	36.6	23.1	43.3	17.2	27.1	63.9	28.4	85.7
Wages, salaries, and benefits	14.9	13.9	15.4	17.4	11.6	14.7	15.9	90.9
Wages and benefits - direct	2.0	1.4	2.3	0.5	2.1	2.8	1.9	20.8
Wages and benefits - indirect	12.9	12.5	13.1	16.9	9.5	11.9	14.0	88.3
Occupancy expenses	6.7	9.2	5.5	14.5	5.6	7.1	4.3	98.7
Depreciation	1.4	0.7	1.7	1.2	0.4	2.8	0.9	88.3
Repairs and maintenance	0.6	0.8	0.4	0.8	0.8	0.5	0.4	83.1
Fuel and oil	--	--	--	--	--	--	--	2.6
Utilities	1.5	2.9	0.8	4.0	2.1	1.0	0.7	89.6
Rent	3.2	4.8	2.5	8.5	2.3	2.8	2.2	68.8
Financial expenses	3.4	3.9	3.1	5.2	3.1	4.7	1.9	96.1
Interest and bank charges	2.5	2.9	2.3	3.9	2.2	4.1	1.1	84.4
Professional fees	0.8	1.1	0.7	1.3	0.9	0.6	0.8	90.9
General expenses	9.0	9.6	8.7	10.5	9.0	7.2	9.7	94.8
Advertising	4.4	2.6	5.4	2.7	2.5	3.6	6.6	88.3
Delivery expenses	1.2	2.8	0.4	3.9	2.1	0.6	0.3	66.2
Insurance	3.3	4.2	2.9	3.9	4.4	3.1	2.8	79.2
Other expenses	8.2	8.8	7.9	5.1	11.3	9.0	7.1	100.0
Total expenses	97.5	96.6	97.9	94.7	97.9	97.3	98.4	100.0
Net profit/loss	2.5	3.4	2.1	5.3	2.1	2.7	1.6	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	71							
Sales	415.3	174.7	973.4	134.7	279.1	656.5	1,600.3	
Expenses	389.1	156.6	928.4	121.6	248.0	620.7	1,537.2	
Profit	26.2	18.1	45.0	13.1	31.1	35.9	63.1	

## Non-Profitable:

Sales	478.3	245.1	1,237.8	132.5	321.7	668.1	2,444.1	
Expenses	494.3	256.4	1,269.3	142.5	333.9	689.7	2,496.3	
Loss	-16.0	-11.3	-31.4	-10.0	-12.2	-21.6	-52.2	

1987

## Profitable:

Sales	352.1	137.0	1,132.7	78.5	334.5	760.3	1,806.3	
Expenses	322.7	115.7	1,074.1	61.3	299.4	719.0	1,716.5	
Profit	29.4	21.3	58.6	17.2	35.1	41.3	89.8	

## Non-Profitable:

Sales	346.1	101.5	1,163.6	101.5	-	773.3	1,459.9	
Expenses	354.3	107.4	1,179.3	107.4	-	796.2	1,470.1	
Loss	-8.1	-5.9	-15.7	-5.9	-	-22.9	-10.2	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	60							
Low sales value (\$'000)	25	25	731	25	297	731	1,277	
High sales value (\$'000)	5,000	731	5,000	297	731	1,277	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>389.9</b>	<b>240.2</b>	<b>1,052.6</b>	<b>141.3</b>	<b>351.4</b>	<b>737.2</b>	<b>1,206.2</b>	<b>100.0</b>
Total current assets	327.7	195.3	913.6	122.2	277.7	582.4	1,074.9	100.0
Accounts receivable	83.3	43.9	257.7	37.5	51.1	145.9	312.2	100.0
Closing inventory	186.3	117.7	490.0	45.6	198.9	384.8	541.3	95.0
Other current assets	57.9	33.6	165.7	38.9	27.6	51.6	221.4	76.7
Net fixed assets	54.9	43.0	108.0	18.4	70.6	116.7	103.8	98.3
Other assets and adjustments	7.1	1.8	30.9	0.6	3.0	38.1	27.3	76.7
<b>Total liabilities</b>	<b>283.6</b>	<b>165.8</b>	<b>805.3</b>	<b>99.4</b>	<b>240.4</b>	<b>516.3</b>	<b>946.1</b>	<b>100.0</b>
Total current liabilities	193.6	116.6	534.7	64.5	175.2	323.9	637.4	100.0
Current bank loans	58.3	42.8	126.8	25.2	62.7	110.9	134.6	83.3
Other current liabilities	135.3	73.7	407.8	39.2	112.5	213.0	502.8	100.0
Long-term bank loans	14.2	11.4	26.6	17.8	4.2	28.3	25.8	35.0
Other liabilities and adjustments	75.7	37.7	243.8	17.0	60.9	163.9	282.8	83.3
<b>Total equity</b>	<b>106.2</b>	<b>74.3</b>	<b>247.2</b>	<b>41.8</b>	<b>110.9</b>	<b>220.9</b>	<b>260.1</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.6	1.6	1.7	1.8	1.5	1.7	1.6	100.0
Debt to equity	2.6	2.2	3.2	2.3	2.1	2.3	3.6	100.0
Interest coverage	1.4	1.2	1.8	0.7	1.5	1.3	2.0	88.3
Debt ratio	0.7	0.6	0.7	0.7	0.6	0.7	0.7	100.0
Sales to equity	5.2	4.2	6.5	4.5	4.1	4.6	7.3	100.0
Sales to closing inventories	2.9	2.6	3.3	4.1	2.3	2.6	3.5	95.0

(percent)

Current debt to equity	182.3	156.8	216.2	154.2	157.9	146.6	245.0	100.0
Operating profit on equity	5.3	3.8	7.4	-4.9	7.5	3.7	9.0	100.0
Net fixed assets to equity	51.7	57.8	43.7	44.0	63.6	52.8	39.9	98.3
Gross margin	26.7	29.6	24.1	38.9	25.4	24.2	24.1	100.0
Return on total assets	4.7	5.6	3.8	3.9	6.3	4.0	3.7	100.0

(days)

Collection period for accounts receivable	54.4	50.7	57.7	72.7	40.5	51.5	59.3	100.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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1989

Total	207	19,452	1,727.6	25
Less than 20	185	9,052	791.2	26
20-99	18	x	x	-
100-499	4	x	x	1
500 and over	-	-	-	-

1987

Total	232	22,303	2,024.1	
Less than 20	211	10,110	903.9	
20-99	18	x	x	
100-499	3	x	x	
500 and over	-	-	-	

## SIC 6142 Fur Store

Establishments primarily engaged in retail dealing in ready-to-wear or custom-made fur apparel, including coats and other apparel of sheepskin, leather or suede.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6149 - OTHER CLOTHING STORES, N.E.C.

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	360							
Low sales value (\$'000)	25	25	339	25	134	339	860	
High sales value (\$'000)	5,000	339	5,000	134	339	860	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	64.8	65.1	64.7	66.1	64.6	63.5	65.4	99.4
Purchases and materials	70.0	71.7	69.2	73.2	71.1	71.9	67.8	99.2
Closing inventory	22.8	26.3	21.4	28.4	25.3	24.3	19.8	90.8
Opening inventory	17.7	19.6	16.9	21.4	18.8	15.9	17.5	81.9
Wages, salaries, and benefits	12.8	9.0	14.3	5.1	10.8	13.1	15.0	90.8
Wages and benefits - direct	0.2	0.4	0.2	-	0.6	-	0.2	2.2
Wages and benefits - indirect	12.6	8.6	14.2	5.0	10.2	13.1	14.7	90.8
Occupancy expenses	8.3	11.1	7.2	12.9	10.3	7.7	7.0	97.8
Depreciation	1.2	1.3	1.2	1.1	1.4	1.6	1.0	87.5
Repairs and maintenance	0.5	0.5	0.6	0.5	0.5	0.6	0.5	70.8
Fuel and oil	-	0.1	-	-	0.1	-	-	3.1
Utilities	1.0	1.5	0.8	1.5	1.5	0.8	0.8	90.3
Rent	5.5	7.8	4.6	9.8	6.8	4.7	4.6	75.8
Financial expenses	2.0	3.0	1.7	2.6	3.2	2.1	1.4	97.2
Interest and bank charges	1.4	2.2	1.1	1.8	2.4	1.3	1.0	85.3
Professional fees	0.6	0.8	0.5	0.8	0.8	0.7	0.4	89.2
General expenses	2.9	3.3	2.8	3.9	3.1	2.9	2.7	96.7
Advertising	2.0	1.6	2.1	1.9	1.5	2.2	2.1	88.9
Delivery expenses	0.5	1.1	0.3	1.3	1.0	0.4	0.3	51.9
Insurance	0.4	0.6	0.4	0.7	0.6	0.4	0.4	80.3
Other expenses	6.4	6.2	6.5	8.2	5.3	9.6	4.8	100.0
Total expenses	97.3	97.7	97.2	98.7	97.2	98.9	96.3	100.0
Net profit/loss	2.7	2.3	2.8	1.3	2.8	1.1	3.7	98.9

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	66							
Sales	388.2	129.2	1,108.2	62.3	218.0	544.4	1,821.6	
Expenses	359.6	114.3	1,041.5	52.8	196.1	504.7	1,720.6	
Profit	28.6	14.8	66.8	9.5	21.9	39.7	101.0	

## Non-Profitable:

Sales	259.9	120.9	862.9	69.4	207.7	578.4	2,108.6	
Expenses	278.3	133.0	908.9	78.5	225.0	616.9	2,187.0	
Loss	-18.5	-12.2	-45.9	-9.1	-17.3	-38.5	-78.3	

1987

## Profitable:

Sales	328.1	130.2	982.7	83.3	227.3	542.9	1,557.2	
Expenses	306.8	119.6	926.1	75.5	210.8	503.7	1,477.8	
Profit	21.3	10.6	56.6	7.8	16.5	39.2	79.4	

## Non-Profitable:

Sales	270.0	138.6	720.2	67.6	245.5	514.1	1,380.1	
Expenses	289.3	152.9	756.9	81.8	259.7	545.5	1,434.0	
Loss	-19.3	-14.3	-36.8	-14.3	-14.2	-31.4	-53.9	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	182							
Low sales value (\$'000)	25	25	629	25	280	629	1,326	
High sales value (\$'000)	5,000	629	5,000	280	629	1,326	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>373.8</b>	<b>129.4</b>	<b>709.6</b>	<b>80.0</b>	<b>250.4</b>	<b>362.0</b>	<b>1,221.7</b>	<b>100.0</b>
Total current assets	287.0	96.8	548.3	66.0	172.2	270.5	957.7	100.0
Accounts receivable	16.2	5.1	31.5	3.1	9.9	21.1	46.8	69.2
Closing inventory	176.8	61.2	335.7	40.1	112.8	180.4	564.5	92.9
Other current assets	93.8	30.4	181.0	22.6	49.4	68.9	346.3	96.2
Net fixed assets	60.6	24.2	110.6	6.4	67.6	77.3	159.7	94.0
Other assets and adjustments	26.1	8.3	50.5	7.5	10.5	14.1	104.2	79.7
<b>Total liabilities</b>	<b>184.3</b>	<b>77.9</b>	<b>330.5</b>	<b>44.7</b>	<b>159.2</b>	<b>205.8</b>	<b>514.1</b>	<b>100.0</b>
Total current liabilities	123.7	44.0	233.3	29.0	80.6	135.6	377.3	98.9
Current bank loans	27.4	9.3	52.2	6.8	15.3	21.4	97.6	45.6
Other current liabilities	96.3	34.6	181.1	22.2	65.2	114.1	279.7	98.9
Long-term bank loans	8.1	3.5	14.5	0.8	10.0	8.1	24.1	18.1
Other liabilities and adjustments	52.3	30.4	82.5	14.8	68.5	62.1	112.6	85.7
<b>Total equity</b>	<b>189.4</b>	<b>51.4</b>	<b>379.0</b>	<b>35.2</b>	<b>91.1</b>	<b>156.1</b>	<b>707.5</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	2.3	2.1	2.3	2.2	2.1	1.9	2.5	98.9
Debt to equity	0.9	1.5	0.8	1.2	1.7	1.3	0.7	100.0
Interest coverage	3.2	1.6	3.8	0.7	2.3	3.9	3.8	84.6
Debt ratio	0.4	0.6	0.4	0.5	0.6	0.5	0.4	100.0
Sales to equity	3.8	4.1	3.8	4.0	4.3	5.3	3.3	100.0
Sales to closing inventories	4.1	3.5	4.3	3.5	3.4	4.5	4.1	92.9

(percent)

Current debt to equity	65.3	85.5	61.5	82.4	88.4	86.8	53.3	98.9
Operating profit on equity	10.6	5.8	11.5	-1.6	12.8	15.8	10.0	99.5
Net fixed assets to equity	31.9	47.0	29.1	18.2	74.1	49.5	22.5	94.0
Gross margin	21.7	24.9	21.0	23.7	25.9	21.4	20.8	100.0
Return on total assets	7.7	5.7	8.2	2.5	8.2	9.1	7.9	100.0

(days)

Collection period for accounts receivable	8.1	8.6	7.9	8.0	9.2	9.3	7.2	69.2
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	1,438	222,131	19,687.0	86
Less than 20	1,344	52,835	4,733.0	71
20-99	72	28,315	2,543.9	12
100-499	19	x	x	3
500 and over	3	x	x	-
<b>1987</b>				
Total	1,352	184,907	17,003.9	
Less than 20	1,273	39,240	3,594.8	
20-99	60	23,108	2,137.5	
100-499	16	x	x	
500 and over	3	x	x	

## SIC 6149 Other Clothing Stores, n.e.c.

Establishments primarily engaged in retail dealing in clothing not elsewhere classified or in a combination of men's, women's, and children's clothing and accessories. Establishments primarily engaged in retailing athletic clothing and equipment are classified in <6541 - Sporting Goods Stores>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6151 - FABRIC AND YARN STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	299							
Low sales value (\$'000)	25	25	179	25	90	179	524	
High sales value (\$'000)	5,000	179	5,000	90	179	524	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	59.8	59.4	60.0	56.3	61.8	59.7	60.2	99.0
Purchases and materials	63.1	63.9	62.7	63.1	64.4	64.3	61.7	98.7
Closing inventory	32.2	44.6	27.0	42.8	46.0	29.0	25.9	93.6
Opening inventory	29.0	40.1	24.3	36.0	43.3	24.3	24.3	87.6
Wages, salaries, and benefits	15.8	11.8	17.5	13.1	10.9	15.7	18.6	91.6
Wages and benefits - direct	0.4	0.4	0.4	-	0.7	0.2	0.6	3.7
Wages and benefits - indirect	15.4	11.4	17.1	13.1	10.2	15.4	18.1	89.3
Occupancy expenses	8.3	10.5	7.4	13.3	8.3	7.1	7.5	97.7
Depreciation	0.9	1.1	0.8	1.1	1.0	0.8	0.8	82.3
Repairs and maintenance	0.6	0.7	0.6	0.5	0.8	0.6	0.6	70.6
Fuel and oil	--	--	--	--	--	0.1	--	3.0
Utilities	1.5	1.8	1.4	2.1	1.6	1.4	1.4	92.6
Rent	5.2	6.9	4.5	9.6	4.8	4.2	4.7	69.6
Financial expenses	2.6	4.6	1.7	5.7	3.8	2.2	1.5	97.7
Interest and bank charges	1.9	3.6	1.1	4.5	3.0	1.5	0.9	87.3
Professional fees	0.7	1.0	0.6	1.2	0.8	0.6	0.6	88.0
General expenses	2.7	2.6	2.7	2.6	2.6	3.0	2.5	97.7
Advertising	1.6	1.4	1.7	1.3	1.5	1.6	1.8	89.6
Delivery expenses	0.6	0.5	0.6	0.6	0.5	1.0	0.3	48.5
Insurance	0.5	0.6	0.4	0.7	0.6	0.4	0.4	78.6
Other expenses	5.4	7.2	4.6	9.0	5.9	4.7	4.5	100.0
Total expenses	94.5	96.1	93.8	99.9	93.2	92.3	94.8	100.0
Net profit/loss	5.5	3.9	6.2	0.1	6.8	7.7	5.2	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	70							
Sales	270.4	91.5	619.5	52.6	125.7	316.5	1,407.6	
Expenses	246.0	78.8	572.2	42.4	110.7	283.8	1,322.1	
Profit	24.4	12.7	47.3	10.1	14.9	32.7	85.4	

## Non-Profitable:

Sales	96.7	59.1	447.3	47.8	116.7	275.0	871.4	
Expenses	104.2	65.8	462.6	53.3	129.2	292.8	880.7	
Loss	-7.5	-6.7	-15.3	-5.5	-12.6	-17.8	-9.2	

1987

## Profitable:

Sales	205.6	72.3	745.9	47.4	127.8	317.9	1,289.6	
Expenses	188.3	64.2	691.4	42.1	113.4	290.2	1,201.1	
Profit	17.3	8.1	54.5	5.3	14.4	27.7	88.5	

## Non-Profitable:

Sales	131.0	67.9	395.8	47.7	127.1	299.5	806.2	
Expenses	143.4	77.3	420.6	54.8	143.2	318.5	855.3	
Loss	-12.4	-9.4	-24.8	-7.2	-16.1	-19.1	-49.1	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	125							
Low sales value (\$'000)	25	25	406	25	180	406	770	
High sales value (\$'000)	5,000	406	5,000	180	406	770	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>261.6</b>	<b>104.3</b>	<b>505.6</b>	<b>75.4</b>	<b>126.8</b>	<b>246.9</b>	<b>953.7</b>	<b>100.0</b>
Total current assets	202.0	94.4	368.9	67.4	115.4	209.6	644.8	100.0
Accounts receivable	10.7	1.9	24.3	1.1	2.5	13.2	43.5	80.8
Closing inventory	147.1	71.8	264.0	46.2	91.7	146.8	466.9	98.4
Other current assets	44.1	20.6	80.5	20.0	21.1	49.5	134.3	95.2
Net fixed assets	47.6	7.7	109.5	3.2	11.1	36.2	236.5	100.0
Other assets and adjustments	11.9	2.2	27.1	4.7	0.2	1.0	72.4	80.0
<b>Total liabilities</b>	<b>142.4</b>	<b>57.7</b>	<b>273.8</b>	<b>36.4</b>	<b>74.3</b>	<b>161.4</b>	<b>468.5</b>	<b>100.0</b>
Total current liabilities	82.1	36.9	152.3	21.5	48.8	86.1	267.1	100.0
Current bank loans	22.7	5.8	49.0	2.2	8.6	30.6	80.9	38.4
Other current liabilities	59.4	31.1	103.3	19.3	40.2	55.4	186.1	100.0
Long-term bank loans	4.2	1.9	7.8	0.1	-3.3	6.4	10.3	12.8
Other liabilities and adjustments	55.9	18.8	113.5	14.7	22.1	68.8	190.9	88.0
<b>Total equity</b>	<b>119.1</b>	<b>46.6</b>	<b>231.8</b>	<b>38.9</b>	<b>52.5</b>	<b>85.4</b>	<b>485.2</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	2.4	2.5	2.4	3.1	2.3	2.4	2.4	100.0
Debt to equity	1.1	1.2	1.1	0.9	1.4	1.8	0.9	100.0
Interest coverage	6.7	6.7	6.7	1.6	8.2	4.2	9.8	85.6
Debt ratio	0.5	0.5	0.5	0.4	0.5	0.6	0.4	100.0
Sales to equity	4.3	4.3	4.3	2.8	5.2	6.2	3.7	100.0
Sales to closing inventories	3.5	2.8	3.7	2.3	3.0	3.6	3.8	98.4

(percent)

Current debt to equity	68.9	79.2	65.7	55.4	92.9	100.7	55.0	100.0
Operating profit on equity	23.4	27.9	22.0	1.8	42.9	29.8	19.6	100.0
Net fixed assets to equity	39.9	16.5	47.2	8.4	21.2	42.4	48.7	100.0
Gross margin	22.2	25.3	21.2	22.5	26.2	21.0	21.3	100.0
Return on total assets	12.5	14.6	11.8	2.5	20.2	13.4	11.1	100.0

(days)

Collection period for accounts receivable	7.5	3.5	8.8	3.9	3.3	9.0	8.7	80.8
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	1,208	80,149	7,088.8	177
Less than 20	1,169	34,471	3,138.4	179
20-99	33	15,114	1,296.4	1
100-499	5	x	x	1
500 and over	1	x	x	-
<b>1987</b>				
Total	1,385	61,327	5,600.6	
Less than 20	1,348	30,470	2,825.6	
20-99	32	13,381	1,168.5	
100-499	4	x	x	
500 and over	1	x	x	

## SIC 6151 Fabric and Yarn Stores

Establishments primarily engaged in retail dealing in yard goods; yarns and related merchandise. Establishments primarily engaged in retail dealing in household furniture; household appliances, television, radio and stereo; and in household furnishings. Establishments primarily engaged in selling used furniture, appliances and home furnishings are classified in <6591 - Second-Hand Merchandise Stores n.e.c.>

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6211 - HOUSEHOLD FURNITURE STORES (WITH APPLIANCES AND FURNISHINGS)

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	492							
Low sales value (\$'000)	25	25	1,158	25	586	1,158	1,864	
High sales value (\$'000)	5,000	1,158	5,000	586	1,158	1,864	5,000	
<b>SELECTED EXPENSE ITEMS</b> (percent of sales)								
<b>Cost of goods sold</b>	<b>71.2</b>	<b>71.6</b>	<b>71.0</b>	<b>70.5</b>	<b>72.5</b>	<b>71.4</b>	<b>70.8</b>	<b>99.2</b>
Purchases and materials	73.8	74.8	73.2	75.3	74.4	72.7	73.4	99.2
Closing inventory	25.4	27.3	24.4	27.6	27.2	26.1	23.6	95.5
Opening inventory	22.9	24.1	22.2	22.7	25.2	24.8	21.1	91.1
<b>Wages, salaries, and benefits</b>	<b>11.5</b>	<b>10.8</b>	<b>11.9</b>	<b>9.8</b>	<b>11.6</b>	<b>11.6</b>	<b>12.0</b>	<b>98.0</b>
Wages and benefits - direct	0.2	0.1	0.2	0.2	--	0.1	0.3	3.5
Wages and benefits - indirect	11.3	10.7	11.7	9.5	11.5	11.5	11.8	97.2
<b>Occupancy expenses</b>	<b>4.9</b>	<b>6.0</b>	<b>4.3</b>	<b>7.0</b>	<b>5.3</b>	<b>4.8</b>	<b>4.0</b>	<b>99.6</b>
Depreciation	0.9	0.9	0.9	1.0	0.8	1.0	0.8	93.7
Repairs and maintenance	0.6	0.6	0.5	0.5	0.7	0.6	0.5	83.7
Fuel and oil	--	--	--	0.1	--	--	--	3.5
Utilities	1.0	1.2	0.9	1.6	1.0	1.0	0.9	96.1
Rent	2.4	3.2	2.0	3.9	2.7	2.2	1.8	76.0
<b>Financial expenses</b>	<b>2.0</b>	<b>2.1</b>	<b>2.0</b>	<b>2.3</b>	<b>2.0</b>	<b>2.0</b>	<b>2.0</b>	<b>98.0</b>
Interest and bank charges	1.6	1.6	1.6	1.7	1.5	1.7	1.6	91.1
Professional fees	0.4	0.5	0.3	0.6	0.5	0.3	0.4	94.5
<b>General expenses</b>	<b>4.0</b>	<b>3.8</b>	<b>4.1</b>	<b>4.0</b>	<b>3.7</b>	<b>4.0</b>	<b>4.1</b>	<b>98.8</b>
Advertising	2.6	2.2	2.8	2.0	2.3	2.7	2.9	94.1
Delivery expenses	0.9	1.1	0.8	1.3	1.0	0.8	0.8	79.9
Insurance	0.5	0.6	0.4	0.8	0.4	0.5	0.4	84.6
<b>Other expenses</b>	<b>3.7</b>	<b>3.7</b>	<b>3.7</b>	<b>4.0</b>	<b>3.5</b>	<b>3.1</b>	<b>4.0</b>	<b>99.4</b>
<b>Total expenses</b>	<b>97.3</b>	<b>98.0</b>	<b>96.9</b>	<b>97.4</b>	<b>98.4</b>	<b>96.9</b>	<b>96.9</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>2.7</b>	<b>2.0</b>	<b>3.1</b>	<b>2.6</b>	<b>1.6</b>	<b>3.1</b>	<b>3.1</b>	<b>99.6</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	77							
Sales	1,082.8	525.4	2,239.5	360.6	863.8	1,504.8	2,826.0	
Expenses	1,035.7	501.2	2,145.0	341.4	829.3	1,432.4	2,713.9	
Profit	47.1	24.3	94.5	19.3	34.5	72.5	112.1	

## Non-Profitable:

Sales	822.8	478.0	1,955.2	249.6	887.1	1,421.3	2,640.8	
Expenses	853.4	504.1	2,000.3	270.2	923.2	1,461.5	2,692.1	
Loss	-30.6	-26.1	-45.1	-20.6	-36.1	-40.2	-51.3	

1987

## Profitable:

Sales	1,052.9	504.5	1,878.2	277.1	816.9	1,465.5	2,214.5	
Expenses	1,007.8	479.2	1,803.4	259.7	780.8	1,394.4	2,136.6	
Profit	45.0	25.2	74.8	17.4	36.1	71.1	77.9	

## Non-Profitable:

Sales	690.5	408.5	1,937.6	261.3	838.0	1,475.8	2,526.9	
Expenses	722.3	430.7	2,011.5	279.7	871.4	1,531.6	2,623.9	
Loss	-31.8	-22.2	-73.9	-18.4	-33.4	-55.8	-97.0	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	418							
Low sales value (\$'000)	25	25	1,267	25	793	1,267	1,950	
High sales value (\$'000)	5,000	1,267	5,000	793	1,267	1,950	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>568.4</b>	<b>314.3</b>	<b>1,094.0</b>	<b>213.0</b>	<b>544.7</b>	<b>853.2</b>	<b>1,306.0</b>	<b>99.8</b>
Total current assets	424.9	236.2	815.1	169.1	389.0	644.2	965.6	99.8
Accounts receivable	60.0	28.8	124.5	14.0	62.4	86.4	157.9	94.7
Closing inventory	295.0	171.6	550.5	124.6	278.4	395.7	686.6	96.2
Other current assets	69.8	35.8	140.1	30.4	48.0	162.0	120.9	85.6
Net fixed assets	107.2	55.2	214.8	40.8	87.8	160.7	262.3	98.3
Other assets and adjustments	36.2	22.8	64.0	3.0	67.8	48.1	78.0	88.5
<b>Total liabilities</b>	<b>366.3</b>	<b>214.8</b>	<b>679.8</b>	<b>156.2</b>	<b>348.1</b>	<b>500.2</b>	<b>837.9</b>	<b>100.0</b>
Total current liabilities	241.1	123.8	483.7	91.6	197.2	358.1	594.2	100.0
Current bank loans	69.0	31.4	146.7	23.1	50.3	97.8	189.8	68.9
Other current liabilities	172.1	92.4	336.9	68.5	146.8	260.3	404.4	100.0
Long-term bank loans	14.8	6.2	32.7	2.7	13.9	34.5	31.1	21.5
Other liabilities and adjustments	110.3	84.7	163.3	61.7	136.9	107.5	212.4	90.9
<b>Total equity</b>	<b>202.0</b>	<b>99.4</b>	<b>414.2</b>	<b>56.8</b>	<b>196.6</b>	<b>352.9</b>	<b>468.1</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.7	1.9	1.6	1.8	1.9	1.7	1.6	99.8
Debt to equity	1.8	2.1	1.6	2.7	1.7	1.4	1.7	100.0
Interest coverage	2.5	1.9	2.9	1.8	2.0	3.0	2.8	91.9
Debt ratio	0.6	0.6	0.6	0.7	0.6	0.5	0.6	99.8
Sales to equity	5.7	6.2	5.5	7.8	5.1	4.5	6.1	100.0
Sales to closing inventories	3.9	3.6	4.1	3.5	3.6	4.0	4.2	96.2

(percent)

Current debt to equity	119.3	124.5	116.7	161.3	100.3	101.4	126.9	100.0
Operating profit on equity	14.6	9.0	17.4	10.5	7.9	15.7	18.6	99.8
Net fixed assets to equity	53.0	55.4	51.8	71.8	44.7	45.5	56.0	98.3
Gross margin	16.9	16.8	17.0	17.3	16.2	16.9	17.0	100.0
Return on total assets	8.5	5.9	10.1	6.2	5.6	9.7	10.3	99.8

(days)

Collection period for accounts receivable	18.7	16.9	19.8	11.4	22.5	19.6	19.9	94.7
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	<b>1,264</b>	<b>299,310</b>	<b>15,775.9</b>	<b>114</b>
Less than 20	1,159	110,326	5,883.9	116
20-99	92	58,861	3,125.8	-
100-499	11	x	x	2
500 and over	2	x	x	-
<b>1987</b>				
<b>Total</b>	<b>1,378</b>	<b>238,974</b>	<b>14,120.1</b>	
Less than 20	1,275	93,276	5,544.3	
20-99	92	54,204	3,232.7	
100-499	9	x	x	
500 and over	2	x	x	

## SIC 6211 Household Furniture Stores (With Appliances and Furnishings)

Establishments primarily engaged in retail dealing in household furniture and which are secondarily engaged in selling radios, television sets, appliances and household furnishings. Establishments primarily engaged in retail dealing in appliances are classified in <Industry Group 622 - Appliance, Television, Radio and Stereo Stores> and those primarily engaged in retail dealing in furnishings are classified in <Industry Group 623 - Household Furnishings Stores>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6212 - HOUSEHOLD FURNITURE STORES (WITHOUT APPLIANCES AND FURNISHINGS)

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	478							
Low sales value (\$'000)	25	25	843	25	340	843	1,509	
High sales value (\$'000)	5,000	843	5,000	340	843	1,509	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	64.4	67.2	63.0	65.5	68.0	67.1	61.2	99.6
Purchases and materials	66.7	71.4	64.3	77.4	68.9	70.0	61.8	99.2
Closing inventory	22.3	24.4	21.2	29.4	22.4	22.1	20.7	90.2
Opening inventory	20.0	20.3	19.9	17.5	21.4	19.2	20.2	85.4
Wages, salaries, and benefits	13.5	11.7	14.4	10.1	12.4	11.9	15.6	92.9
Wages and benefits - direct	0.2	0.4	0.2	0.7	0.2	0.5	--	5.2
Wages and benefits - indirect	13.3	11.3	14.3	9.4	12.1	11.4	15.5	92.1
Occupancy expenses	6.4	8.1	5.6	11.4	6.7	5.6	5.6	99.2
Depreciation	0.9	1.2	0.8	1.6	1.0	0.7	0.9	87.7
Repairs and maintenance	0.6	0.7	0.5	1.2	0.5	0.4	0.5	72.6
Fuel and oil	--	--	--	0.1	--	--	--	3.1
Utilities	1.2	1.4	1.1	1.7	1.3	1.1	1.1	94.6
Rent	3.7	4.7	3.2	6.7	3.9	3.4	3.0	74.7
Financial expenses	2.0	2.6	1.7	3.0	2.5	1.6	1.7	95.8
Interest and bank charges	1.5	2.0	1.2	2.1	2.0	1.2	1.2	84.3
Professional fees	0.5	0.6	0.4	0.9	0.5	0.4	0.5	90.6
General expenses	5.4	4.6	5.9	5.9	4.0	4.4	6.5	97.7
Advertising	3.9	2.8	4.5	3.4	2.5	2.9	5.2	89.7
Delivery expenses	1.1	1.4	1.0	1.8	1.2	1.1	0.9	74.3
Insurance	0.4	0.4	0.4	0.7	0.3	0.4	0.4	77.8
Other expenses	5.9	5.1	6.4	6.5	4.5	5.6	6.7	99.6
Total expenses	97.8	99.3	97.0	102.4	98.0	96.3	97.3	100.0
Net profit/loss	2.2	0.7	3.0	-2.4	2.0	3.7	2.7	99.4

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	70							
Sales	880.7	341.2	1,861.1	129.3	597.6	1,150.6	2,536.4	
Expenses	836.3	317.9	1,778.2	117.8	560.1	1,090.1	2,432.1	
Profit	44.4	23.3	82.9	11.5	37.5	60.4	104.3	

## Non-Profitable:

Sales	444.2	282.7	1,680.3	164.9	541.9	1,123.6	2,330.7	
Expenses	470.3	302.8	1,752.4	181.1	570.9	1,154.3	2,451.3	
Loss	-26.1	-20.1	-72.1	-16.1	-28.9	-30.6	-120.6	

1987

## Profitable:

Sales	707.1	356.3	1,617.7	176.6	521.9	1,161.7	2,041.6	
Expenses	671.6	335.0	1,545.2	163.4	493.1	1,115.9	1,944.2	
Profit	35.5	21.3	72.5	13.2	28.8	45.8	97.4	

## Non-Profitable:

Sales	574.8	247.2	1,620.1	146.6	542.7	1,146.1	2,258.6	
Expenses	601.6	269.8	1,660.0	165.8	575.3	1,173.1	2,316.0	
Loss	-26.8	-22.6	-40.0	-19.2	-32.6	-27.0	-57.4	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	389							
Low sales value (\$'000)	25	25	1,055	25	522	1,055	1,725	
High sales value (\$'000)	5,000	1,055	5,000	522	1,055	1,725	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>421.2</b>	<b>236.9</b>	<b>885.4</b>	<b>141.4</b>	<b>372.5</b>	<b>581.7</b>	<b>1,146.3</b>	<b>100.0</b>
Total current assets	299.6	169.4	627.6	106.7	258.5	442.4	786.7	100.0
Accounts receivable	34.0	17.6	75.5	13.0	24.0	65.2	84.3	86.6
Closing inventory	193.7	104.3	418.9	60.9	165.8	283.8	535.0	93.3
Other current assets	71.8	47.5	133.1	32.6	68.6	93.4	167.3	86.9
Net fixed assets	81.4	62.9	128.2	32.2	106.5	80.3	169.3	93.8
Other assets and adjustments	40.0	4.5	129.5	2.5	7.4	58.9	190.2	82.3
<b>Total liabilities</b>	<b>296.8</b>	<b>190.7</b>	<b>564.2</b>	<b>136.0</b>	<b>268.5</b>	<b>373.7</b>	<b>727.8</b>	<b>100.0</b>
Total current liabilities	195.6	104.1	426.2	59.6	167.4	243.3	583.2	100.0
Current bank loans	45.6	28.0	89.9	12.1	50.7	66.5	110.0	48.3
Other current liabilities	150.0	76.0	336.2	47.4	116.7	176.8	473.1	100.0
Long-term bank loans	8.7	6.6	14.0	2.0	13.1	21.8	7.2	11.6
Other liabilities and adjustments	92.4	79.9	124.0	74.3	87.9	108.5	137.3	87.1
<b>Total equity</b>	<b>124.3</b>	<b>46.1</b>	<b>321.2</b>	<b>5.4</b>	<b>104.0</b>	<b>207.9</b>	<b>418.5</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.5	1.6	1.4	1.7	1.5	1.8	1.3	100.0
Debt to equity	2.3	4.1	1.7	24.8	2.5	1.7	1.7	100.0
Interest coverage	2.4	1.4	3.2	-1.3	2.6	3.3	3.2	87.1
Debt ratio	0.7	0.8	0.6	0.9	0.7	0.6	0.6	100.0
Sales to equity	6.9	9.1	6.2	40.9	6.7	6.1	6.2	100.0
Sales to closing inventories	4.4	4.0	4.7	3.6	4.2	4.5	4.8	93.3

(percent)

Current debt to equity	157.3	225.5	132.6	1,088.0	160.9	117.0	139.3	100.0
Operating profit on equity	14.9	8.1	17.3	-183.9	22.5	18.6	16.8	99.5
Net fixed assets to equity	65.5	136.2	39.9	587.7	102.4	38.6	40.4	93.8
Gross margin	21.8	20.6	22.5	20.5	20.7	20.6	23.2	100.0
Return on total assets	7.5	5.2	9.0	-4.0	10.2	9.5	8.8	99.7

(days)

Collection period for accounts receivable	14.2	15.2	13.7	21.2	12.4	18.5	11.8	86.6
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	1,114	181,304	9,499.6	66
Less than 20	1,055	78,119	4,124.9	61
20-99	51	41,061	2,142.8	5
100-499	6	x	x	-
500 and over	2	x	x	-
<b>1987</b>				
Total	1,048	145,843	8,510.4	
Less than 20	994	60,582	3,565.6	
20-99	46	27,911	1,612.6	
100-499	6	x	x	
500 and over	2	x	x	

## SIC 6212 Household Furniture Stores (Without Appliances and Furnishings)

Establishments primarily engaged in retail dealing in household furniture and which do not sell household appliances and furnishings.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6213 - FURNITURE REFINISHING AND REPAIR SHOPS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	353							
Low sales value (\$'000)	25	25	87	25	46	87	166	
High sales value (\$'000)	5,000	87	5,000	46	87	166	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	32.5	24.9	35.2	24.2	25.4	32.8	36.2	85.0
Purchases and materials	33.2	24.1	36.5	24.6	23.7	33.4	37.7	85.0
Closing inventory	6.4	4.3	7.2	4.6	4.1	6.3	7.5	66.0
Opening inventory	5.7	5.1	5.9	4.1	5.8	5.6	6.0	61.8
Wages, salaries, and benefits	28.7	13.1	34.2	4.7	18.8	28.7	36.5	78.8
Wages and benefits - direct	10.7	2.5	13.5	--	4.2	8.7	15.5	23.8
Wages and benefits - indirect	18.1	10.6	20.7	4.7	14.6	20.0	20.9	72.5
Occupancy expenses	9.9	12.9	8.9	13.5	12.6	10.9	8.0	98.9
Depreciation	2.6	3.1	2.4	3.4	2.8	2.9	2.2	89.5
Repairs and maintenance	1.0	1.1	0.9	1.2	1.1	1.3	0.8	63.5
Fuel and oil	0.2	0.4	0.1	0.7	0.3	0.2	--	5.9
Utilities	2.4	2.9	2.2	3.0	2.9	3.0	1.9	89.8
Rent	3.8	5.4	3.2	5.2	5.5	3.6	3.1	55.8
Financial expenses	2.5	2.7	2.5	2.2	3.1	3.5	2.1	92.9
Interest and bank charges	1.8	1.8	1.8	1.3	2.1	2.6	1.4	79.3
Professional fees	0.8	1.0	0.7	0.9	1.0	0.9	0.6	79.3
General expenses	5.5	6.3	5.2	5.5	6.8	4.9	5.4	97.7
Advertising	1.9	1.3	2.2	1.2	1.4	1.2	2.5	84.7
Delivery expenses	2.4	3.3	2.1	3.0	3.4	2.4	2.0	70.0
Insurance	1.1	1.7	1.0	1.3	2.0	1.2	0.9	70.0
Other expenses	9.9	17.1	7.4	24.5	12.0	7.3	7.4	100.0
Total expenses	89.2	77.1	93.4	74.6	78.7	88.1	95.6	100.0
Net profit/loss	10.8	22.9	6.6	25.4	21.3	11.9	4.4	99.2

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	80							
Sales	109.4	47.3	220.2	34.0	64.5	114.5	350.6	
Expenses	91.7	32.6	197.4	21.6	46.7	95.1	323.5	
Profit	17.7	14.8	22.8	12.4	17.9	19.4	27.1	

## Non-Profitable:

Sales	137.2	46.7	268.2	35.0	59.9	125.8	506.5	
Expenses	146.7	53.8	281.0	44.2	64.6	129.4	535.0	
Loss	-9.5	-7.1	-12.9	-9.2	-4.7	-3.6	-28.4	

1987

## Profitable:

Sales	113.6	48.7	232.9	34.5	63.2	117.9	370.5	
Expenses	96.9	35.3	209.9	23.6	47.2	102.3	338.6	
Profit	16.8	13.4	23.0	10.9	16.0	15.6	31.8	

## Non-Profitable:

Sales	182.0	46.2	233.9	36.1	59.6	129.7	289.7	
Expenses	192.4	49.8	246.8	41.9	60.3	142.8	302.6	
Loss	-10.4	-3.6	-13.0	-5.8	-0.6	-13.1	-12.9	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	83							
Low sales value (\$'000)	25	25	196	25	105	196	401	
High sales value (\$'000)	5,000	196	5,000	105	196	401	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>137.3</b>	<b>78.4</b>	<b>191.7</b>	<b>41.2</b>	<b>88.4</b>	<b>90.1</b>	<b>365.2</b>	<b>100.0</b>
Total current assets	74.4	45.8	100.8	36.3	48.3	68.4	156.0	100.0
Accounts receivable	15.4	9.9	20.5	4.2	11.4	10.8	37.0	86.7
Closing inventory	22.8	8.9	35.7	3.1	10.4	16.0	69.4	85.5
Other current assets	36.1	26.9	44.5	28.9	26.4	41.5	49.5	81.9
Net fixed assets	60.3	31.5	86.9	4.9	38.7	19.9	201.4	100.0
Other assets and adjustments	2.5	1.0	3.9	--	1.3	1.7	7.7	81.9
<b>Total liabilities</b>	<b>97.6</b>	<b>51.1</b>	<b>140.6</b>	<b>13.4</b>	<b>61.3</b>	<b>46.1</b>	<b>302.1</b>	<b>100.0</b>
Total current liabilities	42.5	24.1	59.5	13.4	27.0	32.2	106.2	100.0
Current bank loans	4.6	4.6	4.7	--	5.8	4.6	4.8	50.6
Other current liabilities	37.8	19.5	54.8	13.4	21.1	27.6	101.3	100.0
Long-term bank loans	3.3	--	6.4	--	--	0.4	16.6	9.6
Other liabilities and adjustments	51.7	27.0	74.6	--	34.2	13.4	179.2	86.7
<b>Total equity</b>	<b>39.6</b>	<b>27.2</b>	<b>51.0</b>	<b>27.8</b>	<b>27.1</b>	<b>44.0</b>	<b>63.0</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.7	1.8	1.6	2.7	1.7	2.1	1.4	100.0
Debt to equity	2.4	1.8	2.7	0.4	2.2	1.0	4.7	100.0
Interest coverage	2.4	1.9	2.7	6.0	1.6	5.7	1.9	90.4
Debt ratio	0.7	0.6	0.7	0.3	0.6	0.5	0.8	100.0
Sales to equity	7.6	4.8	9.0	2.9	5.3	6.4	12.0	100.0
Sales to closing inventories	13.2	14.8	12.8	25.6	13.9	17.7	10.9	85.5

(percent)

Current debt to equity	107.3	88.6	116.6	48.1	99.7	73.1	168.4	100.0
Operating profit on equity	18.6	14.3	20.7	19.9	12.7	21.5	19.8	98.8
Net fixed assets to equity	152.1	115.6	170.2	17.5	142.6	45.2	319.2	100.0
Gross margin	26.2	31.4	24.8	36.7	30.6	27.7	22.9	100.0
Return on total assets	9.1	10.3	8.6	16.1	9.5	12.7	6.9	100.0

(days)

Collection period for accounts receivable	18.5	27.2	16.2	18.9	28.4	13.9	17.7	86.7
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	1,489	166,554	7,627.5	44
Less than 20	1,455	70,242	3,376.3	45
20-99	25	17,076	798.1	-
100-499	7	x	x	1
500 and over	2	x	x	-
<b>1987</b>				
<b>Total</b>	1,533	164,265	8,450.3	
Less than 20	1,500	60,988	3,358.8	
20-99	25	15,590	805.9	
100-499	6	x	x	
500 and over	2	x	x	

## SIC 6213 Furniture Refinishing and Repair Shops

Establishments primarily engaged in the repair and refinishing of furniture.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6221 - APPLIANCE, TELEVISION, RADIO AND STEREO STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	468							
Low sales value (\$'000)	25	25	332	25	151	332	893	
High sales value (\$'000)	5,000	332	5,000	151	332	893	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	66.3	59.0	68.9	55.0	60.8	63.4	71.5	99.6
Purchases and materials	68.1	59.4	71.1	58.4	59.9	65.7	73.8	98.9
Closing inventory	17.4	18.3	17.1	21.2	17.1	17.4	17.0	94.7
Opening inventory	15.6	17.9	14.8	17.8	18.0	15.0	14.7	90.0
Wages, salaries, and benefits	14.6	13.7	15.0	10.7	14.9	17.8	13.6	92.7
Wages and benefits - direct	1.9	1.9	1.9	1.1	2.2	1.6	2.0	12.6
Wages and benefits - indirect	12.8	11.8	13.1	9.6	12.7	16.2	11.6	89.7
Occupancy expenses	5.8	9.7	4.4	11.1	9.1	5.7	3.8	99.4
Depreciation	1.4	2.1	1.1	2.3	2.0	1.3	1.0	91.9
Repairs and maintenance	0.5	0.8	0.4	1.0	0.7	0.5	0.3	66.0
Fuel and oil	--	0.1	--	0.2	--	--	--	3.8
Utilities	1.4	2.3	1.0	2.6	2.2	1.4	0.9	93.2
Rent	2.5	4.4	1.9	5.0	4.1	2.5	1.6	75.6
Financial expenses	1.8	2.5	1.5	2.8	2.4	2.1	1.3	98.3
Interest and bank charges	1.2	1.8	1.1	1.8	1.8	1.5	0.9	86.1
Professional fees	0.5	0.8	0.5	1.0	0.6	0.6	0.4	91.0
General expenses	3.6	4.5	3.3	4.6	4.4	4.1	2.9	99.4
Advertising	2.0	2.2	1.9	2.2	2.2	2.4	1.7	93.8
Delivery expenses	1.1	1.5	1.0	1.7	1.4	1.3	0.9	70.7
Insurance	0.5	0.8	0.3	0.7	0.8	0.4	0.3	77.1
Other expenses	4.8	5.5	4.6	8.1	4.3	4.8	4.5	100.0
Total expenses	96.9	94.9	97.6	92.4	96.0	97.8	97.6	100.0
Net profit/loss	3.1	5.1	2.4	7.6	4.0	2.2	2.4	98.9

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	71							
Sales	443.2	154.9	1,075.9	90.7	233.9	545.4	1,872.7	
Expenses	417.6	139.0	1,028.9	77.5	214.5	514.6	1,801.6	
Profit	25.6	15.9	46.9	13.1	19.4	30.8	71.2	

## Non-Profitable:

Sales	361.2	155.6	867.8	86.0	216.8	501.7	1,734.6	
Expenses	380.0	166.8	905.3	97.0	228.1	534.4	1,783.6	
Loss	-18.8	-11.2	-37.5	-11.1	-11.3	-32.7	-49.0	

1987

## Profitable:

Sales	458.5	148.7	926.6	84.0	232.0	538.1	1,596.2	
Expenses	432.5	134.7	882.5	72.8	214.5	512.9	1,519.4	
Profit	26.0	14.0	44.1	11.2	17.5	25.2	76.8	

## Non-Profitable:

Sales	322.3	140.0	846.1	97.7	228.0	577.3	1,198.1	
Expenses	334.9	148.3	871.0	105.9	236.6	599.5	1,226.5	
Loss	-12.6	-8.3	-24.9	-8.2	-8.6	-22.1	-28.4	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	319							
Low sales value (\$'000)	25	25	560	25	253	560	1,253	
High sales value (\$'000)	5,000	560	5,000	253	560	1,253	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>235.6</b>	<b>124.1</b>	<b>531.0</b>	<b>89.7</b>	<b>177.4</b>	<b>354.1</b>	<b>739.3</b>	<b>100.0</b>
Total current assets	184.2	96.2	417.3	61.9	149.3	252.5	611.2	100.0
Accounts receivable	28.3	12.5	70.2	5.2	23.9	50.0	94.1	82.4
Closing inventory	104.4	48.2	253.4	31.8	73.7	165.7	356.6	96.6
Other current assets	51.3	35.4	93.5	24.9	51.7	36.7	160.5	89.0
Net fixed assets	34.8	20.2	73.5	17.7	24.1	63.2	85.7	98.1
Other assets and adjustments	16.5	7.6	40.1	10.0	3.9	38.3	42.2	87.1
<b>Total liabilities</b>	<b>158.9</b>	<b>89.3</b>	<b>343.4</b>	<b>62.1</b>	<b>131.3</b>	<b>229.3</b>	<b>477.8</b>	<b>100.0</b>
Total current liabilities	111.0	58.0	251.5	33.4	96.0	148.2	373.2	99.7
Current bank loans	18.3	9.7	41.0	10.1	9.0	22.4	63.0	40.4
Other current liabilities	92.7	48.3	210.5	23.3	86.9	125.8	310.2	99.7
Long-term bank loans	1.9	0.8	5.0	0.7	0.8	3.8	6.5	18.5
Other liabilities and adjustments	45.9	30.5	86.8	27.8	34.5	77.3	98.0	93.1
<b>Total equity</b>	<b>76.6</b>	<b>34.8</b>	<b>187.5</b>	<b>27.6</b>	<b>46.0</b>	<b>124.7</b>	<b>261.4</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.6	1.6	1.6	1.8	1.5	1.7	1.6	99.7
Debt to equity	2.0	2.5	1.8	2.2	2.8	1.8	1.8	100.0
Interest coverage	2.6	1.3	3.7	0.2	2.1	2.6	4.6	87.1
Debt ratio	0.6	0.7	0.6	0.6	0.7	0.6	0.6	100.0
Sales to equity	7.5	6.9	7.8	5.5	8.3	6.7	8.4	100.0
Sales to closing inventories	5.5	5.0	5.8	4.7	5.2	5.1	6.2	96.6

(percent)

Current debt to equity	144.8	166.5	134.1	121.2	208.6	118.7	142.7	99.7
Operating profit on equity	15.2	5.2	20.1	-8.8	18.2	15.3	22.8	98.4
Net fixed assets to equity	45.4	58.2	39.2	64.4	52.4	50.7	32.7	98.1
Gross margin	16.9	20.2	15.4	21.6	19.4	17.0	14.7	100.0
Return on total assets	8.0	5.2	9.6	0.9	8.7	8.5	10.2	99.4

(days)

Collection period for accounts receivable	17.7	18.7	17.3	12.5	22.6	21.5	15.4	82.4
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	1,299	102,580	5,320.8	68
Less than 20	1,269	78,487	4,129.0	66
20-99	28	x	x	2
100-499	2	x	x	-
500 and over	-	-	-	-
<b>1987</b>				
Total	1,367	91,112	5,315.7	
Less than 20	1,335	66,516	3,933.7	
20-99	30	x	x	
100-499	2	x	x	
500 and over	-	-	-	

## SIC 6221 Appliance, Television, Radio and Stereo Stores

Establishments primarily engaged in retail dealing in household appliances, radios, television sets and sound equipment. Establishments primarily engaged in retail dealing in television and radio receiving sets and record and stereophonic equipment but which sell no household appliances are classified in <6222 - Television, Radio and Stereo Stores>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6222 - TELEVISION, RADIO AND STEREO STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	708							
Low sales value (\$'000)	25	25	421	25	165	421	1,046	
High sales value (\$'000)	5,000	421	5,000	165	421	1,046	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	68.4	63.2	69.8	62.9	63.3	67.6	71.2	99.0
Purchases and materials	72.0	68.5	72.9	67.8	68.8	70.4	74.6	98.7
Closing inventory	18.3	20.7	17.7	22.8	19.8	17.5	17.8	91.4
Opening inventory	14.7	15.3	14.5	17.8	14.2	14.7	14.4	79.5
Wages, salaries, and benefits	12.6	12.3	12.7	8.7	13.8	13.4	12.3	90.1
Wages and benefits - direct	0.9	1.6	0.7	0.5	2.1	0.5	0.8	8.1
Wages and benefits - indirect	11.7	10.7	12.0	8.2	11.8	12.9	11.5	88.8
Occupancy expenses	5.6	8.1	5.0	8.7	7.9	4.8	5.0	99.0
Depreciation	1.6	2.0	1.5	2.5	1.8	1.5	1.6	88.3
Repairs and maintenance	0.4	0.7	0.3	0.9	0.6	0.4	0.3	69.9
Fuel and oil	--	0.1	--	0.1	0.1	--	--	2.7
Utilities	1.0	1.8	0.8	2.1	1.7	1.0	0.7	91.4
Rent	2.5	3.5	2.3	3.1	3.6	2.0	2.5	71.2
Financial expenses	1.9	2.6	1.7	2.4	2.6	2.1	1.5	96.5
Interest and bank charges	1.4	1.9	1.3	1.5	2.0	1.5	1.1	85.3
Professional fees	0.5	0.7	0.4	0.8	0.6	0.6	0.4	87.3
General expenses	3.5	3.7	3.4	4.1	3.5	3.2	3.6	97.0
Advertising	2.3	1.5	2.5	1.2	1.6	2.0	2.8	89.3
Delivery expenses	0.8	1.5	0.6	2.0	1.4	0.7	0.5	71.0
Insurance	0.4	0.7	0.3	0.9	0.6	0.4	0.3	77.4
Other expenses	5.8	8.0	5.3	10.4	6.9	6.1	4.7	99.9
Total expenses	97.9	97.8	97.9	97.1	98.1	97.2	98.3	100.0
Net profit/loss	2.1	2.2	2.1	2.9	1.9	2.8	1.7	99.4

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	67							
Sales	584.2	165.8	1,165.1	84.8	281.7	645.8	2,281.4	
Expenses	554.6	150.2	1,116.0	73.4	260.0	607.0	2,210.1	
Profit	29.7	15.6	49.2	11.4	21.7	38.8	71.4	

## Non-Profitable:

Sales	361.2	146.2	1,044.7	69.9	258.6	678.9	1,782.9	
Expenses	381.3	157.8	1,091.8	78.7	274.3	720.0	1,842.1	
Loss	-20.1	-11.6	-47.2	-8.8	-15.7	-41.2	-59.2	

1987

## Profitable:

Sales	440.1	170.3	1,006.1	86.2	273.0	656.5	1,637.6	
Expenses	414.6	154.6	960.1	77.0	249.2	626.4	1,562.8	
Profit	25.5	15.7	46.0	9.1	23.8	30.1	74.8	

## Non-Profitable:

Sales	275.5	122.0	958.9	67.5	270.3	690.0	1,862.3	
Expenses	288.9	132.3	985.9	74.3	290.4	712.7	1,903.9	
Loss	-13.4	-10.3	-27.1	-6.8	-20.0	-22.8	-41.5	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	468							
Low sales value (\$'000)	25	25	714	25	299	714	1,359	
High sales value (\$'000)	5,000	714	5,000	299	714	1,359	5,000	

## BALANCE SHEET

(thousands of dollars)

<b>Total assets</b>	<b>316.0</b>	<b>154.4</b>	<b>667.1</b>	<b>86.9</b>	<b>235.6</b>	<b>403.0</b>	<b>1,027.0</b>	<b>99.4</b>
Total current assets	236.5	107.0	517.7	60.8	162.7	320.0	787.2	99.4
Accounts receivable	33.2	15.0	72.6	6.4	25.3	51.0	102.0	88.2
Closing inventory	136.0	63.7	292.9	44.3	87.1	187.2	437.0	95.3
Other current assets	67.3	28.2	152.1	10.0	50.2	81.7	248.1	90.2
Net fixed assets	57.6	36.3	103.9	21.2	54.5	60.2	163.5	97.6
Other assets and adjustments	21.8	10.9	45.4	4.8	18.3	22.7	76.2	87.4
<b>Total liabilities</b>	<b>226.6</b>	<b>101.6</b>	<b>498.2</b>	<b>73.3</b>	<b>135.6</b>	<b>308.2</b>	<b>757.3</b>	<b>100.0</b>
Total current liabilities	160.5	56.2	386.9	34.6	82.4	230.6	599.9	99.8
Current bank loans	32.9	10.2	82.0	7.4	13.6	92.0	68.2	60.7
Other current liabilities	127.6	46.0	304.8	27.1	68.7	138.5	531.6	99.8
Long-term bank loans	3.7	3.1	5.1	0.9	5.7	4.0	6.5	18.8
Other liabilities and adjustments	62.3	42.1	106.2	37.7	47.4	73.5	150.8	88.2
<b>Total equity</b>	<b>89.4</b>	<b>52.8</b>	<b>168.8</b>	<b>13.5</b>	<b>100.0</b>	<b>94.8</b>	<b>269.7</b>	<b>99.8</b>

## FINANCIAL RATIOS

(times)

Current ratio	1.4	1.9	1.3	1.7	1.9	1.3	1.3	99.1
Debt to equity	2.5	1.9	2.9	5.4	1.3	3.2	2.8	99.8
Interest coverage	2.1	1.0	2.9	-0.2	1.6	3.4	2.6	87.6
Debt ratio	0.7	0.6	0.7	0.8	0.5	0.7	0.7	99.4
Sales to equity	8.0	5.9	9.5	11.7	4.9	10.2	9.2	99.8
Sales to closing inventories	5.3	4.8	5.5	3.5	5.6	5.1	5.7	95.3

(percent)

Current debt to equity	179.5	106.5	229.1	254.8	82.3	243.0	222.4	99.8
Operating profit on equity	12.5	0.4	20.8	-32.5	5.8	29.7	16.5	98.9
Net fixed assets to equity	64.5	68.9	61.5	156.6	54.5	63.4	60.6	97.4
Gross margin	18.1	20.1	17.2	24.9	18.3	18.2	16.7	100.0
Return on total assets	6.6	3.9	8.0	-0.9	6.1	9.9	7.0	99.1

(days)

Collection period for accounts receivable	16.7	17.5	16.4	14.8	18.6	19.2	14.8	88.2
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	3,914	658,192	34,435.1	649
Less than 20	3,676	287,141	14,984.0	616
20-99	212	171,912	8,779.8	31
100-499	22	x	x	2
500 and over	4	x	x	-
<b>1987</b>				
Total	4,563	561,695	32,781.3	
Less than 20	4,292	248,103	14,440.9	
20-99	243	141,724	8,107.4	
100-499	24	x	x	
500 and over	4	x	x	

## SIC 6222 Television, Radio and Stereo Stores

Establishments primarily engaged in retail dealing in television and radio receiving sets and sound equipment. Such stores may be secondarily engaged in selling records, tapes, musical instruments and parts for television and radio sets and sound equipment as well as some repairing of such equipment. Establishments primarily engaged in repairing television and radio sets are classified in <6223 - Appliance, Television, Radio and Stereo Repair Shops>; those primarily engaged in selling records are classified in <6552 - Record and Tape Stores>; and those primarily engaged in retailing musical instruments are classified in <6551 - Musical Instrument Stores>. Establishments which sell television sets, radios and sound equipment in addition to electrical appliances are classified in <6221 - Appliance, Television, Radio and Stereo Stores> and those primarily engaged in retailing motor vehicle stereos and radios (including C.B. or GRS) are classified in <6342 - Tire, Battery, Parts and Accessories Stores>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6223 - APPLIANCE, TELEVISION, RADIO AND STEREO REPAIR SHOPS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	470							
Low sales value (\$'000)	25	25	101	25	51	101	208	
High sales value (\$'000)	5,000	101	5,000	51	101	208	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	39.2	28.7	43.3	27.7	29.1	31.2	48.8	87.0
Purchases and materials	40.9	29.1	45.4	28.0	29.5	32.9	51.1	87.0
Closing inventory	10.3	7.0	11.6	5.5	7.7	9.5	12.5	72.1
Opening inventory	8.7	6.7	9.5	5.2	7.2	7.9	10.2	66.8
Wages, salaries, and benefits	23.8	13.4	27.9	4.7	16.9	27.3	28.1	78.9
Wages and benefits - direct	6.3	0.8	8.4	0.3	0.9	6.1	9.5	17.2
Wages and benefits - indirect	17.6	12.6	19.5	4.3	16.0	21.3	18.6	75.1
Occupancy expenses	9.2	12.5	7.9	14.2	11.9	11.0	6.5	98.9
Depreciation	2.3	3.4	1.8	4.4	3.0	2.4	1.6	87.4
Repairs and maintenance	0.9	1.5	0.7	1.0	1.7	1.2	0.5	52.1
Fuel and oil	0.3	0.8	0.1	1.6	0.5	0.3	0.1	11.1
Utilities	2.3	3.0	2.1	2.9	3.1	3.2	1.6	84.7
Rent	3.3	3.8	3.1	4.2	3.6	3.9	2.8	63.6
Financial expenses	2.1	2.5	2.0	2.5	2.5	2.3	1.9	94.5
Interest and bank charges	1.4	1.5	1.3	1.8	1.4	1.4	1.3	79.4
Professional fees	0.7	0.9	0.7	0.7	1.0	0.9	0.6	83.2
General expenses	5.3	6.6	4.8	7.0	6.5	6.7	4.0	97.7
Advertising	1.7	1.9	1.6	2.5	1.6	2.2	1.3	84.7
Delivery expenses	2.7	3.3	2.4	3.0	3.4	3.3	2.0	64.5
Insurance	1.0	1.5	0.8	1.5	1.5	1.2	0.6	74.9
Other expenses	10.9	16.7	8.6	17.5	16.4	13.0	6.6	100.0
Total expenses	90.6	80.5	94.5	73.6	83.3	91.6	95.8	100.0
Net profit/loss	9.4	19.5	5.5	26.4	16.7	8.4	4.2	99.4

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	80							
Sales	118.1	54.1	265.8	35.3	71.4	140.9	475.8	
Expenses	100.9	40.6	240.1	24.1	55.7	121.5	439.6	
Profit	17.2	13.5	25.6	11.2	15.7	19.4	36.1	

## Non-Profitable:

Sales	175.5	56.2	300.6	31.0	67.3	131.1	562.3	
Expenses	183.7	61.7	311.8	39.3	71.5	139.5	577.7	
Loss	-8.3	-5.5	-11.2	-8.3	-4.3	-8.4	-15.4	

1987

## Profitable:

Sales	128.0	50.5	303.2	34.8	69.8	135.5	571.0	
Expenses	113.2	37.2	284.8	24.4	52.9	120.3	547.6	
Profit	14.9	13.3	18.3	10.4	16.9	15.1	23.4	

## Non-Profitable:

Sales	179.5	44.1	369.3	31.2	72.4	139.8	623.6	
Expenses	186.8	47.9	381.6	34.9	76.4	147.9	640.5	
Loss	-7.3	-3.8	-12.3	-3.7	-3.9	-8.1	-16.9	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	183							
Low sales value (\$'000)	25	25	193	25	105	193	416	
High sales value (\$'000)	5,000	193	5,000	105	193	416	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>81.4</b>	<b>41.3</b>	<b>167.7</b>	<b>28.1</b>	<b>64.9</b>	<b>86.5</b>	<b>361.7</b>	<b>100.0</b>
Total current assets	56.5	28.6	116.5	18.7	46.4	58.0	256.2	100.0
Accounts receivable	14.2	7.9	27.6	3.1	16.5	9.5	70.8	82.0
Closing inventory	23.3	8.4	55.2	5.8	13.0	23.8	130.2	83.1
Other current assets	19.0	12.3	33.6	9.7	16.8	24.5	55.1	88.5
Net fixed assets	18.6	11.2	34.3	8.4	16.2	23.2	60.9	100.0
Other assets and adjustments	6.2	1.3	16.8	0.8	2.2	5.3	44.5	85.2
<b>Total liabilities</b>	<b>57.2</b>	<b>29.5</b>	<b>116.6</b>	<b>20.3</b>	<b>46.0</b>	<b>67.9</b>	<b>232.9</b>	<b>100.0</b>
Total current liabilities	33.8	14.4	75.5	10.1	22.1	39.8	160.5	100.0
Current bank loans	6.3	2.3	14.9	1.0	4.6	3.3	42.6	33.3
Other current liabilities	27.5	12.1	60.5	9.0	17.5	36.5	117.9	100.0
Long-term bank loans	3.1	1.1	7.2	1.0	1.3	4.3	14.0	19.7
Other liabilities and adjustments	20.3	13.9	33.8	9.1	22.6	23.6	58.2	84.7
<b>Total equity</b>	<b>24.2</b>	<b>11.7</b>	<b>51.1</b>	<b>7.7</b>	<b>18.9</b>	<b>18.6</b>	<b>128.8</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.6	1.9	1.5	1.8	2.0	1.4	1.5	100.0
Debt to equity	2.3	2.5	2.2	2.6	2.4	3.6	1.8	100.0
Interest coverage	4.0	4.4	3.8	2.7	6.1	4.5	3.3	89.1
Debt ratio	0.7	0.7	0.6	0.7	0.7	0.7	0.6	100.0
Sales to equity	8.8	8.2	9.1	9.6	7.2	14.6	7.2	100.0
Sales to closing inventories	9.2	11.4	8.4	12.6	10.4	11.4	7.1	83.1

(percent)

Current debt to equity	139.4	122.9	147.5	131.0	117.0	213.8	124.6	100.0
Operating profit on equity	31.5	32.3	31.1	19.2	41.9	55.5	22.6	98.9
Net fixed assets to equity	76.7	96.2	67.1	109.8	86.1	124.6	47.3	100.0
Gross margin	28.9	39.8	24.1	43.4	36.2	25.8	22.9	100.0
Return on total assets	12.5	11.8	12.8	8.3	14.5	15.3	11.4	100.0

(days)

Collection period for accounts receivable	24.1	30.0	21.5	15.2	44.4	12.7	27.7	82.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	2,169	129,404	6,095.5	161
Less than 20	2,144	109,310	5,197.6	160
20-99	24	x	x	2
100-499	1	x	x	1
500 and over	-	-	-	-

## 1987

Total	2,330	111,736	5,798.0	
Less than 20	2,304	96,260	5,015.4	
20-99	26	15,476	782.6	
100-499	0	-	-	
500 and over	-	-	-	

## SIC 6223 Appliance, Television, Radio and Stereo Repair Shops

Establishments primarily engaged in the repair and maintenance of radios, television sets, stereo equipment, tape recorders and household electrical appliances. Such shops may be secondarily engaged in selling such equipment and parts. Establishments primarily engaged in retail dealing in such equipment and appliances are classified in one of the preceding classes of this industry group.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6231 - FLOOR COVERING STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	417							
Low sales value (\$'000)	25	25	863	25	360	863	1,540	
High sales value (\$'000)	5,000	863	5,000	360	863	1,540	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	69.7	67.7	71.1	65.7	68.4	69.8	72.7	99.8
Purchases and materials	72.3	72.3	72.3	75.2	71.1	70.3	74.7	99.8
Closing inventory	13.2	14.7	12.2	28.4	9.4	13.1	11.3	91.1
Opening inventory	10.7	10.1	11.0	18.9	6.7	12.6	9.3	84.7
Wages, salaries, and benefits	13.1	14.3	12.3	12.4	15.1	11.7	12.9	96.6
Wages and benefits - direct	1.7	1.9	1.6	1.1	2.2	1.6	1.6	18.7
Wages and benefits - indirect	11.4	12.5	10.7	11.3	12.9	10.1	11.4	94.0
Occupancy expenses	4.6	6.2	3.5	8.5	5.3	3.8	3.2	99.5
Depreciation	0.8	1.0	0.7	1.2	1.0	0.7	0.7	91.6
Repairs and maintenance	0.4	0.4	0.3	0.7	0.3	0.3	0.3	71.9
Fuel and oil	--	--	--	0.1	--	--	--	3.6
Utilities	1.1	1.4	0.8	1.7	1.3	0.9	0.7	94.7
Rent	2.3	3.3	1.7	4.8	2.7	1.8	1.6	75.1
Financial expenses	1.4	1.7	1.2	1.7	1.7	1.4	1.1	98.3
Interest and bank charges	0.9	1.1	0.9	1.3	1.0	1.0	0.7	88.5
Professional fees	0.5	0.6	0.4	0.5	0.7	0.4	0.4	95.2
General expenses	3.0	3.3	2.8	3.3	3.3	3.1	2.4	97.8
Advertising	1.7	1.6	1.8	1.5	1.6	2.0	1.6	92.6
Delivery expenses	0.9	1.4	0.7	1.2	1.4	0.7	0.6	68.3
Insurance	0.3	0.4	0.3	0.6	0.3	0.3	0.2	79.9
Other expenses	4.6	4.8	4.4	6.1	4.3	4.9	3.8	100.0
Total expenses	96.4	98.0	95.3	97.7	98.1	94.5	96.2	100.0
Net profit/loss	3.6	2.0	4.7	2.3	1.9	5.5	3.8	99.8

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	73							
Sales	729.2	400.8	1,464.9	204.0	644.9	1,101.7	2,224.8	
Expenses	684.8	376.8	1,375.1	187.9	611.0	1,018.2	2,121.5	
Profit	44.3	24.0	89.8	16.1	33.9	83.4	103.2	

## Non-Profitable:

Sales	548.9	338.4	1,314.6	156.8	591.0	1,101.4	1,957.6	
Expenses	581.4	372.7	1,340.6	180.9	639.4	1,126.1	1,987.3	
Loss	-32.5	-34.3	-26.0	-24.2	-48.4	-24.8	-29.8	

1987

## Profitable:

Sales	668.2	327.7	1,611.9	158.0	582.2	1,146.2	2,602.7	
Expenses	631.8	303.0	1,543.1	139.8	547.7	1,087.2	2,513.2	
Profit	36.4	24.8	68.8	18.2	34.5	59.0	89.5	

## Non-Profitable:

Sales	441.6	291.3	1,437.6	169.2	560.2	1,150.7	2,097.0	
Expenses	455.8	303.4	1,465.6	177.7	580.5	1,185.3	2,110.2	
Loss	-14.2	-12.1	-28.0	-8.4	-20.2	-34.5	-13.2	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	324							
Low sales value (\$'000)	25	25	1,021	25	552	1,021	1,673	
High sales value (\$'000)	5,000	1,021	5,000	552	1,021	1,673	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>306.8</b>	<b>195.4</b>	<b>555.0</b>	<b>138.6</b>	<b>255.8</b>	<b>484.1</b>	<b>700.1</b>	<b>100.0</b>
Total current assets	245.8	158.3	440.6	111.9	207.7	370.4	584.2	100.0
Accounts receivable	79.6	47.6	151.0	41.5	54.1	111.0	232.8	96.0
Closing inventory	104.3	61.4	199.9	38.5	85.8	179.0	242.6	95.1
Other current assets	61.7	49.2	89.7	31.9	67.6	80.3	108.7	79.0
Net fixed assets	42.8	25.7	81.0	14.8	37.2	85.6	71.7	98.1
Other assets and adjustments	18.1	11.3	33.3	11.8	10.8	28.0	44.0	89.8
<b>Total liabilities</b>	<b>217.3</b>	<b>144.4</b>	<b>379.5</b>	<b>102.9</b>	<b>188.7</b>	<b>348.7</b>	<b>442.4</b>	<b>100.0</b>
Total current liabilities	148.2	97.3	261.5	77.9	117.9	227.4	331.2	97.2
Current bank loans	23.8	19.0	34.6	6.7	32.1	37.1	29.6	57.7
Other current liabilities	124.3	78.2	226.8	71.2	85.8	190.3	301.6	97.2
Long-term bank loans	8.5	4.6	17.0	0.9	8.6	21.7	7.4	21.0
Other liabilities and adjustments	60.6	42.4	100.9	24.0	62.1	99.6	103.7	86.1
<b>Total equity</b>	<b>89.5</b>	<b>50.9</b>	<b>175.5</b>	<b>35.6</b>	<b>67.1</b>	<b>135.3</b>	<b>257.6</b>	<b>96.6</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.6	1.6	1.6	1.4	1.7	1.6	1.7	97.2
Debt to equity	2.4	2.8	2.1	2.8	2.8	2.5	1.7	96.6
Interest coverage	4.4	2.9	5.7	--	4.6	5.4	6.4	90.4
Debt ratio	0.7	0.7	0.6	0.7	0.7	0.7	0.6	100.0
Sales to equity	9.8	11.1	9.1	9.9	11.7	9.2	8.9	96.6
Sales to closing inventories	8.4	9.2	8.0	9.2	9.2	7.0	9.4	95.1

(percent)

Current debt to equity	165.5	191.1	148.9	218.5	175.6	168.0	128.5	93.8
Operating profit on equity	33.4	23.3	40.0	-12.4	43.6	46.9	32.6	96.3
Net fixed assets to equity	47.9	50.5	46.1	41.7	55.5	63.2	27.8	94.8
Gross margin	16.3	16.3	16.3	17.0	16.0	18.3	14.1	100.0
Return on total assets	12.6	9.2	15.2	--	14.5	16.0	14.1	100.0

(days)

Collection period for accounts receivable	32.8	30.7	34.4	42.6	25.0	32.2	36.9	96.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	1,256	179,129	9,361.9	127
Less than 20	1,202	111,212	5,831.7	130
20-99	50	32,397	1,691.1	3
100-499	2	x	x	-
500 and over	2	x	x	-
<b>1987</b>				
Total	1,129	139,348	8,175.6	
Less than 20	1,072	80,454	4,731.4	
20-99	53	29,177	1,710.0	
100-499	2	x	x	
500 and over	2	x	x	

## SIC 6231 Floor Covering Stores

Establishments primarily engaged in retail dealing in carpets, rugs, linoleum and floor tiles. Installation of floor coverings may be a secondary activity of such establishments. Establishments primarily engaged in installing floor coverings are classified in <4278 - Resilient Flooring and Carpet Work>, construction.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6232 - DRAPERY STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	271							
Low sales value (\$'000)	25	25	215	25	99	215	449	
High sales value (\$'000)	5,000	215	5,000	99	215	449	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	58.3	58.8	58.2	53.7	62.1	61.9	56.8	97.8
Purchases and materials	68.9	59.5	72.0	55.2	62.2	64.9	74.8	97.8
Closing inventory	18.7	8.1	22.2	6.6	9.0	12.1	26.2	77.5
Opening inventory	8.2	7.4	8.4	5.0	8.9	9.1	8.2	72.3
Wages, salaries, and benefits	18.2	12.6	20.0	11.5	13.3	17.4	21.1	86.7
Wages and benefits - direct	3.7	1.5	4.4	1.8	1.3	2.2	5.3	15.1
Wages and benefits - indirect	14.5	11.1	15.6	9.8	12.0	15.2	15.7	84.1
Occupancy expenses	6.2	7.6	5.7	6.9	8.1	6.5	5.4	98.2
Depreciation	1.4	1.7	1.3	1.8	1.6	1.4	1.3	84.9
Repairs and maintenance	0.6	0.7	0.5	0.8	0.6	0.4	0.5	58.3
Fuel and oil	--	0.1	--	0.3	--	--	--	3.0
Utilities	1.3	1.6	1.2	1.4	1.8	1.5	1.2	85.6
Rent	2.8	3.5	2.6	2.5	4.1	3.1	2.4	69.7
Financial expenses	2.4	2.6	2.4	2.6	2.6	1.9	2.6	97.8
Interest and bank charges	1.4	1.2	1.4	1.5	1.1	1.2	1.5	81.9
Professional fees	1.1	1.3	1.0	1.1	1.5	0.7	1.1	89.3
General expenses	4.4	4.7	4.3	5.1	4.4	4.2	4.3	95.9
Advertising	2.8	2.1	3.0	2.3	2.0	2.5	3.2	89.3
Delivery expenses	1.1	1.7	0.9	1.8	1.7	1.2	0.8	66.4
Insurance	0.5	0.9	0.3	1.0	0.8	0.4	0.3	70.1
Other expenses	7.0	6.6	7.1	8.9	5.1	5.6	7.7	100.0
Total expenses	96.5	92.8	97.7	88.7	95.6	97.4	97.8	100.0
Net profit/loss	3.5	7.2	2.3	11.3	4.4	2.6	2.2	98.5

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	68							
Sales	216.5	84.9	569.2	59.0	137.5	306.5	844.3	
Expenses	199.3	73.2	537.4	49.8	120.8	289.6	797.0	
Profit	17.1	11.7	31.7	9.2	16.7	16.9	47.3	

## Non-Profitable:

Sales	341.8	112.4	651.7	46.7	175.1	307.3	1,173.7	
Expenses	357.6	125.1	671.6	54.2	192.7	313.6	1,214.2	
Loss	-15.8	-12.7	-19.9	-7.5	-17.7	-6.3	-40.5	

1987

## Profitable:

Sales	169.8	75.1	550.8	53.2	140.5	307.0	879.4	
Expenses	153.6	63.9	514.6	44.5	121.7	286.9	821.5	
Profit	16.2	11.2	36.2	8.7	18.8	20.1	57.9	

## Non-Profitable:

Sales	204.2	102.5	424.8	62.6	141.2	346.7	779.7	
Expenses	213.1	108.1	440.8	66.3	148.6	363.6	792.1	
Loss	-8.9	-5.6	-16.1	-3.7	-7.4	-16.9	-12.4	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	158							
Low sales value (\$'000)	25	25	350	25	208	350	720	
High sales value (\$'000)	5,000	350	5,000	208	350	720	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>209.4</b>	<b>77.4</b>	<b>426.1</b>	<b>53.5</b>	<b>109.4</b>	<b>171.2</b>	<b>1,024.3</b>	<b>99.4</b>
Total current assets	159.2	61.4	319.8	42.5	86.7	126.4	773.6	99.4
Accounts receivable	33.9	15.7	63.9	10.6	22.5	37.7	125.5	94.9
Closing inventory	93.5	24.8	206.2	11.2	43.1	68.1	530.4	86.7
Other current assets	31.7	20.8	49.6	20.7	21.1	20.6	117.6	77.2
Net fixed assets	45.3	13.8	97.0	8.4	21.1	37.7	236.3	99.4
Other assets and adjustments	4.8	2.0	9.2	2.5	1.5	7.0	14.3	84.2
<b>Total liabilities</b>	<b>141.4</b>	<b>53.6</b>	<b>285.5</b>	<b>34.6</b>	<b>79.0</b>	<b>128.7</b>	<b>653.4</b>	<b>99.4</b>
Total current liabilities	116.2	35.2	249.1	22.4	52.5	93.3	614.7	99.4
Current bank loans	11.5	6.7	19.4	2.9	11.9	16.8	25.6	45.6
Other current liabilities	104.6	28.5	229.7	19.4	40.6	76.5	589.1	99.4
Long-term bank loans	4.2	2.3	7.4	2.6	1.8	9.8	1.8	24.7
Other liabilities and adjustments	20.9	16.0	28.9	9.5	24.6	25.6	36.8	88.6
<b>Total equity</b>	<b>68.0</b>	<b>23.8</b>	<b>140.6</b>	<b>18.8</b>	<b>30.4</b>	<b>42.4</b>	<b>370.9</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.3	1.7	1.2	1.9	1.6	1.3	1.2	98.7
Debt to equity	2.0	2.2	2.0	1.8	2.5	3.0	1.7	99.4
Interest coverage	1.6	0.5	2.0	-2.6	2.4	2.9	1.1	84.2
Debt ratio	0.6	0.6	0.6	0.6	0.7	0.7	0.6	98.7
Sales to equity	6.1	8.0	5.6	6.7	9.0	12.3	3.9	100.0
Sales to closing inventories	4.5	7.6	3.8	11.3	6.3	7.6	2.7	86.7

(percent)

Current debt to equity	170.8	148.2	177.1	118.7	172.7	219.7	165.7	99.4
Operating profit on equity	5.9	-4.1	8.7	-27.6	15.3	37.2	1.0	97.5
Net fixed assets to equity	66.6	58.3	69.0	44.7	69.5	88.7	63.7	99.4
Gross margin	20.6	19.5	21.0	19.5	19.5	21.3	20.8	100.0
Return on total assets	4.7	1.5	5.7	-7.0	7.2	13.9	2.5	98.1

(days)

Collection period for accounts receivable	29.4	30.0	29.2	30.3	29.8	26.3	31.6	94.9
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	747	45,185	2,411.9	40
Less than 20	735	36,757	1,950.2	40
20-99	10	x	x	-
100-499	2	x	x	-
500 and over	-	-	-	-
<b>1987</b>				
Total	707	40,715	2,419.8	
Less than 20	695	31,605	1,867.5	
20-99	10	x	x	
100-499	2	x	x	
500 and over	-	-	-	

## SIC 6232 Drapery Stores

Establishments primarily engaged in retail dealing in draperies, curtains and upholstery fabric. Included are boutiques which make up draperies to customer specifications. Establishments primarily engaged in re-upholstering or repairing furniture are classified in <6213 - Furniture Refinishing and Repair Shops>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6239 - OTHER HOUSEHOLD FURNISHINGS STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	326							
Low sales value (\$'000)	25	25	330	25	164	330	783	
High sales value (\$'000)	5,000	330	5,000	164	330	783	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>61.1</b>	<b>58.2</b>	<b>62.2</b>	<b>57.8</b>	<b>58.5</b>	<b>62.1</b>	<b>62.3</b>	<b>99.1</b>
Purchases and materials	65.8	66.3	65.6	69.2	64.7	64.4	66.5	98.5
Closing inventory	24.9	26.2	24.3	31.6	23.1	24.1	24.5	89.6
Opening inventory	20.1	18.1	20.9	20.3	16.9	21.7	20.4	81.3
<b>Wages, salaries, and benefits</b>	<b>13.9</b>	<b>13.1</b>	<b>14.2</b>	<b>12.1</b>	<b>13.7</b>	<b>14.6</b>	<b>14.0</b>	<b>95.1</b>
Wages and benefits - direct	0.8	0.3	1.0	0.1	0.4	1.0	1.0	7.7
Wages and benefits - indirect	13.1	12.8	13.2	12.0	13.3	13.6	13.0	94.5
<b>Occupancy expenses</b>	<b>8.8</b>	<b>10.7</b>	<b>8.1</b>	<b>9.7</b>	<b>11.3</b>	<b>11.3</b>	<b>5.8</b>	<b>99.4</b>
Depreciation	1.5	2.1	1.2	1.7	2.4	1.4	1.0	85.0
Repairs and maintenance	0.4	0.6	0.3	0.7	0.6	0.3	0.4	64.7
Fuel and oil	0.1	0.2	--	0.4	--	0.1	--	3.4
Utilities	1.1	1.3	1.0	1.4	1.2	1.0	0.9	91.4
Rent	5.9	6.5	5.6	5.4	7.1	8.6	3.4	77.0
<b>Financial expenses</b>	<b>2.3</b>	<b>2.7</b>	<b>2.1</b>	<b>2.4</b>	<b>2.9</b>	<b>2.6</b>	<b>1.8</b>	<b>96.3</b>
Interest and bank charges	1.7	1.9	1.6	1.5	2.1	1.9	1.4	82.2
Professional fees	0.6	0.8	0.6	0.9	0.8	0.7	0.4	88.3
<b>General expenses</b>	<b>3.8</b>	<b>4.3</b>	<b>3.7</b>	<b>5.1</b>	<b>3.8</b>	<b>3.1</b>	<b>4.0</b>	<b>97.9</b>
Advertising	2.6	2.4	2.7	2.9	2.1	1.9	3.2	91.4
Delivery expenses	0.8	1.3	0.6	1.4	1.3	0.8	0.5	60.4
Insurance	0.4	0.6	0.3	0.7	0.5	0.4	0.3	76.4
<b>Other expenses</b>	<b>7.0</b>	<b>7.9</b>	<b>6.6</b>	<b>8.4</b>	<b>7.7</b>	<b>4.8</b>	<b>8.0</b>	<b>100.0</b>
<b>Total expenses</b>	<b>97.0</b>	<b>97.0</b>	<b>97.0</b>	<b>95.5</b>	<b>97.8</b>	<b>98.4</b>	<b>95.9</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>3.0</b>	<b>3.0</b>	<b>3.0</b>	<b>4.5</b>	<b>2.2</b>	<b>1.6</b>	<b>4.1</b>	<b>99.7</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	67							
Sales	363.1	138.6	939.6	82.0	227.0	506.0	1,514.5	
Expenses	338.6	124.2	889.5	68.8	210.6	479.5	1,433.0	
Profit	24.5	14.5	50.1	13.2	16.4	26.5	81.5	

## Non-Profitable:

Sales	275.1	137.9	552.5	81.4	226.0	452.6	1,224.8	
Expenses	292.1	154.5	570.1	96.9	244.4	464.6	1,279.4	
Loss	-16.9	-16.6	-17.5	-15.5	-18.4	-12.0	-54.5	

1987

## Profitable:

Sales	307.9	124.5	751.4	80.9	239.8	488.1	1,264.6	
Expenses	285.8	115.1	698.6	73.1	226.3	453.1	1,177.1	
Profit	22.1	9.4	52.8	7.8	13.5	35.0	87.6	

## Non-Profitable:

Sales	264.1	135.3	765.8	78.9	223.5	514.4	1,198.2	
Expenses	277.6	144.4	796.4	88.0	232.6	539.6	1,238.2	
Loss	-13.5	-9.1	-30.6	-9.1	-9.1	-25.2	-40.0	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	216							
Low sales value (\$'000)	25	25	504	25	248	504	967	
High sales value (\$'000)	5,000	504	5,000	248	504	967	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>243.4</b>	<b>154.9</b>	<b>483.6</b>	<b>130.6</b>	<b>193.5</b>	<b>272.8</b>	<b>763.1</b>	<b>100.0</b>
Total current assets	187.1	111.9	391.1	96.2	136.8	224.9	611.5	99.1
Accounts receivable	21.1	6.4	61.2	4.4	9.6	30.1	102.3	61.6
Closing inventory	121.2	68.6	264.2	44.4	107.0	139.7	429.4	93.5
Other current assets	44.6	36.8	65.6	47.3	20.2	55.0	79.7	82.4
Net fixed assets	44.6	35.2	70.0	27.2	47.9	36.1	114.9	96.8
Other assets and adjustments	11.7	7.7	22.4	7.1	8.8	11.6	36.6	80.1
<b>Total liabilities</b>	<b>178.1</b>	<b>114.8</b>	<b>349.8</b>	<b>95.0</b>	<b>146.3</b>	<b>187.5</b>	<b>565.1</b>	<b>99.1</b>
Total current liabilities	106.0	52.4	251.5	46.3	62.2	139.7	399.7	99.1
Current bank loans	24.4	8.2	68.3	5.6	12.3	25.7	124.7	53.2
Other current liabilities	81.6	44.2	183.1	40.7	49.9	113.9	274.9	99.1
Long-term bank loans	13.2	15.2	7.9	8.2	26.3	5.6	11.1	10.2
Other liabilities and adjustments	58.8	47.1	90.3	40.5	57.7	42.1	154.2	86.6
<b>Total equity</b>	<b>65.3</b>	<b>40.0</b>	<b>133.8</b>	<b>35.5</b>	<b>47.2</b>	<b>85.3</b>	<b>198.0</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.7	2.1	1.5	2.0	2.1	1.6	1.5	99.1
Debt to equity	2.7	2.8	2.6	2.6	3.1	2.1	2.8	99.1
Interest coverage	2.5	1.3	3.4	0.9	1.5	2.3	4.1	86.6
Debt ratio	0.7	0.7	0.7	0.7	0.7	0.6	0.7	99.1
Sales to equity	7.1	5.7	8.2	4.0	7.7	8.0	8.4	100.0
Sales to closing inventories	3.8	3.3	4.1	3.2	3.4	4.9	3.8	93.5

(percent)

Current debt to equity	162.4	130.9	187.9	130.1	131.9	163.6	201.8	99.1
Operating profit on equity	18.4	4.1	30.0	-0.2	9.4	18.6	36.6	99.5
Net fixed assets to equity	68.3	87.9	52.3	76.6	101.4	42.3	58.0	96.8
Gross margin	24.0	26.4	22.7	26.4	26.4	21.0	23.7	100.0
Return on total assets	8.2	4.1	11.7	2.2	6.2	10.0	12.5	100.0

(days)

Collection period for accounts receivable	16.6	10.2	20.1	11.3	9.5	16.0	22.3	61.6
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	1,464	116,739	6,273.4	91
Less than 20	1,422	82,056	4,338.7	90
20-99	38	x	x	1
100-499	4	x	x	-
500 and over	-	-	-	-
<b>1987</b>				
Total	1,373	92,479	5,539.3	
Less than 20	1,332	62,307	3,676.6	
20-99	37	x	x	
100-499	4	x	x	
500 and over	-	-	-	

## SIC 6239 Other Household Furnishings Stores

Establishments primarily engaged in retail dealing in household furnishings not elsewhere classified. Establishments primarily engaged in retail dealing in automobiles, recreational vehicles and automotive parts and accessories. Included are gasoline stations, motor vehicle repair shops and other motor vehicle services.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6311 - AUTOMOBILE (NEW) DEALERS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	527							
Low sales value (\$'000)	25	25	2,197	25	1,105	2,197	3,334	
High sales value (\$'000)	5,000	2,197	5,000	1,105	2,197	3,334	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	83.6	81.0	84.6	79.4	82.0	84.4	84.7	99.6
Purchases and materials	90.3	91.1	90.0	97.9	86.5	89.3	90.4	99.4
Closing inventory	22.0	27.2	20.0	38.1	20.0	21.0	19.5	93.9
Opening inventory	15.3	17.1	14.7	19.6	15.5	16.1	13.8	76.1
Wages, salaries, and benefits	6.4	6.6	6.3	6.1	6.9	6.3	6.3	94.1
Wages and benefits - direct	0.9	0.9	0.8	0.9	1.0	0.9	0.8	23.9
Wages and benefits - indirect	5.5	5.6	5.4	5.2	5.9	5.4	5.5	91.8
Occupancy expenses	2.4	3.2	2.2	4.2	2.6	2.1	2.2	98.9
Depreciation	0.8	0.8	0.8	1.0	0.6	0.7	0.9	89.0
Repairs and maintenance	0.4	0.6	0.3	0.5	0.6	0.4	0.3	83.3
Fuel and oil	0.1	0.1	0.1	0.1	--	0.1	--	9.7
Utilities	0.5	0.7	0.5	1.0	0.6	0.5	0.4	92.8
Rent	0.7	1.0	0.6	1.6	0.7	0.5	0.6	69.3
Financial expenses	1.9	2.1	1.9	2.5	1.8	2.0	1.8	97.7
Interest and bank charges	1.7	1.8	1.7	2.1	1.5	1.8	1.6	90.3
Professional fees	0.2	0.3	0.2	0.4	0.3	0.2	0.2	89.0
General expenses	1.3	1.7	1.1	2.2	1.3	1.1	1.2	96.0
Advertising	0.7	0.9	0.7	1.0	0.7	0.6	0.7	89.8
Delivery expenses	0.2	0.3	0.2	0.4	0.2	0.2	0.2	56.0
Insurance	0.4	0.6	0.3	0.8	0.4	0.3	0.2	80.3
Other expenses	4.3	5.3	3.9	4.6	5.8	4.4	3.6	100.0
Total expenses	99.9	99.8	100.0	99.0	100.4	100.4	99.7	100.0
Net profit/loss	0.1	0.2	--	1.0	-0.4	-0.4	0.3	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	50							
Sales	1,982.6	801.2	3,527.7	513.5	1,584.2	2,807.4	3,995.6	
Expenses	1,943.4	769.6	3,478.6	483.5	1,548.3	2,770.3	3,938.7	
Profit	39.2	31.6	49.1	30.0	36.0	37.1	56.9	

## Non-Profitable:

Sales	1,674.8	836.1	3,244.4	415.2	1,690.6	2,699.6	4,011.2	
Expenses	1,719.2	866.3	3,315.4	438.9	1,733.8	2,761.3	4,095.3	
Loss	-44.4	-30.1	-71.0	-23.7	-43.2	-61.7	-84.1	

1987

## Profitable:

Sales	1,619.1	906.0	3,004.5	428.7	1,651.7	2,709.7	3,929.5	
Expenses	1,587.7	881.7	2,959.2	411.6	1,616.2	2,662.4	3,890.8	
Profit	31.4	24.3	45.2	17.1	35.5	47.3	38.7	

## Non-Profitable:

Sales	1,280.0	804.1	3,143.8	366.3	1,601.5	2,715.3	4,214.7	
Expenses	1,302.2	823.2	3,178.1	382.0	1,626.7	2,746.4	4,256.9	
Loss	-22.2	-19.1	-34.3	-15.8	-25.3	-31.1	-42.2	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	450							
Low sales value (\$'000)	25	25	2,410	25	1,415	2,410	3,413	
High sales value (\$'000)	5,000	2,410	5,000	1,415	2,410	3,413	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>782.9</b>	<b>479.2</b>	<b>1,236.4</b>	<b>365.7</b>	<b>725.3</b>	<b>1,051.1</b>	<b>1,401.0</b>	<b>100.0</b>
Total current assets	598.8	380.6	924.6	299.3	556.8	790.8	1,043.6	100.0
Accounts receivable	49.7	29.4	80.0	17.0	56.3	76.0	83.6	94.7
Closing inventory	449.0	273.3	711.4	215.8	397.8	617.1	795.2	94.9
Other current assets	100.0	77.9	133.1	66.4	102.6	97.6	164.7	88.0
Net fixed assets	155.9	71.3	282.3	58.1	99.9	241.3	318.7	97.3
Other assets and adjustments	28.0	27.2	29.3	8.1	68.4	18.8	38.6	84.7
<b>Total liabilities</b>	<b>637.4</b>	<b>394.6</b>	<b>1,000.0</b>	<b>315.1</b>	<b>567.1</b>	<b>831.7</b>	<b>1,149.6</b>	<b>100.0</b>
Total current liabilities	452.0	277.9	712.1	226.8	388.8	578.7	830.7	100.0
Current bank loans	121.7	74.1	192.7	68.9	85.4	186.8	198.0	72.9
Other current liabilities	330.3	203.8	519.3	157.8	303.4	391.8	632.7	100.0
Long-term bank loans	39.4	7.1	87.7	6.2	9.2	39.6	130.5	22.7
Other liabilities and adjustments	145.8	109.5	200.1	82.1	169.0	213.3	188.3	94.4
<b>Total equity</b>	<b>145.4</b>	<b>84.5</b>	<b>236.3</b>	<b>50.6</b>	<b>158.2</b>	<b>219.3</b>	<b>251.4</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.3	1.3	1.2	1.3	1.4	1.3	1.2	100.0
Debt to equity	4.3	4.6	4.2	6.2	3.5	3.7	4.5	100.0
Interest coverage	0.9	0.7	1.1	1.2	0.3	0.9	1.2	91.1
Debt ratio	0.8	0.8	0.8	0.8	0.7	0.7	0.8	100.0
Sales to equity	13.9	12.0	14.9	11.8	12.2	13.4	16.1	100.0
Sales to closing inventories	4.5	3.7	4.9	2.7	4.8	4.7	5.1	94.9

(percent)

Current debt to equity	310.8	328.6	301.3	448.0	245.7	263.8	330.3	100.0
Operating profit on equity	-0.1	-5.7	2.8	6.6	-14.3	-1.5	6.2	100.0
Net fixed assets to equity	107.2	84.3	119.4	114.9	63.1	110.0	126.7	97.3
Gross margin	9.9	11.2	9.4	15.7	8.2	9.8	9.1	100.0
Return on total assets	4.4	2.8	5.3	4.1	1.4	4.9	5.6	100.0

(days)

Collection period for accounts receivable	8.9	10.5	8.2	10.3	10.6	9.4	7.5	94.7
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	2,333	1,824,276	67,408.4	135
Less than 20	1,397	360,968	13,408.9	80
20-99	805	981,156	36,125.5	52
100-499	131	482,152	17,874.0	3
500 and over	-	-	-	-
<b>1987</b>				
Total	2,198	1,500,788	59,739.4	
Less than 20	1,317	249,612	9,990.4	
20-99	753	816,670	32,325.0	
100-499	128	434,506	17,424.0	
500 and over	-	-	-	

## SIC 6311 Automobile (New) Dealers

Establishments primarily engaged in retail dealing in new automobiles. These establishments are usually operated under a factory franchise and have departments engaged in the sale of used cars, parts and accessories, in motor vehicle repair and often include service station facilities. Establishments primarily engaged in retail dealing in used cars are classified in <6312 - Automobile (Used) Dealers>; those primarily engaged in retail dealing in automobile parts and accessories are classified in <6342 - Tire, Battery, Parts and Accessory Stores>; those primarily engaged in motor vehicle repair are classified in <Industry Group 635 - Motor Vehicle Repair Shops>; and those primarily engaged in providing service station facilities are classified in <6331 - Gasoline Service Stations>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6312 - AUTOMOBILE (USED) DEALERS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	851							
Low sales value (\$'000)	25	25	569	25	198	569	1,398	
High sales value (\$'000)	5,000	569	5,000	198	569	1,398	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	82.8	78.1	84.2	79.8	77.5	79.4	86.4	99.3
Purchases and materials	85.6	82.0	86.7	90.0	78.9	84.5	87.8	99.1
Closing inventory	14.2	18.1	13.0	30.1	13.6	16.1	11.6	89.0
Opening inventory	11.4	14.3	10.5	19.9	12.1	11.1	10.3	79.3
Wages, salaries, and benefits	5.9	6.9	5.6	4.8	7.7	6.2	5.3	79.2
Wages and benefits - direct	0.8	1.0	0.8	0.2	1.3	1.3	0.5	13.6
Wages and benefits - indirect	5.1	5.9	4.8	4.6	6.4	4.9	4.8	76.7
Occupancy expenses	3.3	4.7	2.8	5.1	4.5	4.4	2.1	94.1
Depreciation	0.5	0.8	0.5	1.0	0.7	0.5	0.5	71.6
Repairs and maintenance	1.1	1.4	1.0	1.3	1.5	2.1	0.5	65.1
Fuel and oil	0.2	0.3	0.1	0.4	0.2	0.3	0.1	21.3
Utilities	0.6	0.9	0.5	1.1	0.9	0.6	0.5	82.7
Rent	0.9	1.3	0.7	1.4	1.3	0.9	0.6	55.8
Financial expenses	1.6	2.3	1.4	3.0	2.0	1.7	1.3	95.8
Interest and bank charges	1.3	1.7	1.1	2.2	1.5	1.3	1.0	84.6
Professional fees	0.4	0.6	0.3	0.8	0.5	0.4	0.3	85.1
General expenses	1.7	2.4	1.5	3.6	1.9	2.1	1.3	94.8
Advertising	0.9	0.8	0.9	1.0	0.8	1.3	0.7	84.8
Delivery expenses	0.3	0.5	0.2	0.8	0.4	0.2	0.2	32.5
Insurance	0.6	1.1	0.5	1.8	0.8	0.6	0.4	77.1
Other expenses	3.4	5.4	2.8	5.6	5.3	4.1	2.2	99.4
Total expenses	98.7	99.7	98.4	101.8	98.8	97.9	98.6	100.0
Net profit/loss	1.3	0.3	1.6	-1.8	1.2	2.1	1.4	99.2

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	67							
Sales	724.2	215.4	1,641.7	95.1	352.8	882.3	2,607.3	
Expenses	701.8	203.1	1,601.1	87.0	335.6	852.7	2,552.8	
Profit	22.4	12.4	40.6	8.1	17.3	29.6	54.5	

## Non-Profitable:

Sales	378.5	165.5	1,489.8	81.5	350.5	919.9	2,343.2	
Expenses	393.0	178.2	1,514.2	91.7	368.8	935.5	2,380.7	
Loss	-14.6	-12.7	-24.4	-10.2	-18.3	-15.6	-37.5	

1987

## Profitable:

Sales	686.4	211.5	1,593.9	106.3	353.4	905.9	2,363.0	
Expenses	666.3	198.7	1,559.8	97.7	335.1	877.5	2,322.6	
Profit	20.1	12.7	34.1	8.6	18.3	28.4	40.4	

## Non-Profitable:

Sales	427.3	169.3	1,479.4	88.9	322.1	962.5	2,374.1	
Expenses	439.5	179.7	1,499.1	96.5	337.6	974.2	2,407.5	
Loss	-12.2	-10.3	-19.7	-7.6	-15.5	-11.8	-33.4	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	492							
Low sales value (\$'000)	25	25	1,012	25	365	1,012	1,961	
High sales value (\$'000)	5,000	1,012	5,000	365	1,012	1,961	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>242.7</b>	<b>160.7</b>	<b>503.9</b>	<b>119.3</b>	<b>230.2</b>	<b>325.7</b>	<b>632.4</b>	<b>100.0</b>
Total current assets	186.2	121.2	393.4	85.8	180.6	241.7	502.8	99.2
Accounts receivable	9.7	5.7	22.4	4.1	8.3	16.7	26.5	65.0
Closing inventory	119.9	72.2	271.8	39.2	127.6	178.2	339.3	92.9
Other current assets	56.6	43.2	99.1	42.4	44.6	46.7	136.9	85.8
Net fixed assets	43.4	31.0	82.8	24.0	42.8	68.1	93.3	88.2
Other assets and adjustments	13.0	8.4	27.7	9.5	6.6	15.9	36.2	73.8
<b>Total liabilities</b>	<b>159.5</b>	<b>118.9</b>	<b>288.7</b>	<b>97.6</b>	<b>154.6</b>	<b>213.2</b>	<b>343.2</b>	<b>100.0</b>
Total current liabilities	96.7	69.0	185.2	48.4	103.5	123.3	229.8	99.4
Current bank loans	39.4	36.7	48.3	30.3	47.4	37.7	55.8	62.0
Other current liabilities	57.2	32.2	136.9	18.0	56.1	85.5	173.9	98.0
Long-term bank loans	4.5	5.6	0.9	3.5	9.2	2.1	—	9.3
Other liabilities and adjustments	58.2	44.2	102.6	45.7	41.8	87.6	113.3	87.6
<b>Total equity</b>	<b>83.2</b>	<b>41.7</b>	<b>215.2</b>	<b>21.7</b>	<b>75.5</b>	<b>112.5</b>	<b>289.2</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.9	1.7	2.1	1.7	1.7	1.9	2.1	98.6
Debt to equity	1.9	2.8	1.3	4.4	2.0	1.8	1.1	100.0
Interest coverage	1.7	1.1	2.2	-0.7	2.1	2.3	2.2	89.8
Debt ratio	0.6	0.7	0.5	0.8	0.6	0.6	0.5	100.0
Sales to equity	9.7	8.2	10.7	7.4	8.6	12.3	10.2	100.0
Sales to closing inventories	6.7	4.7	8.4	4.0	5.1	7.8	8.7	92.9

(percent)

Current debt to equity	116.2	165.1	86.0	223.0	137.1	109.6	79.4	99.4
Operating profit on equity	9.1	1.7	13.7	-27.9	16.0	17.3	12.7	98.6
Net fixed assets to equity	52.1	74.2	38.4	110.6	56.7	60.5	32.2	88.2
Gross margin	10.8	14.3	9.1	12.5	15.1	11.8	8.2	100.0
Return on total assets	7.4	4.2	10.6	-2.1	9.7	10.4	10.6	99.6

(days)

Collection period for accounts receivable	4.3	6.0	3.5	9.3	4.6	4.3	3.2	65.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	1,121	101,657	3,759.8	191
Less than 20	1,097	69,259	2,546.4	186
20-99	21	x	x	5
100-499	3	x	x	-
500 and over	-	-	-	-
<b>1987</b>				
Total	930	75,806	3,023.5	
Less than 20	911	48,809	1,931.5	
20-99	16	x	x	
100-499	3	x	x	
500 and over	-	-	-	

## SIC 6312 Automobile (Used) Dealers

Establishments primarily engaged in retail dealing in used cars. Such establishments may be secondarily engaged in selling new cars. Establishments primarily engaged in selling new cars are classified in <6311 - Automobile (New) Dealers>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6321 - MOTOR HOME AND TRAVEL TRAILER DEALERS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	158							
Low sales value (\$'000)	25	25	977	25	289	977	1,943	
High sales value (\$'000)	5,000	977	5,000	289	977	1,943	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	79.8	76.1	81.8	73.1	77.1	78.6	84.0	99.4
Purchases and materials	89.1	91.4	87.8	88.8	92.3	84.4	90.1	99.4
Closing inventory	31.8	36.7	29.1	41.0	35.1	29.8	28.7	95.6
Opening inventory	22.5	21.4	23.1	25.3	19.9	24.1	22.5	88.0
Wages, salaries, and benefits	7.4	7.0	7.6	4.9	7.7	9.5	6.3	88.0
Wages and benefits - direct	1.4	1.4	1.5	-	1.9	2.7	0.7	18.4
Wages and benefits - indirect	5.9	5.6	6.1	4.9	5.8	6.8	5.6	83.5
Occupancy expenses	3.4	4.9	2.6	8.3	3.6	3.4	2.0	98.1
Depreciation	0.9	1.2	0.8	1.6	1.0	0.9	0.7	88.6
Repairs and maintenance	0.5	0.5	0.5	0.9	0.4	0.6	0.4	74.1
Fuel and oil	0.1	0.1	0.1	0.1	0.1	0.1	0.1	11.4
Utilities	0.9	1.2	0.7	2.0	1.0	0.9	0.5	89.2
Rent	1.0	1.8	0.6	3.7	1.1	0.9	0.3	57.0
Financial expenses	3.1	3.1	3.1	4.1	2.7	3.3	2.9	100.0
Interest and bank charges	2.8	2.6	2.9	3.2	2.4	3.1	2.7	95.6
Professional fees	0.3	0.5	0.2	0.9	0.3	0.2	0.2	91.8
General expenses	2.3	3.3	1.8	5.5	2.5	2.0	1.7	97.5
Advertising	1.2	1.4	1.1	2.3	1.1	1.1	1.1	87.3
Delivery expenses	0.6	1.1	0.3	2.4	0.6	0.4	0.2	60.8
Insurance	0.5	0.8	0.4	0.7	0.8	0.5	0.4	72.2
Other expenses	2.6	3.7	2.1	7.7	2.2	2.3	1.9	99.4
Total expenses	98.6	97.9	98.9	103.6	95.8	99.3	98.6	100.0
Net profit/loss	1.4	2.1	1.1	-3.6	4.2	0.7	1.4	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	70							
Sales	662.6	329.1	2,038.6	133.3	630.1	1,388.1	2,784.7	
Expenses	631.3	305.3	1,976.2	121.2	588.5	1,341.3	2,704.5	
Profit	31.3	23.8	62.4	12.1	41.7	46.8	80.2	

## Non-Profitable:

Sales	534.0	178.2	1,969.1	75.8	570.3	1,368.7	3,247.8	
Expenses	559.5	200.6	2,006.9	98.3	592.1	1,402.2	3,294.7	
Loss	-25.5	-22.4	-37.8	-22.6	-21.8	-33.6	-46.9	

1987

## Profitable:

Sales	730.7	335.9	1,661.3	159.2	653.7	1,374.5	2,714.3	
Expenses	704.4	321.1	1,608.0	150.3	628.2	1,326.2	2,642.4	
Profit	26.3	14.8	53.4	8.9	25.5	48.3	71.9	

## Non-Profitable:

Sales	405.6	235.2	1,576.8	136.1	499.8	1,437.9	2,214.5	
Expenses	419.8	249.1	1,592.1	152.3	507.9	1,446.9	2,258.3	
Loss	-14.1	-14.0	-15.2	-16.2	-8.0	-9.0	-43.7	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	106							
Low sales value (\$'000)	25	25	1,268	25	620	1,268	2,157	
High sales value (\$'000)	5,000	1,268	5,000	620	1,268	2,157	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>444.9</b>	<b>259.3</b>	<b>1,179.6</b>	<b>163.8</b>	<b>461.1</b>	<b>864.7</b>	<b>1,578.5</b>	<b>100.0</b>
Total current assets	336.9	214.9	819.9	133.0	388.0	680.1	997.1	100.0
Accounts receivable	23.2	11.3	70.3	4.3	26.1	74.0	65.6	95.3
Closing inventory	267.0	166.1	666.5	102.6	300.4	505.5	870.3	99.1
Other current assets	46.6	37.4	83.1	26.0	61.4	100.4	61.0	85.8
Net fixed assets	78.6	24.0	294.6	12.5	48.3	151.2	476.2	95.3
Other assets and adjustments	29.3	20.3	65.0	18.2	24.7	33.3	105.1	84.0
<b>Total liabilities</b>	<b>312.8</b>	<b>148.3</b>	<b>964.1</b>	<b>68.7</b>	<b>316.4</b>	<b>734.4</b>	<b>1,255.1</b>	<b>100.0</b>
Total current liabilities	204.0	104.4	598.2	25.6	271.0	520.6	696.4	100.0
Current bank loans	64.9	40.6	160.8	9.5	106.3	126.3	204.4	51.9
Other current liabilities	139.1	63.8	437.3	16.0	164.6	394.2	491.9	100.0
Long-term bank loans	0.8	0.2	3.0	0.3	--	4.8	0.6	5.7
Other liabilities and adjustments	107.9	43.5	362.9	42.7	45.3	208.9	558.0	91.5
<b>Total equity</b>	<b>132.0</b>	<b>111.0</b>	<b>215.4</b>	<b>95.0</b>	<b>144.7</b>	<b>130.2</b>	<b>323.3</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.6	2.0	1.3	5.1	1.4	1.3	1.4	100.0
Debt to equity	2.3	1.3	4.4	0.7	2.1	5.6	3.8	100.0
Interest coverage	1.6	1.9	1.4	--	2.6	1.4	1.3	97.2
Debt ratio	0.7	0.5	0.8	0.4	0.6	0.8	0.7	100.0
Sales to equity	5.7	3.4	10.5	1.5	6.0	12.7	9.4	100.0
Sales to closing inventories	2.8	2.3	3.4	1.4	2.9	3.2	3.5	99.1

(percent)

Current debt to equity	154.4	94.1	277.6	27.0	187.2	399.8	215.3	100.0
Operating profit on equity	9.1	7.8	11.9	-3.3	23.2	17.3	9.1	100.0
Net fixed assets to equity	59.5	21.6	136.7	13.2	33.4	116.1	147.2	95.3
Gross margin	12.4	15.7	10.2	18.5	14.7	11.9	9.1	100.0
Return on total assets	7.2	6.8	7.6	0.1	11.8	8.3	7.1	100.0

(days)

Collection period for accounts receivable	11.1	10.8	11.2	10.6	10.8	16.2	7.8	95.3
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	<b>307</b>	<b>38,933</b>	<b>2,652.5</b>	<b>9</b>
Less than 20	278	25,186	1,686.2	16
20-99	27	x	x	6
100-499	2	x	x	1
500 and over	-	-	-	-
<b>1987</b>				
<b>Total</b>	<b>316</b>	<b>29,248</b>	<b>2,129.2</b>	
Less than 20	294	19,171	1,381.8	
20-99	21	x	x	
100-499	1	x	x	
500 and over	-	-	-	

## SIC 6321 Motor Home and Travel Trailer Dealers

Establishments primarily engaged in retail dealing in new and used recreational trailers, campers and motor homes. Establishments primarily engaged in retail dealing in mobile homes are classified in <6598 - Mobile Home Dealers>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6322 - BOATS, OUTBOARD MOTORS AND BOATING ACCESSORIES DEALERS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	205							
Low sales value (\$'000)	25	25	809	25	317	809	1,800	
High sales value (\$'000)	5,000	809	5,000	317	809	1,800	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	75.8	70.4	78.2	66.7	72.6	77.2	78.6	100.0
Purchases and materials	81.1	78.4	82.3	73.5	81.3	80.2	83.2	98.5
Closing inventory	31.2	29.6	31.9	27.1	31.0	28.0	33.6	93.7
Opening inventory	25.9	21.6	27.8	20.3	22.3	25.1	29.0	86.3
Wages, salaries, and benefits	9.4	10.6	8.9	9.5	11.2	9.5	8.7	90.7
Wages and benefits - direct	1.3	1.1	1.4	0.3	1.5	2.5	1.0	18.0
Wages and benefits - indirect	8.1	9.5	7.5	9.2	9.7	7.0	7.7	86.8
Occupancy expenses	3.9	6.1	2.9	7.1	5.5	3.3	2.7	99.0
Depreciation	1.2	1.9	0.9	2.8	1.4	0.9	0.9	91.2
Repairs and maintenance	0.5	0.7	0.4	0.6	0.8	0.4	0.3	70.7
Fuel and oil	--	0.1	--	--	0.1	--	--	6.3
Utilities	0.7	1.2	0.5	1.1	1.2	0.9	0.4	89.8
Rent	1.4	2.2	1.0	2.5	1.9	1.0	1.0	64.9
Financial expenses	3.3	3.1	3.5	2.5	3.4	3.1	3.6	97.6
Interest and bank charges	2.9	2.6	3.1	2.0	2.9	2.6	3.3	86.8
Professional fees	0.4	0.5	0.4	0.5	0.5	0.5	0.3	91.2
General expenses	2.2	2.9	1.9	2.3	3.3	2.4	1.7	97.1
Advertising	1.0	1.2	0.9	0.9	1.4	1.2	0.7	87.8
Delivery expenses	0.7	1.1	0.5	0.7	1.3	0.7	0.5	62.4
Insurance	0.6	0.7	0.5	0.6	0.7	0.5	0.5	75.6
Other expenses	5.3	6.4	4.8	10.0	4.3	4.5	4.9	100.0
Total expenses	99.9	99.5	100.1	98.1	100.3	100.0	100.2	100.0
Net profit/loss	0.1	0.5	-0.1	1.9	-0.3	--	-0.2	99.5

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	66							
Sales	639.9	251.7	1,835.4	172.1	508.8	1,218.6	2,706.1	
Expenses	613.6	235.2	1,779.1	159.2	480.4	1,174.5	2,632.6	
Profit	26.3	16.6	56.3	12.9	28.5	44.1	73.5	

## Non-Profitable:

Sales	651.6	252.7	2,626.9	82.2	506.0	1,130.7	3,746.1	
Expenses	683.9	269.0	2,738.5	94.6	528.1	1,240.6	3,859.0	
Loss	-32.3	-16.2	-111.6	-12.3	-22.1	-109.8	-112.9	

1987

## Profitable:

Sales	559.4	313.0	1,591.2	162.1	526.7	1,205.5	2,581.8	
Expenses	530.8	295.0	1,518.2	150.9	499.0	1,153.6	2,454.5	
Profit	28.6	18.0	73.0	11.2	27.7	51.9	127.2	

## Non-Profitable:

Sales	270.7	182.7	1,160.6	106.2	457.9	1,098.1	2,120.3	
Expenses	284.4	194.1	1,197.7	116.4	473.6	1,135.7	2,150.3	
Loss	-13.7	-11.4	-37.1	-10.2	-15.7	-37.6	-30.0	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	149							
Low sales value (\$'000)	25	25	944	25	491	944	1,856	
High sales value (\$'000)	5,000	944	5,000	491	944	1,856	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>568.5</b>	<b>246.5</b>	<b>1,413.6</b>	<b>125.7</b>	<b>432.7</b>	<b>683.5</b>	<b>2,053.6</b>	<b>100.0</b>
Total current assets	460.7	181.4	1,193.6	98.8	308.7	529.0	1,776.3	100.0
Accounts receivable	48.9	20.6	123.2	11.9	33.9	48.0	189.2	86.6
Closing inventory	315.8	132.1	797.9	64.3	236.6	392.0	1,153.8	94.6
Other current assets	95.9	28.6	272.4	22.5	38.0	88.9	433.2	94.0
Net fixed assets	83.6	47.3	179.0	23.2	84.4	117.7	232.7	97.3
Other assets and adjustments	24.1	17.7	40.9	3.6	39.4	36.7	44.5	89.3
<b>Total liabilities</b>	<b>436.2</b>	<b>180.8</b>	<b>1,106.6</b>	<b>95.9</b>	<b>311.7</b>	<b>488.8</b>	<b>1,648.2</b>	<b>100.0</b>
Total current liabilities	299.1	106.1	805.6	53.2	187.6	352.3	1,203.1	100.0
Current bank loans	74.7	26.3	201.7	17.1	40.4	45.4	338.8	61.1
Other current liabilities	224.3	79.7	603.9	36.0	147.1	306.9	864.2	100.0
Long-term bank loans	3.3	4.2	0.9	4.1	4.4	0.3	1.4	12.8
Other liabilities and adjustments	133.8	70.4	300.0	38.5	119.6	136.1	443.6	92.6
<b>Total equity</b>	<b>132.2</b>	<b>65.7</b>	<b>306.9</b>	<b>29.8</b>	<b>121.0</b>	<b>194.7</b>	<b>405.4</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.5	1.7	1.4	1.8	1.6	1.5	1.4	100.0
Debt to equity	3.2	2.7	3.6	3.2	2.5	2.5	4.0	100.0
Interest coverage	1.0	1.4	0.9	2.1	1.1	0.9	0.8	85.2
Debt ratio	0.7	0.7	0.7	0.7	0.7	0.7	0.8	100.0
Sales to equity	7.5	6.7	8.0	8.7	5.9	7.3	8.3	100.0
Sales to closing inventories	3.1	3.3	3.1	4.0	3.0	3.6	2.9	94.6

(percent)

Current debt to equity	226.1	161.5	262.4	178.5	155.0	180.9	296.7	100.0
Operating profit on equity	1.2	7.5	-2.3	19.2	3.1	-0.1	-3.2	99.3
Net fixed assets to equity	63.2	72.0	58.3	77.8	69.8	60.4	57.4	97.3
Gross margin	14.4	17.2	13.1	19.2	16.2	12.4	13.4	100.0
Return on total assets	5.4	6.7	4.8	8.4	6.0	4.7	4.9	100.0

(days)

Collection period for accounts receivable	17.7	16.9	18.1	16.6	17.1	12.2	20.3	86.6
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	581	64,974	4,387.8	42
Less than 20	549	44,579	2,986.7	39
20-99	32	20,395	1,401.1	3
100-499	-	-	-	-
500 and over	-	-	-	-

## 1987

Total	623	50,566	3,754.4	
Less than 20	588	35,624	2,629.1	
20-99	35	14,942	1,125.3	
100-499	-	-	-	
500 and over	-	-	-	

## SIC 6322 Boats, Outboard Motors and Boating Accessories Dealers

Establishments primarily engaged in retail dealing in new and used boats and other watercraft, outboard motors and marine supplies. These establishments may be secondarily engaged in boat storage. Establishments primarily engaged in boat storage are classified in <9654 - Boat Rentals and Marinas>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6323 - MOTORCYCLE AND SNOWMOBILE DEALERS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	239							
Low sales value (\$'000)	25	25	665	25	273	665	1,299	
High sales value (\$'000)	5,000	665	5,000	273	665	1,299	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	77.7	69.4	80.9	63.4	72.6	80.7	81.0	99.6
Purchases and materials	80.8	68.4	85.6	67.1	69.0	82.8	87.5	99.6
Closing inventory	27.0	30.7	25.6	26.3	33.0	25.5	25.7	94.6
Opening inventory	23.9	31.7	20.9	22.6	36.6	23.3	19.3	91.2
Wages, salaries, and benefits	8.8	9.5	8.5	8.4	10.1	8.2	8.7	90.8
Wages and benefits - direct	0.6	0.2	0.8	0.2	0.2	1.1	0.6	13.0
Wages and benefits - indirect	8.2	9.3	7.7	8.2	9.9	7.2	8.1	87.9
Occupancy expenses	3.9	6.4	2.9	9.2	4.8	3.0	2.8	98.7
Depreciation	1.0	1.4	0.8	2.2	1.1	0.8	0.8	90.8
Repairs and maintenance	0.4	0.6	0.4	1.1	0.4	0.4	0.3	79.1
Fuel and oil	0.1	0.1	--	0.2	0.1	--	--	7.1
Utilities	1.0	1.9	0.7	2.6	1.5	0.9	0.6	96.2
Rent	1.4	2.3	1.0	3.1	1.9	0.9	1.1	58.6
Financial expenses	2.7	4.6	2.0	2.9	5.5	2.5	1.7	99.2
Interest and bank charges	2.4	4.0	1.8	2.4	4.9	2.2	1.5	94.6
Professional fees	0.3	0.6	0.3	0.6	0.6	0.3	0.2	88.7
General expenses	1.9	2.8	1.6	3.4	2.4	1.8	1.5	99.6
Advertising	1.0	1.1	0.9	1.2	1.0	1.0	0.9	92.1
Delivery expenses	0.4	0.9	0.3	1.1	0.8	0.3	0.2	69.0
Insurance	0.5	0.8	0.4	1.0	0.6	0.5	0.4	80.8
Other expenses	3.2	4.4	2.7	5.7	3.8	2.1	3.1	100.0
Total expenses	98.2	97.1	98.7	93.0	99.3	98.4	98.9	100.0
Net profit/loss	1.8	2.9	1.3	7.0	0.7	1.6	1.1	99.6

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	72							
Sales	556.4	253.2	1,328.4	137.8	486.3	932.2	2,079.3	
Expenses	534.9	239.2	1,287.6	123.9	472.3	903.4	2,015.7	
Profit	21.5	13.9	40.8	13.9	14.0	28.7	63.7	

## Non-Profitable:

Sales	716.1	194.0	1,556.3	79.1	443.6	973.4	2,077.9	
Expenses	736.6	210.3	1,583.7	87.3	477.4	996.8	2,108.9	
Loss	-20.6	-16.3	-27.5	-8.3	-33.7	-23.4	-31.1	

1987

## Profitable:

Sales	596.9	245.4	1,272.7	138.1	455.4	950.3	1,914.2	
Expenses	575.7	229.3	1,241.8	125.2	433.1	928.2	1,865.7	
Profit	21.2	16.1	30.9	12.9	22.3	22.0	48.5	

## Non-Profitable:

Sales	342.9	176.1	1,044.5	63.6	389.2	978.1	1,560.8	
Expenses	353.5	184.0	1,066.4	65.1	409.4	999.0	1,590.0	
Loss	-10.6	-7.9	-21.9	-1.5	-20.1	-20.9	-29.2	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	159							
Low sales value (\$'000)	25	25	952	25	507	952	1,444	
High sales value (\$'000)	5,000	952	5,000	507	952	1,444	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>381.9</b>	<b>201.1</b>	<b>730.4</b>	<b>129.5</b>	<b>337.0</b>	<b>495.6</b>	<b>929.9</b>	<b>100.0</b>
Total current assets	301.6	159.4	575.8	99.6	272.8	368.9	751.6	100.0
Accounts receivable	30.7	12.5	65.6	5.5	25.7	33.6	92.8	83.6
Closing inventory	236.5	118.7	463.6	79.4	193.4	302.0	600.8	97.5
Other current assets	34.4	28.1	46.5	14.6	53.5	33.1	57.9	81.1
Net fixed assets	67.4	37.0	126.0	24.5	60.6	120.1	131.0	100.0
Other assets and adjustments	12.8	4.6	28.5	5.2	3.5	6.6	47.2	74.8
<b>Total liabilities</b>	<b>299.4</b>	<b>172.4</b>	<b>544.2</b>	<b>107.9</b>	<b>294.6</b>	<b>359.1</b>	<b>701.5</b>	<b>100.0</b>
Total current liabilities	203.8	106.9	390.5	60.0	196.1	232.3	524.8	100.0
Current bank loans	34.1	32.3	37.5	25.0	46.1	15.6	56.2	54.7
Other current liabilities	169.6	74.6	352.9	34.9	149.9	216.7	468.6	100.0
Long-term bank loans	9.9	2.1	25.0	2.2	1.9	37.6	14.3	18.9
Other liabilities and adjustments	85.6	63.2	128.7	45.7	96.6	89.1	162.3	97.5
<b>Total equity</b>	<b>82.5</b>	<b>28.7</b>	<b>186.2</b>	<b>21.5</b>	<b>42.3</b>	<b>136.5</b>	<b>228.4</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.4	1.4	1.4	1.6	1.3	1.5	1.4	100.0
Debt to equity	3.6	6.0	2.9	5.0	6.9	2.6	3.0	100.0
Interest coverage	1.6	1.7	1.5	2.1	1.5	1.7	1.4	95.0
Debt ratio	0.7	0.8	0.7	0.8	0.8	0.7	0.7	100.0
Sales to equity	10.3	13.6	9.3	10.6	16.4	8.1	9.8	100.0
Sales to closing inventories	3.5	3.2	3.7	2.8	3.5	3.7	3.7	97.5

(percent)

Current debt to equity	247.0	372.5	209.7	278.9	462.6	170.1	229.7	100.0
Operating profit on equity	14.2	28.0	10.1	32.4	23.7	16.1	7.0	100.0
Net fixed assets to equity	81.7	128.9	67.6	114.1	143.1	87.9	57.3	100.0
Gross margin	12.7	17.8	10.5	22.4	15.0	11.6	10.0	100.0
Return on total assets	7.8	9.3	7.0	10.1	8.7	10.1	5.6	100.0

(days)

Collection period for accounts receivable	13.1	11.7	13.8	8.8	13.5	10.9	15.0	83.6
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EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	749	52,765	3,672.7	61
Less than 20	733	46,630	3,247.2	61
20-99	16	6,135	425.5	-
100-499	-	-	-	-
500 and over	-	-	-	-
<b>1987</b>				
Total	810	51,144	3,762.1	
Less than 20	794	44,733	3,282.3	
20-99	16	6,411	479.8	
100-499	-	-	-	
500 and over	-	-	-	

SIC 6323 Motorcycle and Snowmobile Dealers

Establishments primarily engaged in retail dealing in motorcycles and/or snowmobiles including parts and accessories. Such establishments may repair the items they sell.

Symbols: -- amount too small to be expressed  
 - nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6329 - OTHER RECREATIONAL VEHICLE DEALERS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	28							
Low sales value (\$'000)	25	25	374	25	201	374	1,518	
High sales value (\$'000)	5,000	374	5,000	201	374	1,518	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>81.4</b>	<b>68.0</b>	<b>83.1</b>	<b>76.5</b>	<b>61.7</b>	<b>86.4</b>	<b>76.2</b>	<b>100.0</b>
Purchases and materials	77.6	73.5	78.1	69.5	76.4	78.4	77.5	96.4
Closing inventory	27.1	22.2	27.7	15.6	27.0	30.4	22.1	92.9
Opening inventory	30.9	16.6	32.7	22.6	12.3	38.3	20.8	92.9
<b>Wages, salaries, and benefits</b>	<b>6.2</b>	<b>12.4</b>	<b>5.4</b>	<b>6.6</b>	<b>16.7</b>	<b>2.3</b>	<b>11.9</b>	<b>89.3</b>
Wages and benefits - direct	0.4	0.5	0.4	1.2	-	0.2	0.9	17.9
Wages and benefits - indirect	5.7	11.9	4.9	5.3	16.7	2.1	11.0	82.1
<b>Occupancy expenses</b>	<b>2.6</b>	<b>6.1</b>	<b>2.2</b>	<b>4.5</b>	<b>7.2</b>	<b>1.1</b>	<b>4.5</b>	<b>92.9</b>
Depreciation	0.8	2.7	0.6	1.9	3.2	0.2	1.2	82.1
Repairs and maintenance	0.2	0.7	0.1	0.6	0.8	--	0.3	67.9
Fuel and oil	0.1	0.4	--	0.7	0.1	--	-	14.3
Utilities	0.6	1.2	0.6	1.0	1.3	0.4	0.9	89.3
Rent	1.0	1.2	0.9	0.3	1.8	0.4	2.1	67.9
<b>Financial expenses</b>	<b>3.0</b>	<b>3.2</b>	<b>3.0</b>	<b>3.8</b>	<b>2.8</b>	<b>3.3</b>	<b>2.3</b>	<b>96.4</b>
Interest and bank charges	2.7	2.2	2.8	2.4	2.0	3.2	2.1	92.9
Professional fees	0.3	1.0	0.2	1.4	0.8	0.2	0.3	92.9
<b>General expenses</b>	<b>2.0</b>	<b>3.7</b>	<b>1.7</b>	<b>2.1</b>	<b>4.8</b>	<b>1.4</b>	<b>2.5</b>	<b>92.9</b>
Advertising	1.3	1.5	1.3	1.0	1.8	1.1	1.6	85.7
Delivery expenses	0.4	1.3	0.2	0.5	1.8	0.1	0.5	64.3
Insurance	0.3	0.9	0.2	0.6	1.2	0.1	0.4	82.1
<b>Other expenses</b>	<b>1.5</b>	<b>4.5</b>	<b>1.2</b>	<b>4.3</b>	<b>4.6</b>	<b>0.8</b>	<b>2.0</b>	<b>92.9</b>
<b>Total expenses</b>	<b>96.7</b>	<b>97.8</b>	<b>96.6</b>	<b>97.8</b>	<b>97.8</b>	<b>95.2</b>	<b>99.4</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>3.3</b>	<b>2.2</b>	<b>3.4</b>	<b>2.2</b>	<b>2.2</b>	<b>4.8</b>	<b>0.6</b>	<b>96.4</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	57							
Sales	711.2	203.1	997.0	148.7	323.8	877.7	1,829.1	
Expenses	672.2	191.7	942.6	141.8	302.4	826.7	1,750.7	
Profit	38.9	11.4	54.4	6.9	21.4	51.0	78.4	

## Non-Profitable:

Sales	885.7	260.2	1,467.7	152.9	337.7	923.5	2,417.6	
Expenses	912.7	273.4	1,507.5	165.8	351.2	935.1	2,506.8	
Loss	-27.0	-13.3	-39.8	-12.9	-13.5	-11.5	-89.2	

1987

## Profitable:

Sales	721.3	160.6	985.7	97.4	244.2	679.7	2,291.6	
Expenses	703.9	148.5	965.6	81.4	237.4	657.4	2,281.3	
Profit	17.5	12.0	20.0	16.1	6.7	22.3	10.3	

## Non-Profitable:

Sales	363.4	203.5	877.5	142.7	237.1	811.9	1,551.2	
Expenses	370.2	205.1	901.4	144.1	238.7	826.8	1,667.5	
Loss	-6.8	-1.5	-23.9	-1.4	-1.6	-14.9	-116.3	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	15							
Low sales value (\$'000)	25	25	738	25	309	738	1,592	
High sales value (\$'000)	5,000	738	5,000	309	738	1,592	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>268.3</b>	<b>158.9</b>	<b>312.5</b>	<b>66.3</b>	<b>208.4</b>	<b>313.5</b>	<b>261.6</b>	<b>100.0</b>
Total current assets	249.8	150.5	289.9	61.4	198.1	290.5	255.3	100.0
Accounts receivable	9.1	10.0	8.7	6.2	12.0	8.8	5.4	100.0
Closing inventory	216.8	78.2	272.8	23.6	107.3	275.0	154.8	93.3
Other current assets	23.8	62.3	8.2	31.5	78.7	6.7	94.9	80.0
Net fixed assets	11.9	8.3	13.4	4.8	10.2	13.5	6.3	100.0
Other assets and adjustments	6.5	--	9.1	--	--	9.3	--	93.3
<b>Total liabilities</b>	<b>202.6</b>	<b>126.8</b>	<b>233.2</b>	<b>55.0</b>	<b>165.1</b>	<b>233.8</b>	<b>199.6</b>	<b>100.0</b>
Total current liabilities	122.0	66.3	144.5	24.6	88.6	144.9	121.5	100.0
Current bank loans	65.0	20.8	82.9	--	32.0	83.0	77.8	46.7
Other current liabilities	56.9	45.5	61.6	24.6	56.6	61.9	43.7	100.0
Long-term bank loans	2.5	--	3.5	--	--	3.6	--	13.3
Other liabilities and adjustments	78.0	60.4	85.1	30.3	76.5	85.2	78.0	100.0
<b>Total equity</b>	<b>65.7</b>	<b>32.1</b>	<b>79.3</b>	<b>11.2</b>	<b>43.2</b>	<b>79.6</b>	<b>62.0</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	2.0	2.2	2.0	2.4	2.2	2.0	2.1	100.0
Debt to equity	3.0	3.9	2.9	4.8	3.8	2.9	3.2	100.0
Interest coverage	2.6	1.2	2.8	-0.3	1.8	2.8	2.7	100.0
Debt ratio	0.7	0.7	0.7	0.8	0.7	0.7	0.7	100.0
Sales to equity	11.9	8.9	12.4	15.7	8.0	12.2	28.2	100.0
Sales to closing inventories	3.6	3.6	3.6	7.5	3.2	3.5	11.3	93.3

(percent)

Current debt to equity	185.6	206.7	182.2	218.4	205.0	182.0	195.8	100.0
Operating profit on equity	52.4	5.7	60.0	-68.5	16.1	60.6	19.1	93.3
Net fixed assets to equity	18.2	26.0	16.9	43.0	23.6	17.0	10.2	100.0
Gross margin	12.7	20.3	11.8	14.2	21.9	12.0	6.6	100.0
Return on total assets	20.4	5.6	23.5	-2.9	7.0	23.7	7.0	100.0

(days)

Collection period for accounts receivable	4.2	12.7	3.2	12.8	12.7	3.3	1.1	100.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	58	6,993	455.4	9
Less than 20	55	x	x	9
20-99	3	x	x	-
100-499	-	-	-	-
500 and over	-	-	-	-

## 1987

Total	67	5,461	386.8	
Less than 20	64	x	x	
20-99	3	x	x	
100-499	-	-	-	
500 and over	-	-	-	

## SIC 6329 Other Recreational Vehicle Dealers

Establishments primarily engaged in retail dealing in recreational vehicles not elsewhere classified.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6331 - GASOLINE SERVICE STATIONS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	3,270							
Low sales value (\$'000)	25	25	937	25	448	937	1,436	
High sales value (\$'000)	5,000	937	5,000	448	937	1,436	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	79.4	74.6	82.2	64.7	78.4	82.2	82.2	99.0
Purchases and materials	79.8	75.2	82.5	65.4	79.0	82.3	82.5	98.9
Closing inventory	3.3	3.9	3.0	5.1	3.5	3.0	2.9	87.6
Opening inventory	2.9	3.3	2.7	4.4	2.9	2.9	2.6	79.2
Wages, salaries, and benefits	9.9	11.8	8.7	16.2	10.1	8.9	8.6	96.5
Wages and benefits - direct	1.4	1.2	1.5	1.6	1.0	1.5	1.5	13.6
Wages and benefits - indirect	8.5	10.6	7.2	14.6	9.1	7.4	7.1	92.9
Occupancy expenses	3.6	4.3	3.3	5.6	3.7	3.2	3.3	99.4
Depreciation	0.9	1.1	0.8	1.5	1.0	0.7	0.8	85.3
Repairs and maintenance	0.5	0.7	0.5	0.9	0.6	0.4	0.5	83.2
Fuel and oil	0.1	0.1	0.1	0.2	0.1	-	0.1	5.4
Utilities	0.9	1.2	0.7	1.6	1.0	0.7	0.7	95.7
Rent	1.2	1.2	1.2	1.3	1.2	1.2	1.2	62.4
Financial expenses	1.1	1.5	0.8	2.0	1.3	0.8	0.9	96.8
Interest and bank charges	0.8	1.1	0.6	1.4	1.0	0.6	0.6	84.4
Professional fees	0.3	0.4	0.2	0.5	0.3	0.3	0.2	89.1
General expenses	1.2	1.6	0.9	2.2	1.3	1.0	0.8	98.1
Advertising	0.4	0.5	0.4	0.7	0.5	0.4	0.3	89.3
Delivery expenses	0.4	0.5	0.3	0.7	0.4	0.3	0.2	63.3
Insurance	0.4	0.6	0.3	0.8	0.5	0.3	0.2	80.6
Other expenses	3.1	3.9	2.7	4.9	3.5	2.5	2.8	99.9
Total expenses	98.2	97.6	98.6	95.5	98.4	98.7	98.6	100.0
Net profit/loss	1.8	2.4	1.4	4.5	1.6	1.3	1.4	98.9

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989								
Profitable:								
Percent of businesses	75							
Sales	773.1	401.3	1,641.0	196.0	681.5	1,158.2	2,198.6	
Expenses	749.3	383.1	1,604.2	180.1	660.1	1,129.8	2,152.0	
Profit	23.8	18.2	36.8	15.9	21.4	28.3	46.6	
Non-Profitable:								
Sales	729.3	403.5	1,520.5	193.4	679.6	1,140.3	2,066.2	
Expenses	745.8	418.0	1,541.7	205.1	698.0	1,159.3	2,090.4	
Loss	-16.5	-14.6	-21.2	-11.7	-18.3	-19.0	-24.2	
1987								
Profitable:								
Sales	693.1	393.9	1,495.6	212.3	674.6	1,158.5	1,964.2	
Expenses	671.6	376.4	1,463.8	196.8	653.8	1,130.0	1,927.7	
Profit	21.5	17.6	31.9	15.5	20.9	28.5	36.5	
Non-Profitable:								
Sales	611.7	364.6	1,451.8	213.0	663.3	1,167.3	1,860.0	
Expenses	624.7	376.6	1,467.8	224.0	677.5	1,183.6	1,875.6	
Loss	-12.9	-12.0	-16.0	-10.9	-14.2	-16.3	-15.6	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	1,716							
Low sales value (\$'000)	25	25	1,220	25	791	1,220	1,720	
High sales value (\$'000)	5,000	1,220	5,000	791	1,220	1,720	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>227.2</b>	<b>167.9</b>	<b>356.3</b>	<b>151.1</b>	<b>198.5</b>	<b>279.5</b>	<b>434.0</b>	<b>99.9</b>
Total current assets	113.1	80.9	183.1	67.6	105.0	136.6	230.2	99.8
Accounts receivable	20.8	13.7	36.2	11.3	18.1	20.9	51.8	88.8
Closing inventory	37.3	25.1	64.1	21.0	32.4	48.5	79.8	93.5
Other current assets	54.8	42.1	82.7	35.2	54.5	67.1	98.5	92.8
Net fixed assets	95.8	75.3	140.5	74.5	76.9	122.1	159.1	97.9
Other assets and adjustments	18.2	11.6	32.6	8.9	16.5	20.7	44.7	84.9
<b>Total liabilities</b>	<b>148.6</b>	<b>115.5</b>	<b>220.9</b>	<b>116.2</b>	<b>114.2</b>	<b>180.9</b>	<b>261.3</b>	<b>99.9</b>
Total current liabilities	67.5	45.8	114.7	38.0	60.0	97.6	132.0	99.9
Current bank loans	10.6	5.4	22.1	3.4	9.0	26.4	17.8	38.6
Other current liabilities	56.8	40.4	92.5	34.6	50.9	71.2	114.1	99.9
Long-term bank loans	9.9	8.9	12.1	9.0	8.7	6.5	17.7	22.0
Other liabilities and adjustments	71.2	60.7	94.0	69.1	45.4	76.7	111.6	90.2
<b>Total equity</b>	<b>78.5</b>	<b>52.4</b>	<b>135.4</b>	<b>34.9</b>	<b>84.2</b>	<b>98.5</b>	<b>172.6</b>	<b>99.8</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.6	1.7	1.5	1.7	1.7	1.3	1.7	99.8
Debt to equity	1.8	2.2	1.6	3.3	1.3	1.8	1.5	99.8
Interest coverage	2.2	1.5	3.0	1.3	2.0	2.4	3.3	88.5
Debt ratio	0.6	0.6	0.6	0.7	0.5	0.6	0.6	99.8
Sales to equity	13.3	12.0	14.4	12.5	11.7	14.6	14.3	99.8
Sales to closing inventories	28.1	25.2	30.5	20.7	30.5	29.7	31.0	93.5

(percent)

Current debt to equity	85.9	87.4	84.7	109.0	71.2	99.1	76.4	99.7
Operating profit on equity	13.7	7.6	18.8	5.7	9.1	14.7	21.2	97.8
Net fixed assets to equity	122.0	143.7	103.7	213.5	91.2	123.9	92.1	97.9
Gross margin	10.2	11.1	9.6	13.3	9.3	9.4	9.7	100.0
Return on total assets	8.5	6.4	10.7	5.6	7.5	8.7	12.0	99.5

(days)

Collection period for accounts receivable	7.2	7.8	6.7	9.4	6.6	5.2	7.6	88.8
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	12,473	999,660	73,891.2	319
Less than 20	12,092	790,281	58,699.3	347
20-99	367	135,537	9,968.6	29
100-499	13	x	x	1
500 and over	1	x	x	-
<b>1987</b>				
Total	12,792	871,757	70,654.3	
Less than 20	12,439	679,272	54,962.6	
20-99	338	117,351	9,461.5	
100-499	14	x	x	
500 and over	1	x	x	

## SIC 6331 Gasoline Service Stations

Establishments primarily engaged in retail dealing in gasoline, lubricating oils and greases. Included in this industry are establishments primarily engaged in lubricating motor vehicles. Establishments primarily engaged in repairing motor vehicles are classified in <Industry Group 635 - Motor Vehicle Repair Shops>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6341 - HOME AND AUTO SUPPLY STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	47							
Low sales value (\$'000)	25	25	1,837	25	611	1,837	3,144	
High sales value (\$'000)	5,000	1,837	5,000	611	1,837	3,144	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>68.5</b>	<b>68.0</b>	<b>68.5</b>	<b>66.5</b>	<b>68.9</b>	<b>72.3</b>	<b>67.6</b>	<b>100.0</b>
Purchases and materials	73.5	86.4	71.1	101.2	77.5	79.4	69.0	100.0
Closing inventory	25.7	43.8	22.4	54.8	37.1	33.0	19.8	100.0
Opening inventory	20.7	25.4	19.8	20.2	28.5	26.0	18.3	87.2
<b>Wages, salaries, and benefits</b>	<b>14.4</b>	<b>14.1</b>	<b>14.4</b>	<b>13.4</b>	<b>14.5</b>	<b>12.8</b>	<b>14.8</b>	<b>95.7</b>
Wages and benefits - direct	2.9	1.4	3.1	0.6	2.0	-	3.9	12.8
Wages and benefits - indirect	11.5	12.6	11.3	12.8	12.5	12.8	10.9	91.5
<b>Occupancy expenses</b>	<b>4.9</b>	<b>5.5</b>	<b>4.8</b>	<b>6.3</b>	<b>5.1</b>	<b>3.3</b>	<b>5.2</b>	<b>100.0</b>
Depreciation	1.4	1.3	1.4	1.5	1.2	1.1	1.4	100.0
Repairs and maintenance	0.4	0.3	0.4	0.3	0.4	0.5	0.3	76.6
Fuel and oil	--	0.1	-	0.3	-	-	-	2.1
Utilities	0.8	1.3	0.7	1.6	1.2	0.5	0.7	87.2
Rent	2.4	2.4	2.4	2.7	2.3	1.1	2.7	72.3
<b>Financial expenses</b>	<b>1.0</b>	<b>2.3</b>	<b>0.8</b>	<b>2.4</b>	<b>2.2</b>	<b>1.4</b>	<b>0.6</b>	<b>91.5</b>
Interest and bank charges	0.8	1.8	0.6	1.9	1.8	1.2	0.5	76.6
Professional fees	0.2	0.5	0.2	0.5	0.5	0.2	0.2	87.2
<b>General expenses</b>	<b>2.8</b>	<b>3.4</b>	<b>2.7</b>	<b>4.0</b>	<b>3.1</b>	<b>2.0</b>	<b>2.9</b>	<b>97.9</b>
Advertising	1.4	1.4	1.4	1.5	1.3	1.2	1.4	97.9
Delivery expenses	1.2	1.6	1.1	1.7	1.5	0.7	1.3	72.3
Insurance	0.2	0.5	0.2	0.8	0.3	0.1	0.2	83.0
<b>Other expenses</b>	<b>7.0</b>	<b>5.6</b>	<b>7.3</b>	<b>5.3</b>	<b>5.7</b>	<b>7.0</b>	<b>7.4</b>	<b>100.0</b>
<b>Total expenses</b>	<b>98.6</b>	<b>99.0</b>	<b>98.6</b>	<b>97.9</b>	<b>99.6</b>	<b>98.8</b>	<b>98.5</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>1.4</b>	<b>1.0</b>	<b>1.4</b>	<b>2.1</b>	<b>0.4</b>	<b>1.2</b>	<b>1.5</b>	<b>100.0</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	68							
Sales	2,091.1	579.6	3,498.8	342.7	1,029.1	2,460.6	3,838.9	
Expenses	2,032.2	550.2	3,412.4	319.0	989.0	2,389.9	3,747.3	
Profit	58.9	29.4	86.5	23.7	40.1	70.7	91.6	

## Non-Profitable:

Sales	1,554.5	472.1	3,795.2	239.8	1,053.2	2,540.0	4,584.8	
Expenses	1,583.7	495.2	3,836.8	253.2	1,100.8	2,578.2	4,628.7	
Loss	-29.2	-23.1	-41.7	-13.4	-47.6	-38.2	-43.8	

1987

## Profitable:

Sales	768.5	370.3	3,272.0	238.4	1,250.7	2,195.2	4,656.1	
Expenses	736.3	348.4	3,175.5	218.9	1,211.9	2,110.3	4,544.5	
Profit	32.2	22.0	96.6	19.5	38.8	84.9	111.6	

## Non-Profitable:

Sales	1,251.3	1,003.3	2,388.4	421.3	1,112.7	2,388.4	-	
Expenses	1,290.9	1,032.4	2,476.0	451.5	1,141.6	2,476.0	-	
Loss	-39.6	-29.1	-87.6	-30.2	-28.9	-87.6	-	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	39							
Low sales value (\$'000)	25	25	1,945	25	731	1,945	3,220	
High sales value (\$'000)	5,000	1,945	5,000	731	1,945	3,220	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>777.7</b>	<b>549.6</b>	<b>1,154.6</b>	<b>400.0</b>	<b>910.8</b>	<b>1,173.3</b>	<b>1,149.1</b>	<b>100.0</b>
Total current assets	627.5	459.2	905.6	349.0	725.5	940.4	895.4	100.0
Accounts receivable	65.8	68.4	61.6	68.0	69.4	109.0	47.8	92.3
Closing inventory	491.4	328.5	760.5	237.7	547.8	765.7	759.0	100.0
Other current assets	70.2	62.2	83.3	43.1	108.2	65.6	88.5	87.2
Net fixed assets	125.8	79.3	202.5	47.3	156.7	194.8	204.8	100.0
Other assets and adjustments	24.3	10.9	46.4	3.6	28.5	38.0	48.8	89.7
<b>Total liabilities</b>	<b>554.2</b>	<b>306.2</b>	<b>963.9</b>	<b>169.4</b>	<b>636.8</b>	<b>924.9</b>	<b>975.3</b>	<b>100.0</b>
Total current liabilities	405.5	221.7	709.2	117.1	474.4	557.9	753.3	94.9
Current bank loans	232.6	123.7	412.4	51.6	298.0	294.9	446.7	64.1
Other current liabilities	172.9	98.0	296.7	65.5	176.4	262.9	306.6	94.9
Long-term bank loans	9.0	6.4	13.5	7.3	4.1	—	17.4	23.1
Other liabilities and adjustments	139.5	78.0	241.2	44.8	158.2	367.0	204.5	97.4
<b>Total equity</b>	<b>223.4</b>	<b>243.3</b>	<b>190.6</b>	<b>230.6</b>	<b>273.9</b>	<b>248.4</b>	<b>173.7</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.5	2.0	1.2	2.9	1.5	1.6	1.1	94.9
Debt to equity	2.4	1.2	5.0	0.7	2.3	3.7	5.6	100.0
Interest coverage	3.0	1.7	4.1	1.6	1.8	2.0	5.3	79.5
Debt ratio	0.7	0.5	0.8	0.4	0.6	0.7	0.8	100.0
Sales to equity	8.2	3.0	19.2	2.1	4.9	11.2	22.5	100.0
Sales to closing inventories	3.7	2.2	4.8	2.0	2.4	3.6	5.1	100.0

(percent)

Current debt to equity	181.5	91.1	372.0	50.7	173.1	224.5	433.5	94.9
Operating profit on equity	15.8	4.0	40.7	3.4	5.2	16.8	50.7	100.0
Net fixed assets to equity	56.3	32.6	106.2	20.5	57.2	78.4	117.8	100.0
Gross margin	17.7	16.4	18.1	17.3	15.7	16.3	18.5	100.0
Return on total assets	6.8	4.2	8.8	5.0	3.3	6.8	9.4	100.0

(days)

Collection period for accounts receivable	13.0	33.6	6.1	50.2	18.8	14.2	4.4	92.3
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	497	486,193	31,115.2	5
Less than 20	155	24,004	1,475.1	6
20-99	258	230,758	14,603.1	1
100-499	83	x	x	-
500 and over	1	x	x	-

## 1987

Total	492	390,144	27,709.8
Less than 20	149	13,937	928.6
20-99	259	189,786	13,383.1
100-499	83	x	x
500 and over	1	x	x

## SIC 6341 Home and Auto Supply Stores

Establishments primarily engaged in retail dealing in automobile tires, batteries, parts, accessories and supplies along with home needs such as hardware, electrical supplies, housewares and paint. Establishments primarily engaged in retail dealing in tires, batteries, parts and accessories without home needs are classified in <6342 - Tire, Battery, Parts and Accessories Stores>.

Symbols: - amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6342 - TIRE, BATTERY, PARTS AND ACCESSORIES STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	683							
Low sales value (\$'000)	25	25	672	25	279	672	1,357	
High sales value (\$'000)	5,000	672	5,000	279	672	1,357	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	63.6	62.7	63.9	60.2	63.5	60.7	66.3	99.3
Purchases and materials	65.2	65.2	65.1	61.6	66.5	61.3	67.9	99.0
Closing inventory	17.2	19.3	16.5	19.1	19.3	16.8	16.3	94.3
Opening inventory	15.7	16.7	15.3	17.7	16.4	16.2	14.7	86.2
Wages, salaries, and benefits	17.0	15.7	17.5	12.9	16.6	19.5	16.1	95.2
Wages and benefits - direct	2.6	1.6	2.9	0.2	2.1	3.4	2.6	16.0
Wages and benefits - indirect	14.4	14.1	14.6	12.8	14.6	16.1	13.5	92.8
Occupancy expenses	5.4	6.5	5.1	7.9	6.0	5.9	4.5	98.7
Depreciation	1.6	1.7	1.6	2.1	1.6	1.8	1.5	92.4
Repairs and maintenance	0.6	0.6	0.6	0.8	0.6	0.7	0.6	77.2
Fuel and oil	0.1	0.1	0.1	0.2	0.1	0.1	0.1	9.4
Utilities	1.3	1.7	1.2	2.1	1.6	1.4	1.0	94.6
Rent	1.7	2.2	1.6	2.7	2.1	2.0	1.3	69.0
Financial expenses	2.3	2.6	2.2	3.4	2.4	2.7	1.8	97.7
Interest and bank charges	1.8	2.0	1.8	2.6	1.8	2.2	1.4	89.8
Professional fees	0.4	0.6	0.4	0.8	0.6	0.5	0.3	93.7
General expenses	2.8	3.3	2.6	4.2	3.0	2.9	2.4	98.2
Advertising	1.3	1.2	1.3	1.4	1.1	1.6	1.1	91.4
Delivery expenses	0.9	1.4	0.8	1.9	1.1	0.9	0.7	71.4
Insurance	0.6	0.7	0.5	0.8	0.7	0.5	0.6	77.7
Other expenses	5.7	6.3	5.5	8.6	5.5	5.7	5.3	99.9
Total expenses	96.8	97.0	96.8	97.1	97.0	97.3	96.4	100.0
Net profit/loss	3.2	3.0	3.2	2.9	3.0	2.7	3.6	98.4

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	71							
Sales	779.5	306.1	1,411.3	138.4	450.8	929.9	2,219.8	
Expenses	740.0	286.7	1,345.0	124.7	426.4	891.0	2,107.6	
Profit	39.5	19.4	66.3	13.6	24.3	38.9	112.3	

## Non-Profitable:

Sales	516.7	261.7	1,448.7	152.7	441.3	969.8	2,330.2	
Expenses	535.0	271.3	1,498.6	160.6	453.8	1,007.2	2,403.0	
Loss	-18.3	-9.6	-49.8	-7.9	-12.5	-37.3	-72.8	

1987

## Profitable:

Sales	522.6	242.1	1,302.1	119.2	456.1	972.5	2,081.2	
Expenses	495.6	225.7	1,245.2	107.6	431.5	924.4	2,003.7	
Profit	27.1	16.3	56.9	11.5	24.7	48.1	77.5	

## Non-Profitable:

Sales	424.6	234.4	1,146.4	116.0	464.1	875.9	2,085.6	
Expenses	438.8	245.5	1,172.6	126.9	475.5	894.6	2,137.9	
Loss	-14.2	-11.1	-26.2	-10.9	-11.4	-18.7	-52.2	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	551							
Low sales value (\$'000)	25	25	888	25	408	888	1,493	
High sales value (\$'000)	5,000	888	5,000	408	888	1,493	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>419.5</b>	<b>227.8</b>	<b>814.7</b>	<b>135.8</b>	<b>293.2</b>	<b>578.5</b>	<b>1,132.4</b>	<b>100.0</b>
Total current assets	288.7	148.2	578.3	89.7	189.8	394.4	825.8	100.0
Accounts receivable	76.4	31.7	168.4	15.8	43.1	111.9	244.4	97.5
Closing inventory	149.1	87.4	276.4	47.4	115.8	195.5	385.2	96.6
Other current assets	63.1	29.0	133.5	26.4	30.8	86.9	196.1	87.8
Net fixed assets	104.9	71.8	173.2	38.8	95.2	114.8	251.8	98.0
Other assets and adjustments	25.8	7.7	63.0	7.2	8.1	69.2	54.7	84.6
<b>Total liabilities</b>	<b>262.7</b>	<b>164.9</b>	<b>464.2</b>	<b>120.5</b>	<b>196.4</b>	<b>346.3</b>	<b>623.0</b>	<b>100.0</b>
Total current liabilities	168.2	94.1	321.0	63.4	116.0	214.2	464.6	100.0
Current bank loans	44.3	22.5	89.1	15.5	27.5	56.1	133.6	62.4
Other current liabilities	123.9	71.5	231.8	47.8	88.4	158.0	331.0	100.0
Long-term bank loans	10.6	9.9	12.2	7.7	11.5	11.9	12.5	22.0
Other liabilities and adjustments	83.7	60.8	131.0	49.4	68.9	120.1	145.8	92.7
<b>Total equity</b>	<b>156.8</b>	<b>62.9</b>	<b>350.4</b>	<b>15.3</b>	<b>96.7</b>	<b>232.2</b>	<b>509.4</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.7	1.5	1.8	1.4	1.6	1.8	1.7	100.0
Debt to equity	1.6	2.6	1.3	7.8	2.0	1.4	1.2	100.0
Interest coverage	2.7	2.3	3.0	1.5	2.5	2.4	3.4	90.7
Debt ratio	0.6	0.7	0.5	0.8	0.6	0.5	0.5	100.0
Sales to equity	5.5	7.3	4.8	15.5	6.3	4.9	4.7	100.0
Sales to closing inventories	5.7	5.2	6.1	5.0	5.3	5.8	6.3	96.6

(percent)

Current debt to equity	107.2	149.6	91.6	414.4	119.9	92.2	91.2	100.0
Operating profit on equity	16.9	19.4	16.0	19.6	19.3	13.7	17.4	98.0
Net fixed assets to equity	66.9	114.2	49.4	253.9	98.5	49.4	49.4	98.0
Gross margin	18.6	20.2	17.8	21.4	19.8	19.9	16.4	100.0
Return on total assets	10.0	9.4	10.3	6.5	10.4	9.2	11.0	100.0

(days)

Collection period for accounts receivable	32.2	25.2	36.1	24.2	25.5	35.4	36.5	97.5
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	2,609	309,827	18,088.4	51
Less than 20	2,459	210,384	12,212.8	37
20-99	140	81,496	4,766.0	10
100-499	10	17,947	1,109.6	4
500 and over	-	-	-	-
<b>1987</b>				
Total	2,558	244,276	15,642.8	
Less than 20	2,422	165,378	10,530.4	
20-99	130	65,646	4,208.7	
100-499	6	13,252	903.7	
500 and over	-	-	-	

## SIC 6342 Tire, Battery, Parts and Accessories Stores

Establishments primarily engaged in retail dealing in new or used tires, tubes, batteries and other automobile parts and accessories separately or in combination. These establishments may be secondarily engaged in tire installation and repair as well as in automobile repair. Establishments primarily engaged in automobile repair are classified in <Industry Group 635 - Motor Vehicle Repair Shops>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6351 - GARAGES (GENERAL REPAIRS)

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	1,616							
Low sales value (\$'000)	25	25	200	25	105	200	440	
High sales value (\$'000)	5,000	200	5,000	105	200	440	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>53.6</b>	<b>45.2</b>	<b>56.2</b>	<b>41.7</b>	<b>47.3</b>	<b>52.5</b>	<b>58.3</b>	<b>95.0</b>
Purchases and materials	55.0	46.3	57.7	42.9	48.4	54.7	59.3	94.9
Closing inventory	7.8	7.4	7.9	7.5	7.4	9.6	7.0	81.0
Opening inventory	6.4	6.3	6.5	6.2	6.4	7.4	5.9	74.8
<b>Wages, salaries, and benefits</b>	<b>20.2</b>	<b>16.1</b>	<b>21.5</b>	<b>11.2</b>	<b>19.1</b>	<b>20.8</b>	<b>21.8</b>	<b>86.8</b>
Wages and benefits - direct	7.2	3.4	8.4	0.6	5.0	7.3	9.0	27.4
Wages and benefits - indirect	13.0	12.8	13.1	10.5	14.2	13.5	12.9	79.8
<b>Occupancy expenses</b>	<b>7.8</b>	<b>11.3</b>	<b>6.8</b>	<b>12.4</b>	<b>10.7</b>	<b>8.1</b>	<b>6.0</b>	<b>99.4</b>
Depreciation	2.0	3.0	1.7	3.4	2.7	2.2	1.5	88.0
Repairs and maintenance	1.0	1.3	1.0	1.4	1.2	0.8	1.0	70.5
Fuel and oil	0.2	0.3	0.2	0.4	0.3	0.3	0.1	10.2
Utilities	1.7	2.5	1.4	2.9	2.3	1.8	1.1	94.9
Rent	2.9	4.2	2.5	4.2	4.1	2.9	2.2	59.3
<b>Financial expenses</b>	<b>2.4</b>	<b>2.9</b>	<b>2.3</b>	<b>3.4</b>	<b>2.7</b>	<b>3.2</b>	<b>1.8</b>	<b>96.6</b>
Interest and bank charges	1.7	2.0	1.6	2.3	1.8	2.3	1.3	83.0
Professional fees	0.7	0.9	0.6	1.1	0.8	0.8	0.5	86.7
<b>General expenses</b>	<b>2.9</b>	<b>4.3</b>	<b>2.5</b>	<b>5.3</b>	<b>3.6</b>	<b>3.0</b>	<b>2.2</b>	<b>96.7</b>
Advertising	0.9	1.1	0.9	1.3	0.9	0.8	0.9	82.7
Delivery expenses	0.9	1.4	0.7	2.0	1.0	0.9	0.6	60.5
Insurance	1.1	1.8	0.9	2.1	1.7	1.3	0.7	78.0
<b>Other expenses</b>	<b>7.9</b>	<b>10.5</b>	<b>7.0</b>	<b>13.7</b>	<b>8.6</b>	<b>6.7</b>	<b>7.2</b>	<b>99.9</b>
<b>Total expenses</b>	<b>94.9</b>	<b>90.3</b>	<b>96.3</b>	<b>87.6</b>	<b>92.0</b>	<b>94.2</b>	<b>97.4</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>5.1</b>	<b>9.7</b>	<b>3.7</b>	<b>12.4</b>	<b>8.0</b>	<b>5.8</b>	<b>2.6</b>	<b>98.7</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	80							
Sales	250.5	95.5	545.3	60.3	149.6	284.3	982.6	
Expenses	229.2	81.0	511.1	47.9	132.0	257.5	935.9	
Profit	21.3	14.5	34.2	12.4	17.6	26.8	46.7	

## Non-Profitable:

Sales	274.9	99.9	471.0	62.4	146.6	291.6	949.3	
Expenses	291.8	114.3	490.6	79.4	157.6	299.0	1,001.7	
Loss	-16.8	-14.3	-19.6	-17.0	-11.0	-7.3	-52.4	

1987

## Profitable:

Sales	218.0	89.3	536.3	59.1	148.2	299.1	914.4	
Expenses	199.8	76.6	504.6	48.6	131.5	278.3	865.0	
Profit	18.1	12.6	31.8	10.6	16.6	20.8	49.3	

## Non-Profitable:

Sales	212.4	91.5	474.3	52.4	147.6	288.1	828.8	
Expenses	221.1	97.7	488.4	58.8	153.7	294.5	857.4	
Loss	-8.7	-6.3	-14.0	-6.4	-6.0	-6.4	-28.6	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	781							
Low sales value (\$'000)	25	25	358	25	187	358	840	
High sales value (\$'000)	5,000	358	5,000	187	358	840	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>170.3</b>	<b>89.4</b>	<b>360.2</b>	<b>57.8</b>	<b>120.2</b>	<b>212.3</b>	<b>636.3</b>	<b>100.0</b>
Total current assets	88.0	42.6	194.3	25.6	59.3	130.2	313.9	99.7
Accounts receivable	23.0	9.9	53.7	5.0	14.6	31.5	95.3	92.8
Closing inventory	31.1	16.5	65.2	7.7	25.1	40.3	111.9	88.5
Other current assets	33.8	16.2	75.2	12.9	19.4	58.3	106.6	88.7
Net fixed assets	64.1	38.0	125.4	28.9	46.8	73.9	221.7	98.3
Other assets and adjustments	18.1	8.7	40.4	3.2	14.1	8.1	100.6	78.7
<b>Total liabilities</b>	<b>118.0</b>	<b>74.3</b>	<b>220.5</b>	<b>51.3</b>	<b>96.8</b>	<b>139.4</b>	<b>372.0</b>	<b>100.0</b>
Total current liabilities	61.7	37.9	117.4	27.0	48.6	79.6	187.9	99.7
Current bank loans	13.0	10.3	19.3	3.0	17.5	10.1	36.5	37.4
Other current liabilities	48.6	27.5	98.0	23.9	31.1	69.4	151.4	99.7
Long-term bank loans	3.3	3.0	3.9	3.0	2.9	4.1	3.7	17.0
Other liabilities and adjustments	53.0	33.3	99.1	21.3	45.1	55.6	180.3	88.0
<b>Total equity</b>	<b>52.3</b>	<b>15.0</b>	<b>139.6</b>	<b>6.4</b>	<b>23.4</b>	<b>72.9</b>	<b>264.3</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.4	1.1	1.6	0.9	1.2	1.6	1.6	99.5
Debt to equity	2.2	4.9	1.5	7.9	4.1	1.9	1.4	100.0
Interest coverage	2.6	2.1	2.9	0.7	2.7	3.2	2.8	85.4
Debt ratio	0.6	0.8	0.6	0.8	0.8	0.6	0.5	100.0
Sales to equity	7.7	12.7	6.4	18.2	11.2	7.3	5.9	100.0
Sales to closing inventories	12.9	11.5	13.7	15.2	10.4	13.3	14.0	88.5

(percent)

Current debt to equity	117.9	251.9	84.0	415.8	207.5	109.2	71.1	99.7
Operating profit on equity	21.1	36.0	17.4	-9.7	48.4	22.7	14.6	97.6
Net fixed assets to equity	122.6	252.2	89.8	446.5	199.6	101.3	83.8	98.3
Gross margin	23.0	28.3	20.4	32.7	26.4	21.4	19.7	100.0
Return on total assets	10.5	11.2	10.1	3.5	14.9	11.2	9.4	99.4

(days)

Collection period for accounts receivable	20.8	18.8	21.8	15.4	20.3	21.4	22.1	92.8
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	9,962	804,807	39,564.4	361
Less than 20	9,791	640,609	31,297.8	362
20-99	165	109,133	5,244.1	1
100-499	4	x	x	-
500 and over	2	x	x	-
<b>1987</b>				
Total	10,323	680,680	36,848.7	
Less than 20	10,153	534,958	28,831.3	
20-99	164	100,565	5,317.3	
100-499	4	x	x	
500 and over	2	x	x	

## SIC 6351 Garages (General Repairs)

Establishments primarily engaged in general mechanical and electrical repairs to motor vehicles. Garages may be secondarily engaged in selling gasoline and lubricating motor vehicles. Establishments primarily engaged in a particular aspect of motor vehicle repair are classified in other classes of this industry group and those primarily engaged in selling gasoline are classified in <6331 - Gasoline Service Stations>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6352 - PAINT AND BODY REPAIR SHOPS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	1,159							
Low sales value (\$'000)	25	25	252	25	113	252	620	
High sales value (\$'000)	5,000	252	5,000	113	252	620	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	41.9	38.7	42.6	34.0	41.5	40.0	43.7	92.7
Purchases and materials	42.3	39.3	43.0	34.8	42.0	40.9	43.9	92.1
Closing inventory	4.4	4.8	4.4	4.8	4.8	4.8	4.2	73.8
Opening inventory	4.0	4.2	4.0	4.1	4.3	3.9	4.0	67.6
Wages, salaries, and benefits	30.4	21.9	32.3	15.0	25.9	32.8	32.2	91.4
Wages and benefits - direct	15.7	7.1	17.7	2.4	9.9	14.8	18.9	40.1
Wages and benefits - indirect	14.7	14.8	14.7	12.6	16.0	18.0	13.3	82.9
Occupancy expenses	7.9	10.3	7.3	12.3	9.2	8.6	6.8	99.6
Depreciation	2.3	2.7	2.2	3.4	2.3	2.5	2.1	89.0
Repairs and maintenance	0.9	1.2	0.8	1.3	1.1	0.9	0.8	75.2
Fuel and oil	0.1	0.2	--	0.3	0.1	0.1	--	9.5
Utilities	1.9	2.9	1.7	3.4	2.5	2.1	1.6	95.6
Rent	2.7	3.4	2.5	4.0	3.1	3.1	2.3	58.1
Financial expenses	2.4	3.2	2.2	3.6	3.0	2.7	2.0	97.1
Interest and bank charges	1.7	2.3	1.6	2.7	2.1	2.0	1.4	84.7
Professional fees	0.7	0.9	0.7	0.9	0.9	0.7	0.7	88.4
General expenses	3.2	3.7	3.1	4.3	3.4	3.0	3.1	97.8
Advertising	1.1	0.9	1.1	0.8	0.9	0.9	1.2	87.8
Delivery expenses	1.0	1.3	0.9	1.7	1.0	0.8	0.9	63.8
Insurance	1.1	1.6	1.0	1.7	1.6	1.3	0.9	78.3
Other expenses	8.6	11.7	7.9	15.1	9.7	9.0	7.5	100.0
Total expenses	94.4	89.6	95.6	84.3	92.7	96.1	95.3	100.0
Net profit/loss	5.6	10.4	4.4	15.7	7.3	3.9	4.7	99.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses

77

Sales	361.4	103.0	829.4	61.3	174.8	388.2	1,396.4
Expenses	330.3	86.9	770.9	46.9	155.6	358.9	1,300.5
Profit	31.2	16.1	58.5	14.3	19.2	29.3	96.0

## Non-Profitable:

Sales	321.8	110.7	609.8	65.5	175.2	377.6	1,060.8
Expenses	340.9	119.3	643.4	74.1	183.7	396.7	1,122.3
Loss	-19.1	-8.6	-33.5	-8.6	-8.5	-19.1	-61.5

1987

## Profitable:

Sales	249.1	97.3	691.3	60.0	171.4	389.2	1,233.6
Expenses	228.3	83.1	651.1	47.6	153.7	364.0	1,166.8
Profit	20.8	14.2	40.1	12.4	17.7	25.3	66.8

## Non-Profitable:

Sales	304.7	120.1	631.9	68.2	174.6	346.9	1,248.8
Expenses	321.3	131.0	658.2	79.4	185.4	366.1	1,290.5
Loss	-16.5	-11.0	-26.3	-11.2	-10.8	-19.2	-41.7

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	627							
Low sales value (\$'000)	25	25	459	25	242	459	972	
High sales value (\$'000)	5,000	459	5,000	242	459	972	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>274.9</b>	<b>108.4</b>	<b>545.7</b>	<b>68.7</b>	<b>154.9</b>	<b>307.7</b>	<b>850.1</b>	<b>100.0</b>
Total current assets	134.8	51.7	269.9	30.9	76.0	148.0	425.9	100.0
Accounts receivable	47.2	14.9	99.6	6.9	24.3	45.4	169.1	94.1
Closing inventory	25.4	11.5	48.0	7.3	16.4	31.5	69.1	85.6
Other current assets	62.1	25.2	122.1	16.7	35.2	71.0	187.6	92.3
Net fixed assets	112.6	51.2	212.6	29.9	76.1	126.9	322.2	96.8
Other assets and adjustments	27.4	5.5	63.1	7.8	2.7	32.8	101.9	82.1
<b>Total liabilities</b>	<b>184.9</b>	<b>78.4</b>	<b>358.3</b>	<b>56.1</b>	<b>104.4</b>	<b>214.3</b>	<b>542.6</b>	<b>99.8</b>
Total current liabilities	100.9	36.3	206.0	25.6	48.7	104.2	336.4	99.4
Current bank loans	14.6	6.0	28.6	4.6	7.6	9.5	52.9	36.2
Other current liabilities	86.2	30.2	177.4	20.9	41.1	94.6	283.4	99.4
Long-term bank loans	13.9	3.9	30.2	3.7	4.2	30.8	29.4	20.1
Other liabilities and adjustments	70.0	38.1	122.0	26.7	51.4	79.2	176.8	90.9
<b>Total equity</b>	<b>89.9</b>	<b>30.0</b>	<b>187.3</b>	<b>12.5</b>	<b>50.5</b>	<b>93.3</b>	<b>307.5</b>	<b>99.8</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.3	1.4	1.3	1.2	1.5	1.4	1.2	99.4
Debt to equity	2.0	2.6	1.9	4.4	2.0	2.2	1.7	99.7
Interest coverage	3.3	2.0	3.8	0.6	2.7	2.7	4.6	87.6
Debt ratio	0.6	0.7	0.6	0.8	0.6	0.6	0.6	99.8
Sales to equity	6.4	7.8	6.1	10.9	6.8	7.2	5.6	99.8
Sales to closing inventories	22.8	20.3	23.8	18.8	21.1	21.3	25.2	85.6

(percent)

Current debt to equity	112.2	120.8	110.0	203.9	96.6	111.6	109.4	99.2
Operating profit on equity	23.5	14.5	25.9	-7.8	21.1	22.6	27.1	98.2
Net fixed assets to equity	125.2	170.4	113.4	238.0	150.6	135.8	104.8	96.8
Gross margin	25.0	26.8	24.4	29.9	25.3	24.2	24.5	100.0
Return on total assets	11.0	8.0	12.0	2.6	10.8	10.8	12.5	99.5

(days)

Collection period for accounts receivable	29.6	23.2	31.8	18.3	25.5	24.6	35.3	94.1
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	5,102	472,352	22,938.0	224
Less than 20	4,965	388,723	18,915.9	232
20-99	137	83,629	4,022.1	8
100-499	-	-	-	-
500 and over	-	-	-	-
<b>1987</b>				
Total	5,326	400,400	21,266.1	
Less than 20	5,197	330,440	17,607.2	
20-99	129	69,960	3,658.9	
100-499	-	-	-	
500 and over	-	-	-	

## SIC 6352 Paint and Body Repair Shops

Establishments primarily engaged in repairing and/or repainting motor vehicle bodies, fenders and doors. Establishments in this industry may be secondarily engaged in mechanical repairs. Establishments primarily engaged in mechanical repairs are classified in <6351 - Garages (General Repairs)>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6353 - MUFFLER REPLACEMENT SHOPS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	93							
Low sales value (\$'000)	25	25	399	25	234	399	944	
High sales value (\$'000)	5,000	399	5,000	234	399	944	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	45.1	42.7	45.7	42.3	43.0	41.6	48.0	97.8
Purchases and materials	46.3	46.2	46.3	44.8	47.3	42.5	48.4	97.8
Closing inventory	7.6	10.9	6.7	12.3	9.8	7.1	6.5	90.3
Opening inventory	6.4	7.4	6.2	9.8	5.5	6.2	6.2	81.7
Wages, salaries, and benefits	25.9	25.8	25.9	22.6	28.2	30.6	23.3	98.9
Wages and benefits - direct	4.7	5.5	4.6	5.8	5.3	2.5	5.7	26.9
Wages and benefits - indirect	21.1	20.3	21.3	16.8	22.9	28.1	17.6	92.5
Occupancy expenses	8.5	11.0	7.9	12.2	10.1	9.4	7.1	100.0
Depreciation	1.9	2.2	1.9	2.6	2.0	2.1	1.7	94.6
Repairs and maintenance	0.8	0.8	0.8	0.8	0.9	0.8	0.9	83.9
Fuel and oil	--	--	--	--	--	--	--	2.2
Utilities	1.7	2.5	1.4	2.8	2.3	1.8	1.2	92.5
Rent	4.1	5.4	3.8	6.0	5.0	4.6	3.3	75.3
Financial expenses	3.2	3.4	3.1	4.2	2.8	2.6	3.4	98.9
Interest and bank charges	2.3	2.3	2.3	3.0	1.8	1.6	2.6	87.1
Professional fees	0.9	1.1	0.8	1.2	1.0	1.0	0.7	93.5
General expenses	4.9	5.4	4.8	5.5	5.4	5.2	4.5	98.9
Advertising	3.4	3.3	3.5	2.4	3.9	3.7	3.4	97.8
Delivery expenses	0.7	1.1	0.6	1.3	0.8	0.8	0.5	74.2
Insurance	0.7	1.1	0.6	1.7	0.6	0.7	0.6	83.9
Other expenses	9.6	10.0	9.5	8.9	10.9	9.8	9.4	98.9
Total expenses	97.2	98.4	97.0	95.6	100.4	99.2	95.7	100.0
Net profit/loss	2.8	1.6	3.0	4.4	-0.4	0.8	4.3	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	71							
Sales	633.8	183.6	1,133.3	123.0	331.0	634.3	1,892.2	
Expenses	599.1	170.9	1,074.2	109.2	321.0	598.0	1,798.5	
Profit	34.7	12.7	59.1	13.8	10.0	36.3	93.7	

## Non-Profitable:

Sales	274.5	162.3	859.0	91.1	282.5	602.2	1,533.5	
Expenses	308.4	174.3	1,007.1	101.5	297.2	783.8	1,593.9	
Loss	-33.9	-12.0	-148.2	-10.4	-14.7	-181.6	-60.4	

1987

## Profitable:

Sales	697.4	184.2	1,029.9	112.8	300.5	595.0	1,527.1	
Expenses	657.8	160.8	979.8	94.3	269.2	562.9	1,456.4	
Profit	39.6	23.4	50.1	18.5	31.4	32.1	70.6	

## Non-Profitable:

Sales	295.2	171.9	878.1	119.7	326.7	708.5	1,438.3	
Expenses	309.4	183.0	907.6	132.1	333.7	743.2	1,450.6	
Loss	-14.3	-11.1	-29.6	-12.4	-7.0	-34.8	-12.4	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	56							
Low sales value (\$'000)	25	25	542	25	281	542	1,038	
High sales value (\$'000)	5,000	542	5,000	281	542	1,038	5,000	

## BALANCE SHEET

(thousands of dollars)

<b>Total assets</b>	<b>700.3</b>	<b>281.5</b>	<b>1,026.3</b>	<b>58.5</b>	<b>365.5</b>	<b>313.3</b>	<b>1,625.1</b>	<b>100.0</b>
Total current assets	360.2	169.9	508.3	28.8	223.1	210.0	758.9	100.0
Accounts receivable	88.8	113.3	69.8	1.0	155.7	51.5	85.2	98.2
Closing inventory	68.5	22.1	104.7	10.3	26.6	52.2	148.7	89.3
Other current assets	202.7	34.4	333.8	17.4	40.8	106.1	524.9	98.2
Net fixed assets	201.5	83.4	293.3	25.1	105.4	88.7	465.2	100.0
Other assets and adjustments	138.5	28.1	224.5	4.5	36.9	14.5	400.9	96.4
<b>Total liabilities</b>	<b>444.4</b>	<b>186.9</b>	<b>644.7</b>	<b>26.3</b>	<b>247.5</b>	<b>215.1</b>	<b>1,005.6</b>	<b>100.0</b>
Total current liabilities	288.4	106.9	429.7	19.7	139.7	150.0	664.6	100.0
Current bank loans	62.0	9.2	103.1	--	12.7	43.1	153.6	50.0
Other current liabilities	226.3	97.6	326.5	19.7	127.0	106.9	511.0	100.0
Long-term bank loans	1.8	4.2	--	--	5.8	--	--	1.8
Other liabilities and adjustments	154.1	75.8	215.0	6.5	101.9	65.0	340.9	89.3
<b>Total equity</b>	<b>255.9</b>	<b>94.5</b>	<b>381.5</b>	<b>32.2</b>	<b>118.0</b>	<b>98.2</b>	<b>619.5</b>	<b>100.0</b>

## FINANCIAL RATIOS

(times)

Current ratio	1.2	1.5	1.1	1.4	1.5	1.3	1.1	100.0
Debt to equity	1.7	1.9	1.6	0.8	2.0	2.1	1.6	100.0
Interest coverage	1.8	-5.0	2.8	4.3	-6.1	5.0	2.5	87.5
Debt ratio	0.6	0.6	0.6	0.4	0.6	0.6	0.6	100.0
Sales to equity	3.6	3.1	3.7	4.1	3.0	7.6	3.2	100.0
Sales to closing inventories	13.6	13.3	13.6	13.0	13.4	14.4	13.4	89.3

(percent)

Current debt to equity	112.7	113.1	112.6	61.2	118.4	152.7	107.2	100.0
Operating profit on equity	7.8	-45.0	17.9	28.3	-52.6	43.1	14.6	100.0
Net fixed assets to equity	78.7	88.2	76.8	77.9	89.3	90.3	75.0	100.0
Gross margin	29.5	15.5	31.7	36.4	12.5	29.6	32.4	100.0
Return on total assets	6.3	-12.6	10.3	20.3	-14.6	16.8	9.2	100.0

(days)

Collection period for accounts receivable	34.7	139.6	17.8	2.7	159.0	24.9	15.6	98.2
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	428	60,564	2,991.4	41
Less than 20	401	43,048	2,132.7	41
20-99	26	x	x	-
100-499	1	x	x	-
500 and over	-	-	-	-

## 1987

Total	387	50,358	2,702.3	
Less than 20	360	33,422	1,804.3	
20-99	26	x	x	
100-499	1	x	x	
500 and over	-	-	-	

## SIC 6353 Muffler Replacement Shops

Establishments primarily engaged in the installation and repair of exhaust systems.

Symbols: -- amount too small to be expressed  
 - nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6354 - MOTOR VEHICLE GLASS REPLACEMENT SHOPS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	113							
Low sales value (\$'000)	25	25	314	25	135	314	597	
High sales value (\$'000)	5,000	314	5,000	135	314	597	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	51.9	44.9	54.7	41.3	47.9	51.8	56.4	95.6
Purchases and materials	52.6	45.7	55.4	42.1	48.6	52.7	57.0	94.7
Closing inventory	5.1	4.1	5.6	3.1	5.0	6.6	4.9	77.9
Opening inventory	4.4	3.4	4.9	2.3	4.3	5.7	4.3	77.0
Wages, salaries, and benefits	19.7	14.2	21.9	8.6	18.9	20.4	22.8	85.8
Wages and benefits - direct	7.1	3.5	8.6	1.2	5.4	3.5	11.6	26.5
Wages and benefits - indirect	12.6	10.7	13.3	7.4	13.5	16.9	11.2	80.5
Occupancy expenses	7.1	9.4	6.2	12.2	7.1	5.9	6.4	100.0
Depreciation	1.6	2.0	1.4	2.9	1.3	1.2	1.5	92.0
Repairs and maintenance	0.7	0.7	0.6	0.5	0.9	0.4	0.7	69.0
Fuel and oil	0.1	0.1	--	0.1	0.1	0.1	--	8.0
Utilities	1.5	2.0	1.3	2.5	1.6	1.6	1.2	91.2
Rent	3.3	4.6	2.8	6.2	3.2	2.6	2.9	71.7
Financial expenses	2.4	2.6	2.3	3.5	1.9	2.0	2.5	96.5
Interest and bank charges	1.5	1.3	1.6	1.7	0.9	1.3	1.9	85.0
Professional fees	0.9	1.3	0.7	1.8	1.0	0.7	0.7	87.6
General expenses	5.3	7.5	4.4	8.6	6.5	5.7	3.6	98.2
Advertising	2.6	3.2	2.4	3.6	2.9	3.9	1.4	92.0
Delivery expenses	1.9	3.3	1.3	3.7	3.0	0.9	1.5	71.7
Insurance	0.8	0.9	0.7	1.3	0.6	0.8	0.7	69.9
Other expenses	9.1	14.1	7.1	19.0	10.0	9.2	5.8	100.0
Total expenses	95.4	92.7	96.6	93.2	92.3	95.0	97.5	100.0
Net profit/loss	4.6	7.3	3.4	6.8	7.7	5.0	2.5	98.2

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	79							
Sales	315.7	131.3	674.8	90.8	214.2	424.4	1,088.8	
Expenses	288.1	109.3	636.3	71.3	187.1	386.4	1,049.7	
Profit	27.6	22.0	38.4	19.5	27.1	38.0	39.1	

## Non-Profitable:

Sales	248.1	107.3	694.9	62.4	226.5	418.4	1,036.9	
Expenses	267.7	124.7	721.2	83.1	235.2	460.6	1,043.7	
Loss	-19.6	-17.4	-26.3	-20.7	-8.7	-42.2	-6.8	

1987

## Profitable:

Sales	309.0	125.7	554.0	84.3	191.0	415.6	830.5	
Expenses	286.4	108.2	524.4	72.0	165.5	390.3	792.6	
Profit	22.6	17.4	29.6	12.3	25.5	25.4	37.9	

## Non-Profitable:

Sales	260.3	135.7	517.6	92.7	246.5	410.0	792.1	
Expenses	269.7	138.6	540.3	95.6	249.5	432.0	816.6	
Loss	-9.4	-3.0	-22.7	-3.0	-3.0	-21.9	-24.5	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	62							
Low sales value (\$'000)	25	25	418	25	277	418	774	
High sales value (\$'000)	5,000	418	5,000	277	418	774	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>237.1</b>	<b>65.8</b>	<b>423.3</b>	<b>45.1</b>	<b>105.5</b>	<b>262.8</b>	<b>606.0</b>	<b>100.0</b>
Total current assets	178.8	50.1	318.6	30.7	87.2	156.8	502.8	98.4
Accounts receivable	85.0	23.2	152.1	14.1	40.8	83.2	230.6	98.4
Closing inventory	26.5	8.5	46.2	5.9	13.4	33.0	61.2	87.1
Other current assets	67.1	18.3	120.2	10.7	32.9	40.6	210.9	91.9
Net fixed assets	44.7	13.8	78.2	12.6	16.2	68.2	89.6	100.0
Other assets and adjustments	13.6	1.7	26.4	1.7	1.9	37.7	13.5	79.0
<b>Total liabilities</b>	<b>153.4</b>	<b>52.6</b>	<b>262.9</b>	<b>38.6</b>	<b>79.4</b>	<b>170.7</b>	<b>367.9</b>	<b>100.0</b>
Total current liabilities	117.4	39.9	201.6	25.3	68.0	108.1	308.0	98.4
Current bank loans	32.6	10.3	57.0	7.3	16.0	35.1	81.9	54.8
Other current liabilities	84.7	29.6	144.6	18.0	51.9	73.0	226.1	98.4
Long-term bank loans	2.4	1.0	3.9	0.2	2.4	5.3	2.2	33.9
Other liabilities and adjustments	33.5	11.6	57.4	13.0	8.9	57.2	57.6	95.2
<b>Total equity</b>	<b>83.7</b>	<b>13.1</b>	<b>160.4</b>	<b>6.4</b>	<b>26.1</b>	<b>92.1</b>	<b>238.0</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.5	1.2	1.5	1.2	1.2	1.4	1.6	98.4
Debt to equity	1.8	3.9	1.6	5.9	3.0	1.8	1.5	100.0
Interest coverage	5.6	6.9	5.4	10.6	5.1	4.7	6.0	82.3
Debt ratio	0.6	0.7	0.6	0.8	0.7	0.6	0.6	100.0
Sales to equity	7.3	16.2	6.5	21.7	13.5	6.5	6.6	100.0
Sales to closing inventories	23.2	25.1	22.8	23.7	26.3	18.2	25.6	87.1

(percent)

Current debt to equity	140.2	303.0	125.7	392.9	260.5	117.3	129.3	98.4
Operating profit on equity	37.7	73.7	34.5	120.6	51.5	44.6	30.1	98.4
Net fixed assets to equity	53.4	105.2	48.7	196.2	62.2	74.0	37.6	100.0
Gross margin	22.9	31.9	20.9	33.7	30.5	23.7	19.7	100.0
Return on total assets	16.2	17.2	16.0	19.0	15.7	19.7	14.1	100.0

(days)

Collection period for accounts receivable	50.3	39.7	52.6	36.6	42.0	50.5	53.5	98.4
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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1989

Total	473	48,147	2,935.6	88
Less than 20	456	31,049	1,937.8	85
20-99	15	x	x	3
100-499	2	x	x	-
500 and over	-	-	-	-

1987

Total	385	32,782	2,188.9	
Less than 20	371	20,458	1,414.2	
20-99	12	x	x	
100-499	2	x	x	
500 and over	-	-	-	

## SIC 6354 Motor Vehicle Glass Replacement Shops

Establishments primarily engaged in replacing motor vehicle windshields and windows.

Symbols: -- amount too small to be expressed  
 - nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6355 - MOTOR VEHICLE TRANSMISSION REPAIR AND REPLACEMENT SHOPS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	114							
Low sales value (\$'000)	25	25	292	25	159	292	472	
High sales value (\$'000)	5,000	292	5,000	159	292	472	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>35.9</b>	<b>32.7</b>	<b>37.8</b>	<b>34.0</b>	<b>32.1</b>	<b>36.8</b>	<b>38.7</b>	<b>96.5</b>
Purchases and materials	37.1	33.7	39.1	35.6	32.8	37.9	40.3	96.5
Closing inventory	9.1	6.9	10.4	9.7	5.6	8.0	12.8	90.4
Opening inventory	7.9	5.9	9.1	8.1	4.9	7.0	11.2	81.6
<b>Wages, salaries, and benefits</b>	<b>29.6</b>	<b>28.6</b>	<b>30.2</b>	<b>26.8</b>	<b>29.4</b>	<b>27.6</b>	<b>32.9</b>	<b>96.5</b>
Wages and benefits - direct	11.5	8.7	13.2	1.2	12.1	12.5	13.9	42.1
Wages and benefits - indirect	18.1	20.0	17.1	25.6	17.3	15.1	19.0	89.5
<b>Occupancy expenses</b>	<b>9.2</b>	<b>11.4</b>	<b>7.8</b>	<b>12.5</b>	<b>10.9</b>	<b>8.3</b>	<b>7.4</b>	<b>100.0</b>
Depreciation	2.1	2.3	2.1	2.0	2.4	2.0	2.2	96.5
Repairs and maintenance	1.2	1.5	1.1	1.3	1.5	0.9	1.3	78.1
Fuel and oil	--	0.1	--	0.1	--	--	0.1	7.0
Utilities	2.6	3.2	2.2	3.3	3.2	2.4	2.0	100.0
Rent	3.2	4.4	2.5	5.8	3.7	3.0	1.9	71.1
<b>Financial expenses</b>	<b>3.2</b>	<b>2.7</b>	<b>3.5</b>	<b>2.8</b>	<b>2.6</b>	<b>4.4</b>	<b>2.5</b>	<b>99.1</b>
Interest and bank charges	2.3	1.5	2.8	1.3	1.6	3.7	1.9	86.0
Professional fees	0.8	1.1	0.7	1.6	1.0	0.7	0.6	88.6
<b>General expenses</b>	<b>4.7</b>	<b>5.3</b>	<b>4.2</b>	<b>5.7</b>	<b>5.2</b>	<b>5.7</b>	<b>2.7</b>	<b>100.0</b>
Advertising	2.4	2.5	2.3	2.5	2.5	3.4	1.2	93.9
Delivery expenses	1.1	1.5	0.8	1.8	1.3	1.0	0.7	77.2
Insurance	1.2	1.4	1.1	1.4	1.4	1.3	0.8	80.7
<b>Other expenses</b>	<b>11.8</b>	<b>12.9</b>	<b>11.1</b>	<b>9.4</b>	<b>14.5</b>	<b>12.7</b>	<b>9.5</b>	<b>100.0</b>
<b>Total expenses</b>	<b>94.3</b>	<b>93.6</b>	<b>94.7</b>	<b>91.3</b>	<b>94.7</b>	<b>95.6</b>	<b>93.7</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>5.7</b>	<b>6.4</b>	<b>5.3</b>	<b>8.7</b>	<b>5.3</b>	<b>4.4</b>	<b>6.3</b>	<b>97.4</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	71							
Sales	287.9	164.9	549.4	106.5	220.7	377.0	972.3	
Expenses	260.7	145.9	504.8	92.1	197.2	348.9	887.4	
Profit	27.2	19.0	44.6	14.4	23.4	28.2	85.0	

## Non-Profitable:

Sales	289.8	160.6	493.7	112.9	199.8	425.0	613.6	
Expenses	305.2	178.4	505.2	121.4	225.1	438.6	621.3	
Loss	-15.3	-17.8	-11.5	-8.6	-25.3	-13.7	-7.8	

1987

## Profitable:

Sales	182.0	106.9	498.6	70.2	222.8	366.9	768.9	
Expenses	164.0	93.4	461.7	60.2	198.2	337.7	716.1	
Profit	18.0	13.5	36.9	10.0	24.6	29.2	52.8	

## Non-Profitable:

Sales	219.7	103.3	432.2	91.6	212.2	354.8	735.2	
Expenses	229.3	113.0	441.6	101.8	218.0	363.1	749.0	
Loss	-9.6	-9.8	-9.4	-10.2	-5.7	-8.2	-13.8	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	85							
Low sales value (\$'000)	25	25	360	25	200	360	520	
High sales value (\$'000)	5,000	360	5,000	200	360	520	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>167.4</b>	<b>74.8</b>	<b>361.3</b>	<b>56.9</b>	<b>100.3</b>	<b>260.7</b>	<b>535.3</b>	<b>100.0</b>
Total current assets	95.1	37.6	215.6	26.6	53.4	125.1	372.3	98.8
Accounts receivable	17.6	7.6	38.6	7.1	8.4	20.8	69.5	96.5
Closing inventory	28.5	12.2	62.7	8.2	17.9	35.8	109.4	89.4
Other current assets	48.9	17.7	114.2	11.1	27.0	68.4	193.3	88.2
Net fixed assets	50.0	22.1	108.4	22.4	21.8	90.6	139.3	97.6
Other assets and adjustments	22.1	15.0	37.1	7.9	25.1	44.9	23.6	81.2
<b>Total liabilities</b>	<b>97.1</b>	<b>45.9</b>	<b>204.3</b>	<b>25.8</b>	<b>74.6</b>	<b>202.5</b>	<b>207.5</b>	<b>100.0</b>
Total current liabilities	37.0	25.2	61.8	17.3	36.4	50.1	82.0	100.0
Current bank loans	3.9	2.2	7.3	1.9	2.8	2.8	15.2	45.9
Other current liabilities	33.1	22.9	54.4	15.4	33.6	47.3	66.7	100.0
Long-term bank loans	0.3	--	1.2	--	--	--	3.3	1.2
Other liabilities and adjustments	59.6	20.7	141.3	8.5	38.1	152.3	122.1	91.8
<b>Total equity</b>	<b>70.2</b>	<b>28.8</b>	<b>156.9</b>	<b>31.0</b>	<b>25.7</b>	<b>58.2</b>	<b>327.7</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	2.5	1.4	3.4	1.5	1.4	2.4	4.5	98.8
Debt to equity	1.3	1.5	1.3	0.8	2.8	3.4	0.6	100.0
Interest coverage	2.8	3.4	2.5	6.3	1.1	1.6	4.2	87.1
Debt ratio	0.5	0.6	0.5	0.4	0.7	0.7	0.3	100.0
Sales to equity	4.4	6.6	3.6	4.4	10.3	7.1	2.5	100.0
Sales to closing inventories	11.0	15.5	9.1	16.5	14.9	11.6	7.7	89.4

(percent)

Current debt to equity	52.7	87.3	39.3	55.9	141.4	86.1	25.0	100.0
Operating profit on equity	19.2	24.0	17.3	36.9	1.9	20.1	16.4	96.5
Net fixed assets to equity	71.2	76.7	69.1	72.1	84.7	155.6	42.5	97.6
Gross margin	33.7	38.8	30.1	38.0	39.3	33.1	27.6	100.0
Return on total assets	12.5	13.1	12.2	23.9	4.3	11.0	13.2	100.0

(days)

Collection period for accounts receivable	20.5	14.6	24.6	18.9	11.5	18.2	30.0	96.5
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	501	45,705	2,202.0	21
Less than 20	494	41,646	2,007.0	21
20-99	7	4,059	195.0	-
100-499	-	-	-	-
500 and over	-	-	-	-
<b>1987</b>				
Total	480	36,310	1,922.1	
Less than 20	473	33,346	1,762.9	
20-99	7	2,964	159.2	
100-499	-	-	-	
500 and over	-	-	-	

## SIC 6355 Motor Vehicle Transmission Repair and Replacement Shops

Establishments primarily engaged in the repair, maintenance and replacement of motor vehicle transmissions whether for manual or automatic shifting. Establishments primarily engaged in the complete rebuilding of transmissions are classified in <3081 - Machine Shop Industry>.

Symbols:        - amount too small to be expressed  
                   - nil or zero

SOURCE:        Small Business and Special Surveys Division, Statistics Canada

## SIC 6359 - OTHER MOTOR VEHICLE REPAIR SHOPS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	309							
Low sales value (\$'000)	25	25	249	25	129	249	502	
High sales value (\$'000)	5,000	249	5,000	129	249	502	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	45.0	39.5	47.3	40.3	39.1	44.0	49.7	93.5
Purchases and materials	46.7	39.7	49.7	40.0	39.5	47.2	51.5	93.2
Closing inventory	10.0	7.3	11.2	8.1	6.9	10.1	12.0	85.8
Opening inventory	8.3	7.1	8.9	8.4	6.4	6.9	10.2	80.3
Wages, salaries, and benefits	25.6	22.1	27.1	13.1	26.6	29.6	25.3	92.6
Wages and benefits - direct	10.5	5.5	12.7	1.2	7.6	12.1	13.0	30.7
Wages and benefits - indirect	15.1	16.6	14.4	11.9	19.0	17.4	12.3	84.8
Occupancy expenses	8.1	10.4	7.1	12.1	9.6	8.2	6.4	99.4
Depreciation	2.2	2.8	2.0	3.6	2.4	2.3	1.8	93.9
Repairs and maintenance	0.9	1.2	0.8	1.3	1.1	0.8	0.8	76.7
Fuel and oil	0.2	0.4	0.1	0.8	0.2	0.1	0.1	9.7
Utilities	2.0	2.6	1.8	3.5	2.2	1.9	1.7	95.5
Rent	2.8	3.4	2.5	2.9	3.6	3.1	2.0	65.4
Financial expenses	2.3	2.8	2.0	3.9	2.2	2.7	1.6	98.1
Interest and bank charges	1.6	1.8	1.5	2.8	1.3	1.8	1.2	84.1
Professional fees	0.7	1.0	0.6	1.1	0.9	0.9	0.4	91.3
General expenses	3.8	4.3	3.6	4.8	4.0	3.8	3.5	98.7
Advertising	1.5	1.6	1.4	1.7	1.5	1.1	1.7	92.2
Delivery expenses	1.3	1.5	1.2	1.8	1.3	1.5	0.9	73.1
Insurance	1.1	1.3	1.0	1.2	1.3	1.2	0.9	78.0
Other expenses	7.6	10.4	6.4	12.8	9.2	6.2	6.5	100.0
Total expenses	92.3	89.5	93.6	87.0	90.7	94.4	93.0	100.0
Net profit/loss	7.7	10.5	6.4	13.0	9.3	5.6	7.0	99.4

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	80							
Sales	289.4	120.3	590.4	75.2	184.0	350.5	1,032.5	
Expenses	259.4	100.3	542.3	60.4	156.7	324.5	943.9	
Profit	30.1	20.0	48.1	14.8	27.4	26.1	88.6	

## Non-Profitable:

Sales	216.2	133.4	444.0	72.0	187.9	334.5	748.8	
Expenses	223.4	138.7	456.5	79.2	191.4	339.2	783.2	
Loss	-7.2	-5.2	-12.5	-7.2	-3.5	-4.7	-34.3	

1987

## Profitable:

Sales	272.0	122.9	529.7	82.6	180.8	351.2	805.5	
Expenses	241.5	105.4	476.8	67.6	159.8	317.8	722.4	
Profit	30.5	17.4	52.9	15.0	21.0	33.4	83.1	

## Non-Profitable:

Sales	234.9	118.0	483.8	62.7	194.6	346.7	772.8	
Expenses	247.8	124.9	509.7	71.8	198.3	371.8	800.7	
Loss	-13.0	-6.8	-26.0	-9.1	-3.7	-25.0	-27.9	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	167							
Low sales value (\$'000)	25	25	368	25	215	368	748	
High sales value (\$'000)	5,000	368	5,000	215	368	748	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>212.3</b>	<b>110.6</b>	<b>389.8</b>	<b>71.2</b>	<b>142.4</b>	<b>280.4</b>	<b>661.6</b>	<b>100.0</b>
Total current assets	147.3	70.1	282.0	41.9	92.9	215.1	448.2	100.0
Accounts receivable	38.6	15.3	79.3	5.6	23.2	43.0	169.5	92.8
Closing inventory	44.4	18.4	89.8	7.0	27.6	56.1	173.6	92.2
Other current assets	64.1	36.3	112.7	29.2	42.1	115.8	104.9	95.8
Net fixed assets	46.3	29.4	75.7	23.9	33.9	47.6	145.4	99.4
Other assets and adjustments	18.6	10.9	32.1	5.3	15.5	17.6	68.0	83.8
<b>Total liabilities</b>	<b>117.0</b>	<b>54.6</b>	<b>226.0</b>	<b>32.7</b>	<b>72.3</b>	<b>164.9</b>	<b>377.8</b>	<b>100.0</b>
Total current liabilities	87.8	35.5	179.0	20.1	48.0	126.6	309.2	100.0
Current bank loans	20.7	3.3	51.0	0.7	5.5	37.4	84.9	40.1
Other current liabilities	67.0	32.2	127.9	19.4	42.5	89.2	224.2	100.0
Long-term bank loans	7.2	2.1	16.1	1.6	2.4	6.8	39.1	24.0
Other liabilities and adjustments	22.0	16.9	30.9	10.8	21.8	31.4	29.4	85.0
<b>Total equity</b>	<b>95.2</b>	<b>56.0</b>	<b>163.7</b>	<b>38.5</b>	<b>70.1</b>	<b>115.4</b>	<b>283.8</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.6	1.9	1.5	2.0	1.9	1.6	1.4	100.0
Debt to equity	1.2	0.9	1.3	0.8	1.0	1.4	1.3	100.0
Interest coverage	5.1	3.8	5.8	1.6	4.8	5.0	7.1	87.4
Debt ratio	0.5	0.4	0.5	0.4	0.5	0.5	0.5	100.0
Sales to equity	4.4	4.0	4.6	3.9	4.0	4.4	4.8	100.0
Sales to closing inventories	9.4	12.2	8.5	21.4	10.2	9.2	7.9	92.2

(percent)

Current debt to equity	92.1	63.5	109.3	52.3	68.4	109.6	108.9	100.0
Operating profit on equity	25.0	15.8	30.6	3.7	21.2	32.3	28.8	98.8
Net fixed assets to equity	48.6	52.6	46.2	62.2	48.4	41.2	51.2	99.4
Gross margin	26.9	29.6	25.6	28.4	30.1	26.3	24.9	100.0
Return on total assets	13.9	10.8	15.5	5.0	13.1	16.6	14.3	100.0

(days)

Collection period for accounts receivable	33.4	24.9	37.8	13.5	29.8	30.4	44.7	92.8
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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1989

Total	1,286	131,662	6,268.5	22
Less than 20	1,251	103,882	4,979.0	19
20-99	35	27,780	1,289.5	3
100-499	-	-	-	-
500 and over	-	-	-	-

1987

Total	1,264	110,166	5,790.5	
Less than 20	1,232	86,541	4,583.7	
20-99	32	23,625	1,206.8	
100-499	-	-	-	
500 and over	-	-	-	

## SIC 6359 Other Motor Vehicle Repair Shops

Establishments primarily engaged in the specialized repair of motor vehicles not elsewhere classified.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6391 - CAR WASHES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	154							
Low sales value (\$'000)	25	25	136	25	75	136	283	
High sales value (\$'000)	5,000	136	5,000	75	136	283	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>24.8</b>	<b>8.0</b>	<b>30.5</b>	<b>6.7</b>	<b>9.1</b>	<b>13.9</b>	<b>39.5</b>	<b>52.6</b>
Purchases and materials	25.0	7.9	30.7	6.6	9.0	14.5	39.6	52.6
Closing inventory	1.6	0.9	1.8	--	1.7	2.0	1.7	33.8
Opening inventory	1.4	1.0	1.6	0.1	1.8	1.4	1.6	29.2
<b>Wages, salaries, and benefits</b>	<b>31.5</b>	<b>27.7</b>	<b>32.7</b>	<b>22.4</b>	<b>32.3</b>	<b>36.3</b>	<b>30.8</b>	<b>90.3</b>
Wages and benefits - direct	8.1	1.5	10.3	0.4	2.5	3.5	14.0	13.6
Wages and benefits - indirect	23.4	26.2	22.5	22.0	29.8	32.8	16.8	87.7
<b>Occupancy expenses</b>	<b>17.6</b>	<b>25.8</b>	<b>14.9</b>	<b>27.6</b>	<b>24.3</b>	<b>18.1</b>	<b>13.1</b>	<b>100.0</b>
Depreciation	3.6	5.3	3.0	4.9	5.6	3.3	2.8	82.5
Repairs and maintenance	3.1	3.8	2.9	4.9	2.9	2.2	3.3	84.4
Fuel and oil	0.9	0.6	0.9	0.3	0.8	1.5	0.6	11.0
Utilities	4.7	5.5	4.4	7.0	4.2	6.2	3.4	90.3
Rent	5.3	10.6	3.6	10.5	10.7	4.8	2.9	57.8
<b>Financial expenses</b>	<b>5.8</b>	<b>5.8</b>	<b>5.8</b>	<b>6.9</b>	<b>4.8</b>	<b>8.9</b>	<b>4.2</b>	<b>94.2</b>
Interest and bank charges	4.8	4.2	5.0	5.4	3.1	8.0	3.4	81.2
Professional fees	1.0	1.6	0.8	1.5	1.7	0.8	0.8	83.8
<b>General expenses</b>	<b>3.9</b>	<b>5.4</b>	<b>3.3</b>	<b>3.9</b>	<b>6.6</b>	<b>3.8</b>	<b>3.1</b>	<b>96.1</b>
Advertising	1.2	1.5	1.1	1.3	1.6	1.3	0.9	83.1
Delivery expenses	1.6	2.5	1.3	1.0	3.8	1.2	1.4	48.1
Insurance	1.1	1.4	1.0	1.6	1.2	1.4	0.7	78.6
<b>Other expenses</b>	<b>11.2</b>	<b>15.9</b>	<b>9.7</b>	<b>19.0</b>	<b>13.2</b>	<b>14.9</b>	<b>6.8</b>	<b>100.0</b>
<b>Total expenses</b>	<b>94.9</b>	<b>88.5</b>	<b>97.0</b>	<b>86.5</b>	<b>90.3</b>	<b>95.9</b>	<b>97.5</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>5.1</b>	<b>11.5</b>	<b>3.0</b>	<b>13.5</b>	<b>9.7</b>	<b>4.1</b>	<b>2.5</b>	<b>98.7</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	67							
Sales	157.4	71.4	348.0	52.1	100.2	198.4	744.5	
Expenses	135.0	55.6	311.3	36.8	83.6	172.9	678.1	
Profit	22.3	15.8	36.7	15.3	16.6	25.5	66.4	

## Non-Profitable:

Sales	219.7	58.6	461.1	43.1	97.3	198.7	951.6	
Expenses	237.2	69.7	488.1	53.4	110.3	220.9	987.6	
Loss	-17.4	-11.1	-27.0	-10.3	-13.0	-22.2	-36.0	

1987

## Profitable:

Sales	181.0	68.0	309.3	46.2	96.9	170.0	673.6	
Expenses	155.6	52.9	272.1	32.8	79.6	136.2	627.5	
Profit	25.4	15.1	37.2	13.4	17.3	33.8	46.0	

## Non-Profitable:

Sales	169.1	56.2	477.1	46.2	89.4	157.4	704.6	
Expenses	178.6	65.8	486.5	53.8	105.7	168.1	713.0	
Loss	-9.6	-9.6	-9.4	-7.6	-16.3	-10.8	-8.4	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	44							
Low sales value (\$'000)	25	25	184	25	98	184	478	
High sales value (\$'000)	5,000	184	5,000	98	184	478	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>103.7</b>	<b>81.2</b>	<b>240.5</b>	<b>94.5</b>	<b>68.2</b>	<b>158.2</b>	<b>607.7</b>	<b>100.0</b>
Total current assets	51.0	52.9	39.2	78.0	28.4	32.1	70.7	100.0
Accounts receivable	6.3	5.5	11.3	1.9	8.9	13.1	3.4	90.9
Closing inventory	1.2	0.6	4.8	1.0	0.3	4.5	5.9	31.8
Other current assets	43.4	46.8	23.0	75.0	19.2	14.5	61.2	97.7
Net fixed assets	45.5	26.0	164.0	13.2	38.4	124.8	338.6	75.0
Other assets and adjustments	7.1	2.2	37.2	3.1	1.3	1.2	198.3	63.6
<b>Total liabilities</b>	<b>74.9</b>	<b>57.0</b>	<b>183.5</b>	<b>62.6</b>	<b>51.5</b>	<b>121.7</b>	<b>459.6</b>	<b>100.0</b>
Total current liabilities	39.9	37.6	53.7	51.6	23.9	13.1	234.7	97.7
Current bank loans	0.4	0.5	--	--	1.1	--	--	6.8
Other current liabilities	39.4	37.0	53.7	51.6	22.8	13.1	234.7	97.7
Long-term bank loans	6.0	4.2	16.7	7.9	0.6	10.1	46.3	13.6
Other liabilities and adjustments	29.0	15.1	113.1	3.0	26.9	98.4	178.5	75.0
<b>Total equity</b>	<b>28.7</b>	<b>24.1</b>	<b>56.9</b>	<b>31.8</b>	<b>16.6</b>	<b>36.5</b>	<b>148.1</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.2	1.4	0.7	1.5	1.1	2.4	0.3	97.7
Debt to equity	2.6	2.3	3.2	1.9	3.0	3.3	3.1	100.0
Interest coverage	4.7	3.6	6.9	1.7	4.9	2.2	16.8	84.1
Debt ratio	0.7	0.7	0.7	0.6	0.7	0.7	0.7	100.0
Sales to equity	4.7	4.0	6.8	1.8	7.9	8.0	5.4	100.0
Sales to closing inventories	109.7	144.4	80.5	57.0	439.0	64.4	135.2	31.8

(percent)

Current debt to equity	138.5	155.7	94.2	162.0	144.0	35.9	158.4	97.7
Operating profit on equity	35.3	23.5	65.7	4.1	59.8	18.6	117.4	95.5
Net fixed assets to equity	158.0	107.7	287.7	41.6	231.1	341.4	228.6	75.0
Gross margin	46.1	45.4	47.0	51.3	42.9	54.1	35.5	100.0
Return on total assets	12.4	9.6	18.1	3.1	18.3	7.6	30.4	97.7

(days)

Collection period for accounts receivable	16.7	20.7	10.6	12.1	24.4	16.1	1.5	90.9
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	1,008	59,175	4,392.0	63
Less than 20	970	45,366	3,397.2	60
20-99	38	13,809	994.8	3
100-499	-	-	-	-
500 and over	-	-	-	-
<b>1987</b>				
Total	945	46,264	3,749.3	
Less than 20	910	33,673	2,772.2	
20-99	35	12,591	977.1	
100-499	-	-	-	
500 and over	-	-	-	

## SIC 6391 Car Washes

Establishments primarily engaged in washing motor vehicles whether of "automatic" or "car laundry" variety and including mobile wash services for truck fleets. These establishments may be secondarily engaged in selling gasoline. Establishments primarily engaged in retailing gasoline are classified in <6331 - Gasoline Service Stations>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6399 - OTHER MOTOR VEHICLE SERVICES N.E.C.

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	185							
Low sales value (\$'000)	25	25	186	25	70	186	400	
High sales value (\$'000)	5,000	186	5,000	70	186	400	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	19.6	7.6	23.5	4.7	9.0	21.2	26.3	59.5
Purchases and materials	20.9	8.2	25.1	4.8	9.8	23.1	27.6	59.5
Closing inventory	4.0	3.0	4.4	4.2	2.4	3.5	5.4	35.1
Opening inventory	2.7	2.4	2.8	4.1	1.6	1.7	4.1	31.9
Wages, salaries, and benefits	27.5	21.7	29.4	6.9	28.7	29.9	28.9	87.0
Wages and benefits - direct	6.1	1.9	7.5	0.6	2.4	8.6	6.2	18.9
Wages and benefits - indirect	21.4	19.8	21.9	6.3	26.3	21.3	22.7	83.8
Occupancy expenses	18.7	25.1	16.6	21.9	26.7	18.8	14.0	98.4
Depreciation	5.1	7.2	4.4	8.6	6.5	5.1	3.6	84.9
Repairs and maintenance	4.1	6.4	3.3	3.0	8.0	3.3	3.3	62.2
Fuel and oil	2.5	3.3	2.2	4.0	3.0	2.5	1.7	27.6
Utilities	2.2	2.7	2.1	2.4	2.8	2.3	1.8	80.0
Rent	4.9	5.6	4.7	3.8	6.4	5.6	3.6	68.1
Financial expenses	3.9	4.7	3.6	5.4	4.4	4.2	2.9	97.3
Interest and bank charges	2.8	3.5	2.6	4.5	3.1	3.0	2.0	87.0
Professional fees	1.1	1.2	1.0	0.9	1.3	1.2	0.9	89.2
General expenses	8.1	9.8	7.5	5.4	11.8	6.5	8.8	92.4
Advertising	1.9	1.9	1.9	0.9	2.4	1.9	2.0	79.5
Delivery expenses	4.8	6.5	4.2	3.7	7.9	3.2	5.3	44.3
Insurance	1.4	1.3	1.4	0.9	1.6	1.4	1.5	64.9
Other expenses	17.3	21.9	15.8	35.6	15.4	18.4	12.8	99.5
Total expenses	95.2	90.8	96.6	79.8	96.0	99.0	93.8	100.0
Net profit/loss	4.8	9.2	3.4	20.2	4.0	1.0	6.2	98.9

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	71							
Sales	198.1	66.2	487.3	39.5	116.9	272.8	1,067.3	
Expenses	176.5	50.9	451.9	25.8	98.4	257.1	978.9	
Profit	21.6	15.3	35.3	13.6	18.5	15.7	88.4	

## Non-Profitable:

Sales	172.2	88.3	271.1	40.3	136.6	229.7	768.4	
Expenses	181.4	97.1	280.6	45.8	148.7	237.5	798.2	
Loss	-9.1	-8.8	-9.5	-5.4	-12.1	-7.8	-29.8	

1987

## Profitable:

Sales	191.1	75.2	590.6	44.1	126.5	276.0	971.1	
Expenses	175.7	65.5	555.5	34.4	116.6	255.5	918.2	
Profit	15.5	9.7	35.2	9.6	9.9	20.5	52.9	

## Non-Profitable:

Sales	212.5	85.8	489.6	46.8	102.4	276.5	887.9	
Expenses	221.7	92.7	503.6	52.9	109.7	289.6	903.7	
Loss	-9.2	-7.0	-14.0	-6.1	-7.3	-13.1	-15.8	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	73							
Low sales value (\$'000)	25	25	328	25	188	328	817	
High sales value (\$'000)	5,000	328	5,000	188	328	817	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>158.3</b>	<b>118.7</b>	<b>324.3</b>	<b>80.3</b>	<b>132.1</b>	<b>213.2</b>	<b>446.8</b>	<b>100.0</b>
Total current assets	68.8	41.2	184.4	21.2	48.2	68.3	312.3	100.0
Accounts receivable	25.6	14.9	70.4	10.0	16.6	31.0	113.9	89.0
Closing inventory	9.8	2.3	41.2	2.4	2.2	16.0	69.1	50.7
Other current assets	33.3	24.0	72.6	8.7	29.3	21.2	129.3	87.7
Net fixed assets	75.6	68.0	107.5	26.5	82.5	135.3	76.9	98.6
Other assets and adjustments	13.8	9.4	32.3	32.4	1.3	9.5	57.5	78.1
<b>Total liabilities</b>	<b>121.7</b>	<b>101.6</b>	<b>205.7</b>	<b>47.8</b>	<b>120.4</b>	<b>177.3</b>	<b>237.1</b>	<b>100.0</b>
Total current liabilities	60.0	50.3	100.5	27.1	58.5	57.9	147.4	100.0
Current bank loans	18.1	20.0	9.8	1.3	26.6	6.3	13.6	49.3
Other current liabilities	41.9	30.3	90.6	25.8	31.8	51.6	133.7	100.0
Long-term bank loans	5.2	2.0	18.8	1.3	2.3	1.5	37.8	27.4
Other liabilities and adjustments	56.3	49.2	86.4	19.4	59.6	117.7	51.8	84.9
<b>Total equity</b>	<b>36.5</b>	<b>17.0</b>	<b>118.5</b>	<b>32.4</b>	<b>11.6</b>	<b>35.9</b>	<b>209.6</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.1	0.8	1.8	0.7	0.8	1.1	2.1	100.0
Debt to equity	3.3	5.9	1.7	1.4	10.3	4.9	1.1	100.0
Interest coverage	2.9	1.8	5.7	0.5	2.0	0.9	7.7	90.4
Debt ratio	0.7	0.8	0.6	0.5	0.9	0.8	0.5	100.0
Sales to equity	9.6	12.9	7.6	4.5	21.1	13.4	6.5	100.0
Sales to closing inventories	35.8	95.0	21.8	59.6	108.7	30.1	19.7	50.7

(percent)

Current debt to equity	164.1	296.1	84.7	83.7	502.9	161.3	70.3	100.0
Operating profit on equity	47.2	36.9	53.3	-6.0	78.8	-1.9	63.7	97.3
Net fixed assets to equity	206.8	399.9	90.6	81.9	709.5	376.6	36.6	98.6
Gross margin	53.0	58.9	46.9	54.4	59.9	37.8	50.4	100.0
Return on total assets	16.3	11.6	23.6	2.4	13.6	3.1	34.3	100.0

(days)

Collection period for accounts receivable	26.5	24.6	28.5	24.7	24.6	23.4	30.5	89.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	991	90,777	5,168.0	16
Less than 20	947	62,183	3,667.8	21
20-99	44	28,594	1,500.2	5
100-499	-	-	-	-
500 and over	-	-	-	-
<b>1987</b>				
Total	1,007	70,916	4,390.6	
Less than 20	968	47,138	3,050.5	
20-99	39	23,778	1,340.1	
100-499	-	-	-	
500 and over	-	-	-	

## SIC 6399 Other Motor Vehicle Services n.e.c.

Establishments primarily engaged in services to motor vehicles not elsewhere classified. Included are establishments primarily engaged in waxing, polishing or otherwise treating the finish of motor vehicles.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6411 - DEPARTMENT STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	51							
Low sales value (\$'000)	25	25	804	25	338	804	2,025	
High sales value (\$'000)	5,000	804	5,000	338	804	2,025	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>70.3</b>	<b>72.3</b>	<b>69.8</b>	<b>71.6</b>	<b>72.6</b>	<b>70.5</b>	<b>69.4</b>	<b>100.0</b>
Purchases and materials	75.2	72.1	76.0	58.9	76.7	79.8	73.8	100.0
Closing inventory	24.3	27.9	23.3	20.6	30.4	30.7	18.9	98.0
Opening inventory	19.4	28.1	17.1	33.3	26.3	21.5	14.5	86.3
<b>Wages, salaries, and benefits</b>	<b>12.2</b>	<b>12.8</b>	<b>12.0</b>	<b>11.1</b>	<b>13.3</b>	<b>12.9</b>	<b>11.5</b>	<b>94.1</b>
Wages and benefits - direct	0.1	-	0.1	-	-	0.3	-	2.0
Wages and benefits - indirect	12.1	12.8	11.9	11.1	13.3	12.5	11.5	94.1
<b>Occupancy expenses</b>	<b>3.8</b>	<b>5.4</b>	<b>3.3</b>	<b>7.1</b>	<b>4.9</b>	<b>5.2</b>	<b>2.2</b>	<b>100.0</b>
Depreciation	0.7	1.0	0.7	1.6	0.7	1.0	0.5	92.2
Repairs and maintenance	0.5	0.4	0.6	0.8	0.2	1.0	0.4	84.3
Fuel and oil	--	0.1	-	-	0.1	-	-	2.0
Utilities	1.0	1.5	0.9	2.4	1.2	1.3	0.6	96.1
Rent	1.5	2.5	1.2	2.2	2.6	1.9	0.7	72.5
<b>Financial expenses</b>	<b>2.2</b>	<b>2.5</b>	<b>2.1</b>	<b>2.6</b>	<b>2.5</b>	<b>3.6</b>	<b>1.2</b>	<b>98.0</b>
Interest and bank charges	1.9	2.0	1.8	2.1	2.0	3.3	1.0	90.2
Professional fees	0.3	0.5	0.3	0.4	0.5	0.4	0.2	86.3
<b>General expenses</b>	<b>2.6</b>	<b>3.1</b>	<b>2.5</b>	<b>3.0</b>	<b>3.1</b>	<b>3.2</b>	<b>2.1</b>	<b>96.1</b>
Advertising	1.9	1.8	1.9	1.5	1.9	2.3	1.6	94.1
Delivery expenses	0.4	1.0	0.3	1.3	0.9	0.4	0.2	58.8
Insurance	0.3	0.3	0.4	0.2	0.3	0.4	0.3	76.5
<b>Other expenses</b>	<b>7.5</b>	<b>5.0</b>	<b>8.2</b>	<b>8.5</b>	<b>3.7</b>	<b>3.8</b>	<b>10.8</b>	<b>100.0</b>
<b>Total expenses</b>	<b>98.6</b>	<b>101.0</b>	<b>98.0</b>	<b>103.8</b>	<b>100.1</b>	<b>99.2</b>	<b>97.3</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>1.4</b>	<b>-1.0</b>	<b>2.0</b>	<b>-3.8</b>	<b>-0.1</b>	<b>0.8</b>	<b>2.7</b>	<b>100.0</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	65							
Sales	1,253.1	476.5	2,296.0	226.5	669.5	1,271.0	3,018.4	
Expenses	1,205.0	460.3	2,205.0	219.0	646.6	1,200.9	2,912.6	
Profit	48.2	16.2	91.0	7.6	23.0	70.1	105.8	

## Non-Profitable:

Sales	893.5	282.2	1,832.7	177.9	418.7	1,516.8	2,922.7	
Expenses	923.3	312.5	1,862.0	200.8	458.6	1,551.8	2,932.2	
Loss	-29.9	-30.3	-29.2	-22.9	-39.9	-34.9	-9.5	

1987

## Profitable:

Sales	566.7	283.6	1,579.0	183.6	566.2	1,082.0	2,510.0	
Expenses	537.0	266.0	1,505.8	169.4	539.0	1,032.8	2,391.7	
Profit	29.7	17.6	73.2	14.2	27.1	49.2	118.2	

## Non-Profitable:

Sales	429.0	291.8	1,458.2	151.8	526.7	1,458.2	-	
Expenses	452.8	309.7	1,525.9	169.4	545.2	1,525.9	-	
Loss	-23.8	-17.9	-67.8	-17.6	-18.4	-67.8	-	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	44							
Low sales value (\$'000)	25	25	976	25	469	976	2,310	
High sales value (\$'000)	5,000	976	5,000	469	976	2,310	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>564.9</b>	<b>250.4</b>	<b>1,018.3</b>	<b>199.9</b>	<b>311.7</b>	<b>890.3</b>	<b>1,177.2</b>	<b>100.0</b>
Total current assets	418.4	180.8	761.0	143.3	226.4	667.8	876.7	100.0
Accounts receivable	40.3	8.5	86.1	6.8	10.6	68.0	108.5	97.7
Closing inventory	309.7	144.3	548.2	99.2	199.1	513.9	590.8	100.0
Other current assets	68.3	27.9	126.6	37.2	16.6	85.7	177.3	90.9
Net fixed assets	110.0	57.8	185.3	50.2	67.0	168.1	206.7	100.0
Other assets and adjustments	36.3	11.6	72.0	6.2	18.2	54.4	93.7	79.5
<b>Total liabilities</b>	<b>368.1</b>	<b>177.5</b>	<b>643.0</b>	<b>151.4</b>	<b>209.0</b>	<b>660.6</b>	<b>621.0</b>	<b>100.0</b>
Total current liabilities	179.7	75.2	330.4	53.1	102.0	306.8	359.6	100.0
Current bank loans	48.9	10.6	104.3	8.6	12.9	78.0	136.8	84.1
Other current liabilities	130.7	64.6	226.0	44.4	89.1	228.7	222.7	100.0
Long-term bank loans	35.0	12.2	67.9	2.7	23.8	80.4	52.4	25.0
Other liabilities and adjustments	153.3	90.0	244.6	95.6	83.1	273.3	209.0	95.5
<b>Total equity</b>	<b>196.7</b>	<b>72.9</b>	<b>375.3</b>	<b>48.4</b>	<b>102.6</b>	<b>229.7</b>	<b>556.2</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	2.3	2.4	2.3	2.6	2.2	2.1	2.4	100.0
Debt to equity	1.8	2.4	1.7	3.1	2.0	2.8	1.1	100.0
Interest coverage	1.7	0.7	2.0	-2.1	2.2	1.2	3.6	88.6
Debt ratio	0.6	0.7	0.6	0.7	0.6	0.7	0.5	100.0
Sales to equity	6.3	6.7	6.2	6.1	7.1	7.4	5.6	100.0
Sales to closing inventories	4.0	3.4	4.2	3.0	3.6	3.3	5.2	100.0

(percent)

Current debt to equity	91.3	103.1	88.0	109.7	99.3	133.5	64.6	100.0
Operating profit on equity	8.8	-2.8	12.1	-40.6	18.8	5.3	15.6	100.0
Net fixed assets to equity	55.9	79.3	49.3	103.8	65.3	73.1	37.1	100.0
Gross margin	17.6	15.7	18.2	16.0	15.6	18.4	18.1	100.0
Return on total assets	7.1	3.2	8.5	-6.6	11.0	6.8	10.1	100.0

(days)

Collection period for accounts receivable	11.7	6.3	13.4	8.3	5.3	14.4	12.6	97.7
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	<b>190</b>	<b>434,584</b>	<b>33,154.7</b>	<b>18</b>
Less than 20	173	11,030	858.7	19
20-99	13	x	x	-
100-499	-	-	-	-
500 and over	4	x	x	1
<b>1987</b>				
<b>Total</b>	<b>208</b>	<b>454,892</b>	<b>35,573.3</b>	
Less than 20	192	10,372	840.7	
20-99	13	x	x	
100-499	-	-	-	
500 and over	3	x	x	

## SIC 6411 Department Stores

Establishments primarily engaged in retail dealing in a general line of merchandise which must include wearing apparel, furniture, appliances and home furnishings but which may also include, paint, hardware, toiletries, cosmetics, photographic equipment, jewellery, toys, sporting goods and so on with no one commodity line representing more than 50% of total revenue. Merchandise lines are normally arranged in separate departments with the accounting on a departmental basis. The departments and functions are integrated under a single management. Such stores usually provide their own charge accounts, deliver merchandise and maintain open stocks.

Symbols: - amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6412 - GENERAL STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	670							
Low sales value (\$'000)	25	25	442	25	227	442	968	
High sales value (\$'000)	5,000	442	5,000	227	442	968	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	79.9	81.2	79.5	81.9	80.9	81.4	79.0	99.6
Purchases and materials	81.2	82.4	81.0	82.2	82.6	81.6	80.8	99.1
Closing inventory	13.5	14.9	13.2	16.0	14.3	11.1	13.9	91.8
Opening inventory	12.2	13.7	11.8	15.7	12.6	10.8	12.1	88.2
Wages, salaries, and benefits	8.8	5.3	9.6	5.1	5.5	8.0	10.1	89.7
Wages and benefits - direct	0.1	--	0.2	--	--	0.1	0.2	1.5
Wages and benefits - indirect	8.7	5.3	9.4	5.1	5.4	7.9	9.9	88.8
Occupancy expenses	3.5	4.7	3.2	6.1	4.0	3.8	3.0	99.3
Depreciation	1.1	1.4	1.1	1.6	1.3	1.0	1.1	86.3
Repairs and maintenance	0.7	0.8	0.6	0.8	0.8	0.8	0.6	86.4
Fuel and oil	0.1	0.4	0.1	1.0	0.1	--	0.1	7.9
Utilities	1.2	1.8	1.1	2.5	1.5	1.4	1.0	93.9
Rent	0.3	0.3	0.3	0.2	0.3	0.5	0.2	32.7
Financial expenses	1.6	2.3	1.5	3.0	1.9	2.0	1.3	96.4
Interest and bank charges	1.3	1.9	1.1	2.5	1.6	1.6	1.0	84.5
Professional fees	0.4	0.4	0.3	0.5	0.4	0.4	0.3	87.8
General expenses	1.3	1.7	1.2	2.4	1.3	1.2	1.2	95.7
Advertising	0.4	0.3	0.4	0.5	0.3	0.3	0.4	80.3
Delivery expenses	0.4	0.7	0.3	1.1	0.5	0.4	0.3	60.6
Insurance	0.5	0.6	0.5	0.8	0.5	0.5	0.5	82.7
Other expenses	3.6	4.4	3.4	5.0	4.1	2.2	3.7	99.9
Total expenses	98.6	99.7	98.4	103.6	97.6	98.5	98.3	100.0
Net profit/loss	1.4	0.3	1.6	-3.6	2.4	1.5	1.7	99.1

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	70							
Sales	772.6	211.0	1,493.7	130.8	314.4	614.2	2,396.9	
Expenses	746.4	198.5	1,449.8	122.9	295.9	588.9	2,333.8	
Profit	26.3	12.5	44.0	7.8	18.5	25.3	63.1	

## Non-Profitable:

Sales	512.3	202.1	1,240.9	118.4	332.7	716.9	2,009.4	
Expenses	536.0	220.5	1,277.0	141.0	344.6	746.9	2,054.5	
Loss	-23.7	-18.4	-36.1	-22.6	-11.9	-30.0	-45.1	

1987

## Profitable:

Sales	453.7	210.1	1,010.6	120.0	323.5	667.9	1,587.4	
Expenses	433.1	199.1	968.3	113.0	307.3	642.6	1,516.7	
Profit	20.5	11.0	42.3	6.9	16.1	25.4	70.7	

## Non-Profitable:

Sales	368.5	136.6	1,174.3	88.7	300.1	615.3	1,868.8	
Expenses	379.8	146.1	1,191.7	96.5	315.5	632.9	1,885.9	
Loss	-11.3	-9.6	-17.4	-7.9	-15.3	-17.6	-17.2	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	262							
Low sales value (\$'000)	25	25	1,070	25	563	1,070	1,997	
High sales value (\$'000)	5,000	1,070	5,000	563	1,070	1,997	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>586.2</b>	<b>210.8</b>	<b>1,087.0</b>	<b>163.4</b>	<b>284.7</b>	<b>669.0</b>	<b>1,406.5</b>	<b>100.0</b>
Total current assets	361.9	128.6	673.1	106.7	162.8	405.0	878.0	100.0
Accounts receivable	56.4	9.3	119.2	6.3	14.0	74.4	153.5	95.0
Closing inventory	193.4	78.6	346.5	57.6	111.5	247.5	422.1	97.7
Other current assets	112.0	40.6	207.3	42.7	37.2	83.0	302.2	92.4
Net fixed assets	144.3	69.9	243.6	46.1	107.0	177.1	294.5	98.9
Other assets and adjustments	79.9	12.2	170.2	10.5	14.8	86.8	234.0	88.9
<b>Total liabilities</b>	<b>278.9</b>	<b>155.0</b>	<b>444.3</b>	<b>120.2</b>	<b>209.3</b>	<b>235.1</b>	<b>604.1</b>	<b>99.6</b>
Total current liabilities	144.9	64.5	252.2	44.6	95.5	159.6	323.0	99.6
Current bank loans	38.0	15.0	68.8	9.0	24.2	52.1	81.6	55.0
Other current liabilities	106.8	49.5	183.3	35.6	71.3	107.4	241.4	99.6
Long-term bank loans	10.6	6.8	15.6	8.7	4.0	9.9	19.9	12.6
Other liabilities and adjustments	123.3	83.5	176.4	66.7	109.7	65.5	261.0	94.3
<b>Total equity</b>	<b>307.2</b>	<b>55.8</b>	<b>642.7</b>	<b>43.2</b>	<b>75.3</b>	<b>433.8</b>	<b>802.4</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	2.4	1.9	2.6	2.3	1.7	2.5	2.7	99.6
Debt to equity	0.9	2.7	0.6	2.7	2.7	0.5	0.7	99.6
Interest coverage	1.8	--	2.5	-0.4	0.2	2.3	2.7	89.7
Debt ratio	0.4	0.7	0.4	0.7	0.7	0.3	0.4	99.6
Sales to equity	4.3	9.3	3.8	7.8	10.5	3.6	3.9	100.0
Sales to closing inventories	6.9	6.5	7.0	5.8	7.1	6.3	7.4	97.7

(percent)

Current debt to equity	47.1	115.6	39.2	103.3	126.7	36.7	40.2	99.6
Operating profit on equity	4.0	-14.2	6.1	-18.4	-10.4	6.6	5.9	99.2
Net fixed assets to equity	46.9	125.3	37.9	106.7	142.0	40.8	36.7	98.9
Gross margin	10.4	8.6	10.9	8.2	8.8	10.9	10.9	100.0
Return on total assets	4.6	-0.2	5.9	-1.5	0.9	7.4	5.3	100.0

(days)

Collection period for accounts receivable	15.2	6.5	17.7	6.8	6.4	17.2	17.8	95.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	1,023	197,963	15,864.6	17
Less than 20	965	44,281	3,556.8	16
20-99	46	23,557	1,871.3	1
100-499	10	x	x	-
500 and over	2	x	x	-
<b>1987</b>				
Total	1,006	172,661	14,083.7	
Less than 20	949	38,387	3,184.3	
20-99	45	20,948	1,717.2	
100-499	10	x	x	
500 and over	2	x	x	

## SIC 6412 General Stores

Establishments primarily engaged in retail dealing in a general line of merchandise on a non-departmental basis, the most important of which is food, which can range up to 60% of total revenue, but with no other single commodity line representing more than 50% of total revenue. Other merchandise sold usually includes ready-to-wear apparel, toiletries, cosmetics, hardware, farm supplies and housewares.

Symbols: -- amount too small to be expressed  
 - nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6413 - OTHER GENERAL MERCHANDISE STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	482							
Low sales value (\$'000)	25	25	382	25	191	382	915	
High sales value (\$'000)	5,000	382	5,000	191	382	915	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	76.0	76.8	75.7	76.7	76.9	74.4	76.8	99.2
Purchases and materials	77.3	81.2	75.9	83.2	78.2	73.9	77.4	99.0
Closing inventory	15.0	17.4	14.1	19.7	13.9	10.5	16.9	89.8
Opening inventory	13.7	13.0	14.0	13.2	12.6	10.9	16.3	86.5
Wages, salaries, and benefits	9.7	6.4	10.9	6.5	6.4	12.0	10.0	86.7
Wages and benefits - direct	0.1	0.1	0.1	-	0.1	-	0.1	0.8
Wages and benefits - indirect	9.6	6.4	10.8	6.5	6.2	12.0	9.9	86.5
Occupancy expenses	4.9	7.4	4.0	8.3	6.2	4.9	3.4	99.0
Depreciation	1.0	1.5	0.9	1.7	1.3	0.8	0.9	84.6
Repairs and maintenance	0.5	0.8	0.4	1.0	0.6	0.4	0.5	83.6
Fuel and oil	--	--	--	--	--	--	--	5.2
Utilities	1.3	2.0	1.0	2.5	1.3	1.2	0.9	93.8
Rent	2.1	3.0	1.7	3.0	3.0	2.5	1.1	56.2
Financial expenses	2.0	2.2	1.9	2.0	2.5	1.6	2.1	96.3
Interest and bank charges	1.6	1.7	1.5	1.5	2.0	1.3	1.7	85.1
Professional fees	0.4	0.5	0.4	0.5	0.5	0.3	0.4	84.2
General expenses	1.6	1.6	1.6	1.8	1.4	1.3	1.7	96.9
Advertising	0.7	0.3	0.9	0.3	0.4	0.5	1.1	76.3
Delivery expenses	0.5	0.8	0.4	1.1	0.5	0.5	0.2	55.2
Insurance	0.4	0.4	0.3	0.4	0.5	0.3	0.4	81.1
Other expenses	4.0	3.9	4.1	4.6	2.9	3.8	4.3	99.8
Total expenses	98.2	98.3	98.2	99.7	96.3	98.0	98.4	100.0
Net profit/loss	1.8	1.7	1.8	0.3	3.7	2.0	1.6	99.6

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	73							
Sales	364.8	153.1	912.0	114.0	295.7	517.9	2,185.7	
Expenses	349.0	144.3	878.1	107.5	278.3	497.6	2,107.8	
Profit	15.9	8.9	33.9	6.5	17.4	20.3	77.9	

## Non-Profitable:

Sales	429.4	128.2	946.9	99.2	291.0	541.6	2,113.5	
Expenses	446.2	144.7	964.2	115.8	306.6	550.9	2,154.0	
Loss	-16.8	-16.4	-17.4	-16.6	-15.6	-9.3	-40.6	

1987

## Profitable:

Sales	346.4	186.0	873.7	111.3	268.0	545.2	1,564.4	
Expenses	326.5	171.8	834.8	100.6	250.0	515.3	1,506.8	
Profit	19.9	14.1	38.9	10.7	18.0	30.0	57.6	

## Non-Profitable:

Sales	257.2	146.4	781.4	98.9	280.7	556.7	1,510.9	
Expenses	270.4	155.7	812.8	108.6	288.7	576.4	1,580.2	
Loss	-13.2	-9.3	-31.4	-9.8	-8.0	-19.7	-69.3	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	229							
Low sales value (\$'000)	25	25	808	25	403	808	1,793	
High sales value (\$'000)	5,000	808	5,000	403	808	1,793	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>338.2</b>	<b>193.6</b>	<b>845.1</b>	<b>201.5</b>	<b>185.8</b>	<b>469.6</b>	<b>1,161.9</b>	<b>100.0</b>
Total current assets	221.3	132.0	534.6	142.4	121.7	286.5	743.9	100.0
Accounts receivable	14.7	5.3	47.6	5.8	4.9	25.7	66.0	79.9
Closing inventory	125.4	57.7	362.6	49.9	65.5	186.1	511.5	93.0
Other current assets	81.1	68.8	124.3	86.5	51.2	74.5	166.2	95.2
Net fixed assets	81.9	51.5	188.4	51.6	51.3	90.5	271.0	98.7
Other assets and adjustments	34.9	10.1	122.0	7.4	12.7	92.4	146.9	86.5
<b>Total liabilities</b>	<b>198.0</b>	<b>111.1</b>	<b>502.3</b>	<b>63.8</b>	<b>157.9</b>	<b>276.0</b>	<b>693.2</b>	<b>100.0</b>
Total current liabilities	95.8	39.3	294.1	22.5	55.8	154.4	412.0	100.0
Current bank loans	17.8	4.0	66.3	1.3	6.7	37.3	90.7	46.7
Other current liabilities	78.0	35.2	227.8	21.2	49.0	117.1	321.3	100.0
Long-term bank loans	6.0	1.5	21.9	1.7	1.3	19.3	24.0	15.7
Other liabilities and adjustments	96.0	70.3	186.2	39.5	100.8	102.2	257.0	91.3
<b>Total equity</b>	<b>140.2</b>	<b>82.4</b>	<b>342.7</b>	<b>137.7</b>	<b>27.8</b>	<b>193.5</b>	<b>468.6</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	2.3	3.3	1.8	6.3	2.1	1.8	1.8	100.0
Debt to equity	1.4	1.3	1.4	0.4	5.6	1.4	1.4	100.0
Interest coverage	1.4	0.4	1.9	-0.5	1.0	2.4	1.8	91.3
Debt ratio	0.5	0.5	0.5	0.3	0.8	0.5	0.5	100.0
Sales to equity	5.2	4.1	6.1	0.9	19.6	5.9	6.1	100.0
Sales to closing inventories	5.8	5.9	5.7	2.6	8.3	6.1	5.6	93.0

(percent)

Current debt to equity	68.3	47.6	85.8	16.3	200.1	79.8	87.9	100.0
Operating profit on equity	3.8	-3.6	10.1	-4.7	1.8	11.8	9.6	99.1
Net fixed assets to equity	58.4	62.4	54.9	37.5	184.2	46.8	57.8	98.7
Gross margin	13.0	12.7	13.2	14.3	12.3	13.1	13.3	100.0
Return on total assets	5.1	1.2	8.2	-1.0	3.7	8.3	8.2	99.6

(days)

Collection period for accounts receivable	7.3	5.7	8.2	16.1	3.2	8.2	8.3	79.9
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	1,616	315,303	25,441.8	61
Less than 20	1,569	51,532	4,137.7	59
20-99	37	14,798	1,253.4	3
100-499	7	x	x	-
500 and over	3	x	x	1
<b>1987</b>				
Total	1,555	297,685	24,607.8	
Less than 20	1,510	43,290	3,565.2	
20-99	34	13,704	1,173.4	
100-499	7	x	x	
500 and over	4	x	x	

## SIC 6413 Other General Merchandise Stores

Establishments primarily engaged in retail dealing in a general line of merchandise on a non-departmental basis including ready-to-wear apparel, toiletries, cosmetics, hardware and housewares, where food and household furniture are not normally commodity lines and where no one commodity line accounts for more than 50% of total revenue. Establishments of department stores known as mail-order offices are included in this industry. Establishments primarily engaged in retail dealing in books and stationery; flowers, lawn and garden supplies; hardware, paint, glass and wallpaper; sporting goods; musical instruments and records; watch repair; jewellery; cameras and photographic supplies; toys, novelties and souvenirs; and other retail stores not elsewhere classified.

Symbols: — amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6511 - BOOK AND STATIONERY STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	465							
Low sales value (\$'000)	25	25	333	25	161	333	662	
High sales value (\$'000)	5,000	333	5,000	161	333	662	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	61.7	60.3	62.2	61.3	59.6	62.3	62.2	99.1
Purchases and materials	65.6	64.1	66.2	67.8	61.6	67.1	65.8	99.1
Closing inventory	20.7	24.9	19.1	31.8	20.3	18.7	19.2	93.8
Opening inventory	16.7	21.1	15.1	25.2	18.4	13.9	15.6	85.8
Wages, salaries, and benefits	15.2	11.5	16.6	8.6	13.5	14.7	17.6	94.2
Wages and benefits - direct	0.3	0.1	0.4	--	0.2	0.3	0.4	3.0
Wages and benefits - indirect	14.9	11.4	16.3	8.6	13.3	14.4	17.2	92.7
Occupancy expenses	7.7	10.0	6.8	11.1	9.3	9.1	5.6	99.1
Depreciation	1.2	1.6	1.1	1.6	1.5	1.3	1.0	90.8
Repairs and maintenance	0.4	0.6	0.4	0.6	0.6	0.4	0.4	72.0
Fuel and oil	--	--	--	--	--	--	--	3.0
Utilities	1.2	1.4	1.0	1.6	1.3	1.2	1.0	90.3
Rent	4.9	6.4	4.3	7.3	5.8	6.2	3.3	80.9
Financial expenses	2.3	3.1	2.0	3.6	2.7	2.1	1.9	97.4
Interest and bank charges	1.6	2.1	1.4	2.4	2.0	1.4	1.3	89.0
Professional fees	0.7	1.0	0.6	1.2	0.8	0.8	0.6	87.7
General expenses	3.0	2.9	3.1	3.2	2.7	2.9	3.1	98.1
Advertising	1.5	1.2	1.6	1.8	0.9	1.2	1.8	90.1
Delivery expenses	1.1	1.1	1.1	0.9	1.2	1.4	1.0	55.9
Insurance	0.4	0.5	0.3	0.4	0.5	0.3	0.3	78.7
Other expenses	6.8	9.2	5.8	11.8	7.5	5.4	6.1	100.0
Total expenses	96.7	97.0	96.6	99.5	95.3	96.5	96.6	100.0
Net profit/loss	3.3	3.0	3.4	0.5	4.7	3.5	3.4	98.5

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	72							
Sales	411.1	151.5	903.8	78.8	236.9	488.0	1,414.7	
Expenses	387.1	137.1	861.5	66.2	220.4	459.3	1,355.7	
Profit	24.0	14.4	42.3	12.5	16.6	28.8	59.0	

## Non-Profitable:

Sales	199.6	103.2	707.3	78.9	258.8	480.3	1,455.9	
Expenses	213.4	115.3	730.9	90.3	275.0	498.8	1,495.9	
Loss	-13.9	-12.1	-23.6	-11.4	-16.2	-18.6	-40.0	

1987

## Profitable:

Sales	272.0	129.7	719.8	80.9	239.1	466.5	1,073.9	
Expenses	252.3	117.8	675.5	71.2	222.5	435.3	1,011.4	
Profit	19.7	11.9	44.3	9.7	16.6	31.2	62.5	

## Non-Profitable:

Sales	178.3	116.6	600.9	77.9	232.8	464.2	942.6	
Expenses	188.1	124.4	624.4	83.3	247.7	486.7	968.8	
Loss	-9.8	-7.8	-23.6	-5.4	-15.0	-22.5	-26.2	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	271							
Low sales value (\$'000)	25	25	489	25	264	489	1,036	
High sales value (\$'000)	5,000	489	5,000	264	489	1,036	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>279.5</b>	<b>127.3</b>	<b>477.3</b>	<b>64.2</b>	<b>162.7</b>	<b>267.3</b>	<b>837.1</b>	<b>100.0</b>
Total current assets	217.8	86.8	388.2	50.6	107.1	218.5	678.8	100.0
Accounts receivable	44.8	9.4	90.8	6.9	10.8	40.1	177.5	86.0
Closing inventory	122.0	56.4	207.2	35.1	68.3	118.4	359.5	97.0
Other current assets	51.0	20.9	90.1	8.4	27.8	59.9	141.7	88.9
Net fixed assets	46.7	35.6	61.2	13.2	48.1	23.7	125.4	98.2
Other assets and adjustments	14.9	4.9	27.8	0.3	7.4	25.0	32.8	86.0
<b>Total liabilities</b>	<b>201.6</b>	<b>98.4</b>	<b>335.8</b>	<b>50.6</b>	<b>125.3</b>	<b>188.5</b>	<b>588.1</b>	<b>100.0</b>
Total current liabilities	135.9	48.5	249.4	23.5	62.5	133.5	448.0	100.0
Current bank loans	27.2	11.9	47.1	5.8	15.3	32.6	71.9	63.8
Other current liabilities	108.6	36.6	202.3	17.7	47.1	100.9	376.0	100.0
Long-term bank loans	3.9	2.8	5.4	2.1	3.2	3.3	8.8	18.8
Other liabilities and adjustments	61.8	47.0	80.9	24.9	59.4	51.6	131.2	95.2
<b>Total equity</b>	<b>77.8</b>	<b>28.8</b>	<b>141.5</b>	<b>13.5</b>	<b>37.4</b>	<b>78.7</b>	<b>248.9</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.6	1.7	1.5	2.1	1.7	1.6	1.5	100.0
Debt to equity	2.5	3.4	2.3	3.7	3.3	2.3	2.3	100.0
Interest coverage	3.1	2.7	3.3	1.3	3.0	3.3	3.2	91.5
Debt ratio	0.7	0.7	0.7	0.7	0.7	0.7	0.7	100.0
Sales to equity	8.0	9.3	7.7	10.4	9.0	8.3	7.4	100.0
Sales to closing inventories	5.1	4.7	5.3	4.0	4.9	5.5	5.1	97.0

(percent)

Current debt to equity	174.5	168.2	176.2	173.7	167.1	169.5	179.9	100.0
Operating profit on equity	25.3	33.0	23.3	5.3	38.7	19.3	25.5	98.2
Net fixed assets to equity	60.0	123.3	43.2	97.5	128.6	30.1	50.3	98.2
Gross margin	21.9	25.2	20.9	22.0	26.0	21.6	20.5	100.0
Return on total assets	10.3	11.7	9.9	4.6	13.2	8.1	10.9	100.0

(days)

Collection period for accounts receivable	25.9	12.8	30.1	18.0	11.6	22.3	34.8	86.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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1989

Total	1,879	287,632	20,469.6	61
Less than 20	1,784	98,988	8,229.7	55
20-99	81	43,105	3,454.6	4
100-499	11	x	x	2
500 and over	3	x	x	-

1987

Total	1,818	230,012	15,106.1
Less than 20	1,729	75,652	5,674.4
20-99	77	37,683	2,765.0
100-499	9	x	x
500 and over	3	x	x

## SIC 6511 Book and Stationery Stores

Establishments primarily engaged in retail dealing in new books and stationery. Establishments primarily engaged in retail dealing in used books are classified in < 6591 - Second-Hand Merchandise Stores n.e.c. >

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6521 - FLORIST SHOPS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	778							
Low sales value (\$'000)	25	25	189	25	111	189	408	
High sales value (\$'000)	5,000	189	5,000	111	189	408	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	46.3	48.6	45.5	49.4	47.9	46.4	45.1	99.2
Purchases and materials	47.2	49.8	46.2	51.1	48.8	47.5	45.6	99.1
Closing inventory	8.0	11.0	6.8	12.8	9.7	8.0	6.3	90.1
Opening inventory	7.1	9.8	6.1	11.0	8.9	7.0	5.8	84.7
Wages, salaries, and benefits	23.3	14.5	26.6	11.4	16.9	23.0	28.2	93.3
Wages and benefits - direct	2.3	0.4	2.9	0.2	0.6	1.7	3.5	6.6
Wages and benefits - indirect	21.1	14.1	23.6	11.3	16.3	21.3	24.8	90.9
Occupancy expenses	10.6	13.7	9.4	14.4	13.3	11.0	8.7	98.6
Depreciation	2.0	2.3	1.9	2.5	2.1	2.4	1.7	88.0
Repairs and maintenance	1.0	1.2	1.0	1.5	0.9	0.8	1.0	76.3
Fuel and oil	0.1	0.1	0.1	0.1	0.1	0.1	0.1	4.1
Utilities	2.7	3.4	2.4	3.7	3.2	2.6	2.3	92.5
Rent	4.8	6.8	4.1	6.6	7.0	5.1	3.6	72.2
Financial expenses	2.6	3.3	2.3	3.6	3.0	2.9	2.1	96.5
Interest and bank charges	1.7	2.2	1.5	2.4	2.1	1.8	1.3	82.3
Professional fees	0.9	1.0	0.9	1.2	0.9	1.0	0.8	88.8
General expenses	5.4	5.5	5.3	5.3	5.6	5.0	5.5	98.2
Advertising	1.9	1.8	1.9	1.8	1.8	1.7	2.0	91.0
Delivery expenses	2.9	3.0	2.9	2.6	3.2	2.7	3.0	76.3
Insurance	0.6	0.8	0.5	0.9	0.7	0.5	0.5	78.1
Other expenses	8.2	9.8	7.6	12.9	7.5	7.9	7.5	99.9
Total expenses	96.4	95.4	96.7	97.0	94.3	96.1	97.1	100.0
Net profit/loss	3.6	4.6	3.3	3.0	5.7	3.9	2.9	99.2

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	74							
Sales	246.5	94.5	536.1	61.5	143.0	262.8	908.8	
Expenses	230.4	84.5	508.3	54.1	129.2	244.6	867.8	
Profit	16.1	10.0	27.8	7.4	13.8	18.2	41.0	

## Non-Profitable:

Sales	184.4	86.1	415.3	64.4	140.8	263.5	797.7	
Expenses	196.1	95.6	432.0	73.5	151.5	271.6	836.3	
Loss	-11.7	-9.5	-16.8	-9.1	-10.7	-8.1	-38.6	

1987

## Profitable:

Sales	219.4	91.9	501.1	63.1	140.4	280.9	798.4	
Expenses	205.3	83.0	475.4	56.7	127.5	262.2	763.3	
Profit	14.1	8.8	25.7	6.5	12.9	18.7	35.1	

## Non-Profitable:

Sales	127.1	63.3	357.7	52.0	138.0	253.3	789.0	
Expenses	137.3	72.3	372.2	61.2	146.1	261.9	827.7	
Loss	-10.2	-9.0	-14.4	-9.2	-8.1	-8.5	-38.7	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	364							
Low sales value (\$'000)	25	25	330	25	179	330	617	
High sales value (\$'000)	5,000	330	5,000	179	330	617	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>155.4</b>	<b>76.4</b>	<b>295.2</b>	<b>50.4</b>	<b>103.6</b>	<b>166.9</b>	<b>484.3</b>	<b>100.0</b>
Total current assets	86.8	43.0	164.2	31.9	54.6	85.9	279.7	100.0
Accounts receivable	21.1	7.5	45.0	5.3	9.8	17.8	85.3	95.1
Closing inventory	30.2	17.0	53.5	12.0	22.2	33.4	83.2	96.7
Other current assets	35.4	18.4	65.6	14.5	22.5	34.6	111.2	91.5
Net fixed assets	47.3	22.7	90.7	11.4	34.6	60.0	136.0	97.5
Other assets and adjustments	21.2	10.6	40.1	7.0	14.3	20.9	68.4	85.2
<b>Total liabilities</b>	<b>106.6</b>	<b>61.8</b>	<b>185.8</b>	<b>42.7</b>	<b>81.8</b>	<b>127.1</b>	<b>272.4</b>	<b>100.0</b>
Total current liabilities	60.1	28.2	116.4	21.9	34.9	65.2	191.9	99.7
Current bank loans	8.4	2.3	19.3	1.9	2.7	8.1	35.8	42.3
Other current liabilities	51.6	25.9	97.1	20.0	32.1	57.1	156.0	99.7
Long-term bank loans	5.6	7.0	3.2	0.2	14.2	1.5	5.7	9.9
Other liabilities and adjustments	40.8	26.4	66.1	20.5	32.6	60.3	74.8	91.5
<b>Total equity</b>	<b>48.8</b>	<b>14.5</b>	<b>109.3</b>	<b>7.6</b>	<b>21.8</b>	<b>39.8</b>	<b>211.8</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.4	1.5	1.4	1.4	1.5	1.3	1.4	99.7
Debt to equity	2.1	4.2	1.6	5.5	3.7	3.1	1.2	100.0
Interest coverage	2.6	1.8	3.0	1.4	2.0	2.6	3.4	82.1
Debt ratio	0.6	0.8	0.6	0.8	0.7	0.7	0.5	100.0
Sales to equity	8.1	12.2	7.2	14.9	11.2	11.5	6.0	100.0
Sales to closing inventories	13.2	10.4	14.7	9.5	11.0	13.7	15.4	96.7

(percent)

Current debt to equity	123.1	193.8	106.4	286.1	159.7	163.7	90.5	99.7
Operating profit on equity	20.9	20.2	21.1	15.1	22.0	36.7	16.8	98.9
Net fixed assets to equity	96.9	155.8	82.9	148.6	158.4	150.6	64.2	97.5
Gross margin	27.6	31.0	26.2	34.2	29.4	28.2	25.2	100.0
Return on total assets	10.5	8.3	11.5	7.1	8.9	13.9	10.3	99.5

(days)

Collection period for accounts receivable	19.2	15.4	20.7	16.9	14.6	14.1	24.2	95.1
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	3,064	172,152	14,364.4	14
Less than 20	2,981	125,867	10,624.7	20
20-99	77	32,569	2,656.5	6
100-499	6	13,716	1,083.2	-
500 and over	-	-	-	-
<b>1987</b>				
Total	3,078	147,524	12,266.7	
Less than 20	3,001	107,648	9,003.9	
20-99	71	27,057	2,233.5	
100-499	6	12,819	1,029.3	
500 and over	-	-	-	

## SIC 6521 Florist Shops

Establishments primarily engaged in retail dealing in cut flowers, potted plants and the like. These establishments may be secondarily engaged in selling seeds, bulbs, nursery stock and garden supplies. Establishments operating nurseries and greenhouses which sell their products through their own retail stores are classified in <Industry Group 016 - Horticultural Specialties> and those primarily engaged in retailing seeds, bulbs and the like are classified in <6522 - Lawn and Garden Centres>.

Symbols: — amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6522 - LAWN AND GARDEN CENTRES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	151							
Low sales value (\$'000)	25	25	416	25	168	416	794	
High sales value (\$'000)	5,000	416	5,000	168	416	794	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	64.7	56.4	67.3	56.8	56.2	67.3	67.3	98.0
Purchases and materials	65.8	58.5	68.0	58.4	58.6	67.9	68.1	98.0
Closing inventory	13.2	18.4	11.6	26.7	14.7	15.3	9.5	82.1
Opening inventory	12.1	16.3	10.9	25.1	12.3	14.6	8.8	77.5
Wages, salaries, and benefits	14.2	13.8	14.3	9.8	15.6	12.2	15.5	87.4
Wages and benefits - direct	1.5	1.8	1.4	1.5	1.9	0.7	1.8	9.9
Wages and benefits - indirect	12.7	12.0	12.9	8.3	13.7	11.5	13.7	82.8
Occupancy expenses	6.3	8.2	5.8	8.2	8.2	5.6	5.9	100.0
Depreciation	2.0	2.6	1.8	2.5	2.6	1.7	1.9	89.4
Repairs and maintenance	1.1	1.7	0.9	1.5	1.7	0.7	1.1	82.8
Fuel and oil	0.2	0.4	0.2	0.6	0.3	0.1	0.2	15.9
Utilities	1.2	1.7	1.1	1.9	1.6	1.2	1.1	89.4
Rent	1.8	1.9	1.7	1.6	2.0	1.9	1.6	62.9
Financial expenses	2.3	2.9	2.1	2.9	2.9	2.2	2.0	96.7
Interest and bank charges	1.8	2.4	1.6	2.5	2.3	1.7	1.5	84.8
Professional fees	0.5	0.6	0.5	0.5	0.6	0.5	0.5	87.4
General expenses	3.6	4.6	3.2	5.1	4.4	3.3	3.2	95.4
Advertising	1.7	1.8	1.7	1.1	2.1	1.6	1.8	85.4
Delivery expenses	1.3	2.1	1.0	2.9	1.7	1.2	0.9	62.3
Insurance	0.5	0.7	0.5	1.0	0.6	0.5	0.5	68.9
Other expenses	5.8	7.9	5.1	8.5	7.6	5.3	5.0	100.0
Total expenses	96.8	93.7	97.8	91.3	94.8	95.9	98.9	100.0
Net profit/loss	3.2	6.3	2.2	8.7	5.2	4.1	1.1	98.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	75							
Sales	397.5	134.7	959.0	66.9	255.5	571.0	1,403.0	
Expenses	374.5	120.0	918.1	57.2	232.1	530.5	1,361.6	
Profit	23.0	14.6	40.9	9.7	23.4	40.5	41.4	

## Non-Profitable:

Sales	448.1	191.2	817.3	105.3	292.4	636.0	1,096.9	
Expenses	465.6	200.8	846.0	112.3	305.1	644.6	1,156.5	
Loss	-17.4	-9.6	-28.7	-7.0	-12.6	-8.6	-59.6	

1987

## Profitable:

Sales	426.2	105.2	1,325.4	60.1	274.3	601.2	1,697.0	
Expenses	400.9	91.3	1,268.2	47.6	255.1	578.0	1,622.4	
Profit	25.3	13.9	57.1	12.5	19.1	23.2	74.6	

## Non-Profitable:

Sales	181.0	95.1	836.7	55.1	287.1	558.6	1,202.7	
Expenses	187.8	98.3	871.0	56.6	298.5	589.1	1,242.1	
Loss	-6.8	-3.2	-34.3	-1.5	-11.4	-30.5	-39.4	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	93							
Low sales value (\$'000)	25	25	592	25	369	592	1,083	
High sales value (\$'000)	5,000	592	5,000	369	592	1,083	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>258.7</b>	<b>154.1</b>	<b>415.8</b>	<b>96.0</b>	<b>250.7</b>	<b>333.9</b>	<b>565.1</b>	<b>100.0</b>
Total current assets	161.1	98.0	255.8	66.8	149.8	200.0	357.6	100.0
Accounts receivable	37.2	16.4	68.4	15.7	17.6	43.8	113.1	95.7
Closing inventory	76.2	45.2	122.7	29.6	71.2	97.4	168.9	89.2
Other current assets	47.6	36.3	64.6	21.5	61.0	58.7	75.5	93.5
Net fixed assets	89.1	53.3	143.0	28.8	94.0	114.2	195.6	100.0
Other assets and adjustments	8.4	2.7	16.8	0.2	6.8	19.6	11.8	86.0
<b>Total liabilities</b>	<b>191.7</b>	<b>116.3</b>	<b>304.9</b>	<b>60.8</b>	<b>208.8</b>	<b>257.0</b>	<b>392.4</b>	<b>100.0</b>
Total current liabilities	111.9	54.2	198.5	27.3	99.0	163.0	263.4	100.0
Current bank loans	44.8	17.1	86.4	7.6	33.0	66.0	123.7	66.7
Other current liabilities	67.0	37.0	112.1	19.6	65.9	96.9	139.7	100.0
Long-term bank loans	8.1	7.2	9.4	4.7	11.4	12.9	3.1	9.7
Other liabilities and adjustments	71.6	54.8	96.9	28.7	98.2	81.0	125.7	94.6
<b>Total equity</b>	<b>66.9</b>	<b>37.7</b>	<b>110.8</b>	<b>35.2</b>	<b>41.9</b>	<b>76.8</b>	<b>172.7</b>	<b>88.2</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.4	1.8	1.2	2.4	1.5	1.2	1.3	100.0
Debt to equity	2.8	3.0	2.7	1.7	4.9	3.3	2.2	88.2
Interest coverage	2.3	2.2	2.3	2.4	2.1	2.2	2.5	88.2
Debt ratio	0.7	0.7	0.7	0.6	0.8	0.7	0.6	100.0
Sales to equity	9.1	8.0	9.6	5.9	10.9	10.4	9.0	88.2
Sales to closing inventories	8.0	6.7	8.7	7.0	6.4	8.2	9.2	89.2

(percent)

Current debt to equity	167.1	143.6	179.1	77.5	236.0	211.9	152.5	88.2
Operating profit on equity	19.3	24.4	16.7	19.9	30.6	18.9	14.8	86.0
Net fixed assets to equity	133.1	141.1	129.0	81.8	224.0	148.5	113.2	88.2
Gross margin	18.6	22.5	17.0	24.9	20.7	18.2	15.8	100.0
Return on total assets	8.7	10.7	7.6	12.5	9.6	7.8	7.3	100.0

(days)

Collection period for accounts receivable	22.2	19.7	23.3	27.3	13.9	19.9	26.4	95.7
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	446	38,595	2,643.8	51
Less than 20	417	24,671	1,692.3	49
20-99	27	x	x	-
100-499	2	x	x	2
500 and over	-	-	-	-
<b>1987</b>				
Total	395	28,036	2,071.2	
Less than 20	368	17,304	1,277.7	
20-99	27	10,732	793.5	
100-499	0	-	-	
500 and over	-	-	-	

## SIC 6522 Lawn and Garden Centres

Establishments primarily engaged in retail dealing in trees, shrubs, other nursery stock and garden supplies. Establishments primarily engaged in landscape gardening (on contract), using purchased stock, are classified in <4219 - Other Site Work>, construction and those operating plant nurseries and which may do some landscape gardening are classified in <0163 - Nursery Products>, agriculture.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6531 - HARDWARE STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	1,066							
Low sales value (\$'000)	25	25	549	25	273	549	1,171	
High sales value (\$'000)	5,000	549	5,000	273	549	1,171	5,000	
<b>SELECTED EXPENSE ITEMS</b>								
								(percent of sales)
<b>Cost of goods sold</b>	<b>70.9</b>	<b>69.2</b>	<b>71.5</b>	<b>68.1</b>	<b>70.1</b>	<b>70.9</b>	<b>71.7</b>	<b>100.0</b>
Purchases and materials	73.8	73.2	73.9	72.7	73.6	73.4	74.2	99.6
Closing inventory	25.7	33.4	23.3	35.4	31.9	23.8	23.0	94.6
Opening inventory	22.9	29.4	20.8	30.8	28.3	21.2	20.6	89.9
<b>Wages, salaries, and benefits</b>	<b>12.9</b>	<b>12.5</b>	<b>13.0</b>	<b>11.5</b>	<b>13.3</b>	<b>13.6</b>	<b>12.7</b>	<b>93.8</b>
Wages and benefits - direct	0.3	0.4	0.3	0.1	0.7	0.3	0.3	3.2
Wages and benefits - indirect	12.5	12.1	12.7	11.4	12.7	13.3	12.4	93.5
<b>Occupancy expenses</b>	<b>4.6</b>	<b>6.0</b>	<b>4.2</b>	<b>7.1</b>	<b>5.2</b>	<b>4.3</b>	<b>4.1</b>	<b>99.3</b>
Depreciation	1.1	1.4	1.0	1.4	1.4	1.0	1.1	90.9
Repairs and maintenance	0.5	0.7	0.4	0.7	0.6	0.4	0.4	76.3
Fuel and oil	--	0.1	--	0.1	0.1	--	--	5.1
Utilities	1.0	1.4	0.9	1.7	1.3	1.0	0.9	96.8
Rent	1.9	2.4	1.8	3.1	1.8	1.8	1.7	64.4
<b>Financial expenses</b>	<b>2.6</b>	<b>3.0</b>	<b>2.4</b>	<b>2.9</b>	<b>3.1</b>	<b>2.4</b>	<b>2.4</b>	<b>97.7</b>
Interest and bank charges	2.1	2.4	2.0	2.3	2.5	1.9	2.1	89.6
Professional fees	0.5	0.6	0.4	0.7	0.6	0.5	0.4	91.6
<b>General expenses</b>	<b>2.6</b>	<b>2.9</b>	<b>2.5</b>	<b>3.0</b>	<b>2.7</b>	<b>2.6</b>	<b>2.5</b>	<b>98.7</b>
Advertising	1.5	1.3	1.5	1.1	1.4	1.7	1.4	90.3
Delivery expenses	0.7	0.8	0.6	1.1	0.6	0.5	0.7	67.5
Insurance	0.5	0.8	0.4	0.9	0.7	0.5	0.4	83.0
<b>Other expenses</b>	<b>3.9</b>	<b>4.4</b>	<b>3.7</b>	<b>4.8</b>	<b>4.2</b>	<b>3.2</b>	<b>3.9</b>	<b>100.0</b>
<b>Total expenses</b>	<b>97.5</b>	<b>98.1</b>	<b>97.3</b>	<b>97.4</b>	<b>98.6</b>	<b>97.0</b>	<b>97.4</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>2.5</b>	<b>1.9</b>	<b>2.7</b>	<b>2.6</b>	<b>1.4</b>	<b>3.0</b>	<b>2.6</b>	<b>99.2</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	73							
Sales	661.5	233.5	1,321.6	146.8	391.6	780.4	1,934.1	
Expenses	627.4	215.0	1,263.1	131.8	366.9	740.2	1,855.1	
Profit	34.2	18.5	58.4	15.0	24.7	40.2	79.0	

## Non-Profitable:

Sales	446.5	189.7	1,294.2	122.7	366.3	781.4	2,255.5	
Expenses	471.8	209.5	1,337.6	136.3	402.6	806.6	2,332.7	
Loss	-25.3	-19.8	-43.3	-13.6	-36.3	-25.3	-77.2	

1987

## Profitable:

Sales	543.4	222.5	1,254.8	150.8	390.9	792.4	1,920.4	
Expenses	515.1	205.1	1,202.1	134.9	370.1	756.0	1,844.3	
Profit	28.3	17.3	52.7	15.9	20.8	36.5	76.1	

## Non-Profitable:

Sales	344.3	183.8	1,019.1	109.0	381.4	769.0	1,708.2	
Expenses	358.0	194.9	1,044.0	118.4	396.8	791.5	1,739.6	
Loss	-13.7	-11.1	-24.9	-9.4	-15.4	-22.5	-31.4	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	766							
Low sales value (\$'000)	25	25	762	25	395	762	1,421	
High sales value (\$'000)	5,000	762	5,000	395	762	1,421	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>432.3</b>	<b>210.1</b>	<b>848.1</b>	<b>161.5</b>	<b>294.0</b>	<b>595.0</b>	<b>1,112.1</b>	<b>100.0</b>
Total current assets	307.6	153.9	595.1	112.1	225.9	419.0	778.8	99.9
Accounts receivable	45.6	16.9	99.3	12.3	24.9	51.8	148.9	99.1
Closing inventory	203.3	110.5	376.8	83.0	157.8	245.4	513.9	97.0
Other current assets	58.6	26.4	118.9	16.7	43.1	121.6	115.9	89.4
Net fixed assets	83.0	40.8	162.0	38.3	45.0	109.8	216.5	97.8
Other assets and adjustments	41.7	15.4	90.9	10.9	23.0	66.2	116.7	92.3
<b>Total liabilities</b>	<b>291.5</b>	<b>165.9</b>	<b>526.4</b>	<b>137.1</b>	<b>215.4</b>	<b>362.4</b>	<b>697.6</b>	<b>100.0</b>
Total current liabilities	154.1	71.8	308.1	54.1	102.3	193.0	428.1	100.0
Current bank loans	49.6	17.9	108.9	12.4	27.4	64.7	155.1	61.0
Other current liabilities	104.4	53.8	199.1	41.6	74.9	128.2	273.0	100.0
Long-term bank loans	22.8	7.7	51.0	4.6	13.0	46.3	55.9	27.2
Other liabilities and adjustments	114.5	86.2	167.3	78.2	100.0	123.0	213.5	95.0
<b>Total equity</b>	<b>140.8</b>	<b>44.2</b>	<b>321.6</b>	<b>24.3</b>	<b>78.5</b>	<b>232.6</b>	<b>414.4</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.9	2.1	1.9	2.0	2.2	2.1	1.8	99.9
Debt to equity	2.0	3.7	1.6	5.6	2.7	1.5	1.6	100.0
Interest coverage	1.9	0.8	2.3	-0.6	2.2	3.0	2.1	91.4
Debt ratio	0.6	0.7	0.6	0.8	0.7	0.6	0.6	100.0
Sales to equity	5.6	7.8	5.0	8.8	7.3	4.5	5.3	100.0
Sales to closing inventories	3.9	3.1	4.3	2.6	3.6	4.2	4.3	97.0

(percent)

Current debt to equity	109.4	162.3	95.7	221.9	130.3	82.9	103.3	100.0
Operating profit on equity	11.0	-1.9	14.3	-39.0	17.9	16.5	13.1	98.8
Net fixed assets to equity	58.9	92.1	50.3	157.1	57.3	47.1	52.2	97.8
Gross margin	15.5	15.1	15.6	13.5	16.2	15.5	15.6	100.0
Return on total assets	7.4	3.3	9.4	-2.4	8.7	9.6	9.2	99.6

(days)

Collection period for accounts receivable	20.9	17.7	22.2	20.7	15.7	18.0	24.3	99.1
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## SIC 6532 - PAINT, GLASS AND WALLPAPER STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	303							
Low sales value (\$'000)	25	25	383	25	191	383	786	
High sales value (\$'000)	5,000	383	5,000	191	383	786	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	60.3	61.0	60.1	61.2	60.8	57.7	61.2	100.0
Purchases and materials	62.2	66.4	60.8	70.1	63.3	59.4	61.5	100.0
Closing inventory	18.3	16.8	18.8	21.3	13.2	15.0	20.6	93.7
Opening inventory	16.4	11.4	18.0	12.3	10.7	13.3	20.3	85.1
Wages, salaries, and benefits	18.6	13.8	20.3	12.5	14.8	21.8	19.5	92.7
Wages and benefits - direct	3.5	1.5	4.1	1.3	1.7	4.6	3.8	17.2
Wages and benefits - indirect	15.2	12.2	16.2	11.2	13.1	17.2	15.7	90.4
Occupancy expenses	7.8	9.4	7.3	10.3	8.7	6.5	7.6	99.7
Depreciation	1.1	1.3	1.0	1.3	1.3	1.2	0.9	89.1
Repairs and maintenance	0.6	0.7	0.6	0.9	0.6	0.6	0.6	73.6
Fuel and oil	0.1	0.1	--	0.1	0.1	--	--	6.3
Utilities	1.3	1.7	1.2	1.8	1.6	1.4	1.1	94.4
Rent	4.8	5.6	4.5	6.2	5.1	3.3	5.0	75.2
Financial expenses	2.2	2.5	2.1	3.1	2.1	2.0	2.1	97.7
Interest and bank charges	1.5	1.7	1.5	2.0	1.5	1.5	1.5	88.1
Professional fees	0.7	0.8	0.6	1.1	0.6	0.6	0.7	89.8
General expenses	3.3	4.6	2.9	5.5	3.8	3.1	2.8	98.0
Advertising	1.9	2.7	1.6	3.5	2.1	1.6	1.6	92.1
Delivery expenses	1.0	1.2	0.9	1.2	1.1	1.2	0.8	71.3
Insurance	0.4	0.7	0.4	0.8	0.6	0.4	0.4	80.2
Other expenses	6.4	7.7	6.0	9.6	6.2	6.1	5.9	100.0
Total expenses	98.7	99.0	98.6	102.1	96.4	97.3	99.3	100.0
Net profit/loss	1.3	1.0	1.4	-2.1	3.6	2.7	0.7	99.7

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	72							
Sales	412.5	152.0	897.1	90.4	280.5	552.6	1,371.5	
Expenses	387.8	139.0	850.7	80.7	260.5	520.4	1,305.5	
Profit	24.7	13.0	46.4	9.6	20.0	32.2	66.0	

## Non-Profitable:

Sales	388.4	144.6	1,077.4	104.3	250.8	555.6	1,580.2	
Expenses	420.1	162.3	1,149.0	124.5	261.5	591.6	1,686.3	
Loss	-31.8	-17.6	-71.7	-20.3	-10.7	-36.0	-106.1	

1987

## Profitable:

Sales	409.4	193.8	877.6	128.8	285.1	584.3	1,282.9	
Expenses	384.8	180.1	829.2	118.6	266.5	557.3	1,204.8	
Profit	24.6	13.7	48.4	10.2	18.5	27.0	78.0	

## Non-Profitable:

Sales	334.1	192.7	628.9	122.7	241.1	554.5	959.8	
Expenses	345.6	202.9	643.0	130.8	252.8	570.3	966.0	
Loss	-11.5	-10.2	-14.1	-8.1	-11.7	-15.9	-6.2	

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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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1989

Total	867	91,956	5,409.2	129
Less than 20	829	51,022	3,157.0	128
20-99	36	x	x	2
100-499	0	-	-	1
500 and over	2	x	x	-

1987

Total	738	70,299	4,471.4	
Less than 20	701	36,042	2,439.3	
20-99	34	17,205	1,137.5	
100-499	1	x	x	
500 and over	2	x	x	

## SIC 6532 Paint, Glass and Wallpaper Stores

Establishments primarily engaged in retail dealing in paint, glass (including mirrors) and wallpaper. These establishments may be secondarily engaged in retailing floor polishes, waxes and picture frames. Establishments primarily engaged in custom framing are classified in <6599 - Other Retail Stores n.e.c.>

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

The Board of Directors of the United States Trust Company, organized under the laws of the State of New York, has the honor to submit herewith its annual report for the year ending December 31, 1951.

The Company's operations during the year have been characterized by a steady and consistent growth in all major areas of its business.

The total assets of the Company at the end of the year were \$1,234,567,890, an increase of \$123,456,789 over the year ended December 31, 1950.

The Company's income for the year was \$12,345,678, an increase of \$1,234,567 over the year ended December 31, 1950.

The Company's net income for the year was \$11,234,567, an increase of \$1,123,456 over the year ended December 31, 1950.

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	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	732							
Low sales value (\$'000)	25	25	580	25	308	580	1,104	
High sales value (\$'000)	5,000	580	5,000	308	580	1,104	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>319.1</b>	<b>129.8</b>	<b>671.4</b>	<b>78.6</b>	<b>212.7</b>	<b>388.5</b>	<b>1,019.3</b>	<b>100.0</b>
Total current assets	268.1	105.8	570.3	60.9	178.5	331.2	864.2	100.0
Accounts receivable	24.9	8.2	56.1	5.4	12.7	32.7	84.9	83.9
Closing inventory	197.3	75.2	424.5	36.5	138.0	234.0	658.9	96.3
Other current assets	45.8	22.2	89.5	18.9	27.7	64.5	120.3	90.0
Net fixed assets	39.6	18.8	78.5	11.7	30.2	46.7	117.6	96.4
Other assets and adjustments	11.2	5.1	22.6	5.9	3.9	10.5	37.4	85.5
<b>Total liabilities</b>	<b>244.3</b>	<b>100.4</b>	<b>512.0</b>	<b>62.9</b>	<b>161.2</b>	<b>252.5</b>	<b>831.2</b>	<b>100.0</b>
Total current liabilities	170.3	67.5	361.6	41.8	109.3	164.3	604.2	100.0
Current bank loans	43.3	15.7	94.7	8.5	27.4	45.2	155.6	56.7
Other current liabilities	126.9	51.8	266.8	33.2	81.9	119.0	448.5	100.0
Long-term bank loans	8.0	2.8	17.7	1.9	4.1	13.7	22.5	23.2
Other liabilities and adjustments	65.9	30.0	132.7	19.0	47.7	74.4	204.4	89.6
<b>Total equity</b>	<b>74.8</b>	<b>29.3</b>	<b>159.4</b>	<b>15.7</b>	<b>51.4</b>	<b>136.0</b>	<b>188.1</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.5	1.5	1.5	1.4	1.6	2.0	1.4	100.0
Debt to equity	3.2	3.4	3.2	3.9	3.1	1.8	4.4	100.0
Interest coverage	2.1	2.2	2.0	1.6	2.6	2.4	1.8	89.9
Debt ratio	0.7	0.7	0.7	0.7	0.7	0.6	0.8	100.0
Sales to equity	8.5	9.3	8.3	11.1	8.5	5.7	10.5	100.0
Sales to closing inventories	3.2	3.6	3.1	4.7	3.1	3.3	3.0	96.3

(percent)

Current debt to equity	227.6	230.0	226.8	265.7	212.3	120.7	321.2	100.0
Operating profit on equity	19.0	22.8	17.7	12.3	28.0	16.8	18.5	98.9
Net fixed assets to equity	53.0	64.0	49.2	74.6	58.7	34.3	62.5	96.4
Gross margin	20.7	21.0	20.5	22.4	20.2	19.1	21.2	100.0
Return on total assets	8.4	9.2	8.2	6.2	10.9	9.9	7.4	99.7

(days)

Collection period for accounts receivable	14.1	10.9	15.4	11.3	10.5	15.1	15.5	83.9
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## SIC 6542 - BICYCLE SHOPS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	140							
Low sales value (\$'000)	25	25	291	25	165	291	535	
High sales value (\$'000)	5,000	291	5,000	165	291	535	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	65.8	64.5	66.6	62.8	65.4	64.1	68.2	100.0
Purchases and materials	69.4	70.1	69.0	66.9	72.0	65.2	71.6	100.0
Closing inventory	30.4	32.1	29.5	27.0	35.0	24.6	32.7	95.0
Opening inventory	26.8	26.4	27.0	23.0	28.5	23.5	29.4	89.3
Wages, salaries, and benefits	12.4	8.9	14.4	7.4	9.8	14.8	14.2	89.3
Wages and benefits - direct	0.9	1.1	0.7	0.4	1.5	1.0	0.5	8.6
Wages and benefits - indirect	11.6	7.8	13.7	7.0	8.3	13.9	13.7	86.4
Occupancy expenses	6.7	8.6	5.5	9.4	8.2	6.3	5.0	100.0
Depreciation	1.1	1.7	0.8	2.3	1.3	0.9	0.8	90.7
Repairs and maintenance	0.5	0.9	0.3	0.8	0.9	0.4	0.3	72.1
Fuel and oil	--	0.1	--	0.2	0.1	--	--	4.3
Utilities	1.3	1.5	1.2	1.7	1.3	1.3	1.2	96.4
Rent	3.7	4.6	3.2	4.5	4.6	3.8	2.8	80.0
Financial expenses	2.5	2.4	2.6	2.9	2.1	2.2	2.8	97.9
Interest and bank charges	1.9	1.9	1.9	2.4	1.5	1.6	2.2	84.3
Professional fees	0.6	0.6	0.6	0.5	0.6	0.6	0.6	87.1
General expenses	3.3	4.2	2.8	4.4	4.1	2.9	2.7	99.3
Advertising	2.0	2.4	1.8	2.7	2.3	1.7	1.8	95.7
Delivery expenses	0.7	0.9	0.5	0.7	1.0	0.7	0.4	60.7
Insurance	0.6	0.9	0.5	1.0	0.8	0.5	0.5	89.3
Other expenses	3.9	4.4	3.6	5.3	3.9	4.0	3.4	100.0
Total expenses	94.6	93.1	95.5	92.3	93.5	94.3	96.3	100.0
Net profit/loss	5.4	6.9	4.5	7.7	6.5	5.7	3.7	98.6

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	75							
Sales	280.6	136.1	597.4	88.1	200.9	406.6	858.6	
Expenses	258.8	120.2	562.6	76.0	180.0	375.4	818.8	
Profit	21.8	15.8	34.9	12.1	20.9	31.3	39.8	

## Non-Profitable:

Sales	210.6	123.5	709.0	72.2	212.3	402.5	1,515.6	
Expenses	217.6	129.0	724.4	77.2	218.7	416.7	1,534.6	
Loss	-7.0	-5.5	-15.5	-5.0	-6.4	-14.2	-18.9	

1987

## Profitable:

Sales	250.8	113.4	531.0	76.8	253.6	390.8	900.4	
Expenses	231.3	99.8	499.5	67.3	224.6	365.1	853.7	
Profit	19.5	13.6	31.5	9.5	28.9	25.7	46.7	

## Non-Profitable:

Sales	210.7	139.7	586.2	91.2	210.0	373.8	727.4	
Expenses	214.8	141.9	600.0	94.6	210.7	374.1	750.1	
Loss	-4.1	-2.3	-13.8	-3.4	-0.6	-0.3	-22.7	

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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	402	22,834	1,542.9	28
Less than 20	396	19,381	1,319.3	27
20-99	5	x	x	1
100-499	1	x	x	-
500 and over	-	-	-	-
<b>1987</b>				
Total	374	17,672	1,309.6	
Less than 20	369	14,771	1,091.3	
20-99	4	x	x	
100-499	1	x	x	
500 and over	-	-	-	

## SIC 6542 Bicycle Shops

Establishments primarily engaged in retail dealing in bicycles including parts and accessories. Bicycle repair shops are included here.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada



	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	182							
Low sales value (\$'000)	25	25	580	25	296	580	1,309	
High sales value (\$'000)	5,000	580	5,000	296	580	1,309	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>409.2</b>	<b>173.0</b>	<b>735.8</b>	<b>122.6</b>	<b>284.4</b>	<b>340.1</b>	<b>1,313.2</b>	<b>100.0</b>
Total current assets	311.7	110.8	589.5	69.0	203.0	293.9	1,020.8	100.0
Accounts receivable	47.7	19.2	87.0	9.0	41.7	39.6	156.2	95.1
Closing inventory	222.0	69.3	433.1	42.0	129.7	209.1	759.9	96.2
Other current assets	41.9	22.1	69.3	17.9	31.5	45.1	104.6	85.2
Net fixed assets	81.5	56.4	116.1	52.7	64.5	24.8	249.3	99.5
Other assets and adjustments	16.0	5.8	30.1	0.8	16.8	21.3	43.0	89.0
<b>Total liabilities</b>	<b>299.2</b>	<b>127.1</b>	<b>537.2</b>	<b>95.5</b>	<b>197.1</b>	<b>258.0</b>	<b>944.6</b>	<b>100.0</b>
Total current liabilities	167.0	62.9	311.1	46.6	98.7	161.8	528.9	100.0
Current bank loans	46.4	9.2	97.7	2.9	23.1	46.2	172.9	58.8
Other current liabilities	120.6	53.6	213.3	43.7	75.5	115.6	356.0	100.0
Long-term bank loans	18.5	4.2	38.3	0.3	12.8	8.3	82.1	30.8
Other liabilities and adjustments	113.6	59.9	187.7	48.4	85.4	87.7	333.5	96.7
<b>Total equity</b>	<b>110.0</b>	<b>45.9</b>	<b>198.6</b>	<b>27.1</b>	<b>87.3</b>	<b>82.1</b>	<b>368.6</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.8	1.7	1.8	1.4	2.0	1.8	1.9	100.0
Debt to equity	2.7	2.7	2.7	3.5	2.2	3.1	2.5	100.0
Interest coverage	2.1	2.6	1.9	2.5	2.8	1.7	2.1	92.9
Debt ratio	0.7	0.7	0.7	0.7	0.6	0.7	0.7	100.0
Sales to equity	6.3	5.3	6.7	5.9	4.9	9.7	5.7	100.0
Sales to closing inventories	3.1	3.5	3.0	3.8	3.3	3.8	2.7	96.2

(percent)

Current debt to equity	151.8	137.0	156.6	171.9	113.0	196.9	143.5	100.0
Operating profit on equity	15.9	20.2	14.5	22.9	18.3	15.7	14.1	99.5
Net fixed assets to equity	74.0	122.9	58.4	194.4	73.8	30.2	67.6	99.5
Gross margin	23.2	25.6	22.6	28.8	23.0	20.7	23.6	100.0
Return on total assets	8.0	8.5	7.9	8.3	8.6	8.9	7.5	100.0

(days)

Collection period for accounts receivable	24.7	28.7	23.7	20.5	35.4	18.0	26.8	95.1
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## SIC 6552 - RECORD AND TAPE STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	146							
Low sales value (\$'000)	25	25	561	25	226	561	924	
High sales value (\$'000)	5,000	561	5,000	226	561	924	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	67.9	63.3	69.8	57.4	66.7	68.2	70.2	99.3
Purchases and materials	69.9	65.5	71.6	59.7	68.7	69.7	72.2	99.3
Closing inventory	18.2	23.3	16.1	24.9	22.4	15.1	16.5	91.1
Opening inventory	16.2	21.2	14.3	22.5	20.4	13.5	14.5	85.6
Wages, salaries, and benefits	13.0	13.0	13.0	12.1	13.5	13.0	12.9	95.2
Wages and benefits - direct	--	--	--	--	--	--	0.1	0.7
Wages and benefits - indirect	12.9	13.0	12.9	12.1	13.5	13.0	12.9	95.2
Occupancy expenses	8.5	10.9	7.5	13.3	9.6	8.6	7.2	98.6
Depreciation	1.6	3.2	0.9	5.1	2.1	1.3	0.8	93.2
Repairs and maintenance	0.3	0.4	0.2	0.7	0.3	0.3	0.1	70.5
Fuel and oil	--	--	--	0.1	--	--	--	0.7
Utilities	0.8	1.4	0.6	1.9	1.1	0.8	0.6	93.8
Rent	5.8	5.8	5.8	5.5	6.1	6.3	5.7	87.7
Financial expenses	1.2	2.1	0.9	2.8	1.7	1.2	0.8	93.8
Interest and bank charges	0.8	1.5	0.6	1.9	1.2	0.8	0.5	80.1
Professional fees	0.4	0.6	0.3	0.8	0.4	0.5	0.2	86.3
General expenses	1.6	2.7	1.2	3.6	2.2	1.6	1.0	97.3
Advertising	1.0	1.5	0.7	2.2	1.1	1.0	0.7	91.8
Delivery expenses	0.4	0.8	0.2	0.8	0.8	0.4	0.1	49.3
Insurance	0.3	0.4	0.2	0.6	0.3	0.3	0.2	78.8
Other expenses	4.8	6.2	4.2	9.1	4.6	3.8	4.3	100.0
Total expenses	97.0	98.2	96.5	98.2	98.2	96.5	96.5	100.0
Net profit/loss	3.0	1.8	3.5	1.8	1.8	3.5	3.5	98.6

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	75							
Sales	583.6	198.1	1,430.7	115.6	346.8	719.0	1,997.2	
Expenses	555.9	187.0	1,366.3	108.1	329.3	684.2	1,909.2	
Profit	27.7	11.1	64.4	7.5	17.5	34.7	88.0	

## Non-Profitable:

Sales	321.2	176.7	1,251.0	94.4	319.0	701.6	2,100.5	
Expenses	333.3	186.4	1,278.5	102.0	332.2	711.8	2,154.9	
Loss	-12.1	-9.7	-27.5	-7.7	-13.2	-10.2	-54.3	

1987

## Profitable:

Sales	415.2	263.1	1,117.4	152.4	378.2	690.2	1,551.9	
Expenses	396.3	247.6	1,082.9	139.5	360.0	668.0	1,505.0	
Profit	18.9	15.5	34.5	12.9	18.2	22.3	47.0	

## Non-Profitable:

Sales	154.8	118.6	872.6	59.6	407.3	756.8	1,301.6	
Expenses	174.9	137.0	925.2	79.9	416.6	775.8	1,478.5	
Loss	-20.1	-18.4	-52.6	-20.3	-9.3	-19.0	-176.9	

1. The first part of the document discusses the importance of maintaining accurate records of all transactions and activities. It emphasizes that proper record-keeping is essential for ensuring transparency and accountability in financial operations.

2. The second part of the document outlines the various methods and techniques used to collect and analyze data. It highlights the need for consistent and reliable data sources to support informed decision-making and strategic planning.

3. The third part of the document focuses on the implementation of internal controls and risk management strategies. It stresses the importance of identifying potential risks and implementing effective measures to mitigate them, thereby protecting the organization's assets and reputation.

4. The fourth part of the document discusses the role of technology in modern financial management. It explores how digital tools and software solutions can streamline processes, improve efficiency, and provide real-time insights into financial performance.

5. The fifth part of the document addresses the challenges and opportunities associated with global financial markets. It discusses the impact of international trade, currency fluctuations, and regulatory differences on financial operations and offers strategies to navigate these complexities.

6. The sixth part of the document examines the importance of financial reporting and communication. It emphasizes the need for clear, concise, and timely reports to provide stakeholders with a comprehensive view of the organization's financial health and performance.

7. The seventh part of the document discusses the role of financial planning and budgeting in achieving organizational goals. It highlights the importance of setting realistic targets, allocating resources effectively, and monitoring progress against the budget to ensure long-term success.

8. The eighth part of the document explores the impact of financial management on the overall success of the organization. It discusses how sound financial practices can lead to improved profitability, enhanced competitiveness, and sustainable growth.

9. The ninth part of the document discusses the importance of staying up-to-date with the latest trends and developments in the financial industry. It emphasizes the need for continuous learning and professional development to ensure that financial management practices remain relevant and effective.

10. The tenth part of the document concludes by summarizing the key findings and recommendations. It reiterates the importance of a holistic approach to financial management, one that integrates all aspects of the organization's operations and aligns them with its overall mission and vision.



## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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1989

Total	385	44,102	3,054.5	18
Less than 20	376	17,510	1,192.3	20
20-99	6	2,582	178.4	1
100-499	2	x	x	-
500 and over	1	x	x	1

1987

Total	403	26,270	1,933.8	
Less than 20	396	14,972	1,085.0	
20-99	5	x	x	
100-499	2	x	x	
500 and over	0	-	-	

## SIC 6552 Record and Tape Stores

Establishments primarily engaged in retail dealing in phonograph records and pre-recorded tapes and cassettes.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada



	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	513							
Low sales value (\$'000)	25	25	368	25	214	368	680	
High sales value (\$'000)	5,000	368	5,000	214	368	680	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>285.5</b>	<b>144.0</b>	<b>524.0</b>	<b>101.7</b>	<b>230.6</b>	<b>272.4</b>	<b>913.7</b>	<b>100.0</b>
Total current assets	235.4	117.9	433.4	83.7	188.1	227.5	752.3	100.0
Accounts receivable	11.8	4.3	24.4	2.7	7.8	10.0	46.5	74.5
Closing inventory	180.5	90.8	331.7	62.9	148.1	176.3	572.3	96.9
Other current assets	43.0	22.7	77.2	18.0	32.2	41.0	133.4	89.1
Net fixed assets	32.3	16.6	58.8	10.1	29.8	30.5	102.6	98.4
Other assets and adjustments	17.7	9.4	31.7	7.9	12.6	14.3	58.7	86.0
<b>Total liabilities</b>	<b>188.6</b>	<b>101.5</b>	<b>335.3</b>	<b>73.7</b>	<b>158.4</b>	<b>197.7</b>	<b>548.6</b>	<b>100.0</b>
Total current liabilities	120.8	52.0	236.7	34.8	87.3	133.5	396.5	99.8
Current bank loans	30.7	13.4	59.7	8.8	22.9	32.9	101.2	52.4
Other current liabilities	90.1	38.5	176.9	25.9	64.4	100.5	295.3	99.8
Long-term bank loans	4.5	3.6	5.9	2.9	5.2	2.1	11.8	16.6
Other liabilities and adjustments	63.2	45.7	92.6	36.0	65.8	62.0	140.2	93.6
<b>Total equity</b>	<b>96.9</b>	<b>42.5</b>	<b>188.6</b>	<b>28.0</b>	<b>72.2</b>	<b>74.7</b>	<b>365.1</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.9	2.2	1.8	2.4	2.1	1.7	1.8	99.8
Debt to equity	1.9	2.3	1.7	2.6	2.1	2.6	1.5	100.0
Interest coverage	2.7	1.4	3.3	0.5	2.1	3.6	3.1	86.4
Debt ratio	0.6	0.7	0.6	0.7	0.6	0.7	0.6	100.0
Sales to equity	4.4	4.0	4.5	4.1	3.9	6.7	3.8	100.0
Sales to closing inventories	2.3	1.8	2.6	1.8	1.9	2.8	2.4	96.9

(percent)

Current debt to equity	124.6	122.3	125.4	124.1	120.9	178.5	108.6	99.8
Operating profit on equity	14.8	4.6	18.7	-5.0	12.3	29.2	15.3	99.2
Net fixed assets to equity	33.3	39.0	31.1	36.2	41.2	40.9	28.1	98.4
Gross margin	25.4	25.8	25.3	25.1	26.3	24.0	26.1	100.0
Return on total assets	7.9	4.4	9.6	1.4	7.2	11.0	8.9	99.8

(days)

Collection period for accounts receivable	10.0	9.3	10.3	8.5	9.9	7.3	11.9	74.5
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	<b>2,788</b>	<b>256,861</b>	<b>18,600.9</b>	<b>164</b>
Less than 20	2,688	133,195	10,412.1	165
20-99	88	41,025	3,112.3	2
100-499	11	x	x	1
500 and over	1	x	x	-
<b>1987</b>				
<b>Total</b>	<b>2,952</b>	<b>227,963</b>	<b>17,341.4</b>	
Less than 20	2,853	118,502	9,586.4	
20-99	86	38,175	3,072.3	
100-499	12	x	x	
500 and over	1	x	x	

## SIC 6561 Jewellery Stores

Establishments primarily engaged in retail dealing in new jewellery, watches and clocks. Many such establishments have a department engaged in watch, clock and jewellery repair. Establishments primarily engaged in this repair work are classified in <6562 - Watch and Jewellery Repair Shops>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6562 - WATCH AND JEWELLERY REPAIR SHOPS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	77							
Low sales value (\$'000)	25	25	107	25	44	107	170	
High sales value (\$'000)	5,000	107	5,000	44	107	170	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	33.5	20.4	39.1	10.7	30.9	37.8	39.7	84.4
Purchases and materials	35.7	22.4	41.5	10.6	35.2	39.9	42.1	83.1
Closing inventory	13.7	13.0	14.0	3.7	23.2	15.2	13.5	62.3
Opening inventory	11.5	11.1	11.7	3.8	18.9	13.1	11.1	57.1
Wages, salaries, and benefits	22.2	13.1	26.1	7.4	19.3	22.5	27.7	79.2
Wages and benefits - direct	5.5	1.2	7.4	2.3	-	4.0	8.8	13.0
Wages and benefits - indirect	16.7	11.9	18.8	5.1	19.3	18.5	18.9	77.9
Occupancy expenses	10.1	11.2	9.7	11.3	11.1	10.0	9.5	100.0
Depreciation	2.0	2.6	1.7	2.0	3.2	1.2	2.0	80.5
Repairs and maintenance	0.5	0.5	0.5	0.3	0.7	1.1	0.2	50.6
Fuel and oil	--	0.1	--	0.1	--	--	--	2.6
Utilities	1.8	1.7	1.8	1.7	1.8	1.6	1.9	83.1
Rent	5.9	6.3	5.7	7.2	5.3	6.1	5.5	66.2
Financial expenses	2.3	1.8	2.5	1.9	1.7	2.4	2.6	93.5
Interest and bank charges	1.5	0.9	1.8	0.8	0.9	1.8	1.8	77.9
Professional fees	0.8	0.9	0.7	1.1	0.8	0.6	0.8	81.8
General expenses	4.1	5.1	3.7	6.4	3.7	5.0	3.1	93.5
Advertising	1.7	1.1	1.9	1.1	1.2	1.5	2.0	72.7
Delivery expenses	1.8	3.5	1.1	4.9	1.9	2.3	0.5	54.5
Insurance	0.7	0.5	0.7	0.4	0.6	1.3	0.5	70.1
Other expenses	10.8	15.1	9.0	14.9	15.3	8.1	9.3	100.0
Total expenses	83.1	66.8	90.1	52.6	82.1	85.9	91.9	100.0
Net profit/loss	16.9	33.2	9.9	47.4	17.9	14.1	8.1	96.1

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	78							
Sales	107.6	45.2	270.9	32.9	84.1	133.2	392.9	
Expenses	85.6	27.3	238.2	15.4	64.8	102.6	358.3	
Profit	22.0	17.9	32.7	17.5	19.4	30.6	34.6	

## Non-Profitable:

Sales	111.4	57.1	175.8	32.0	95.1	139.7	359.4	
Expenses	113.5	59.2	178.0	34.1	97.4	141.9	361.5	
Loss	-2.1	-2.1	-2.1	-2.1	-2.2	-2.1	-2.1	

1987

## Profitable:

Sales	77.1	38.3	212.8	34.9	77.6	134.9	297.7	
Expenses	62.0	23.6	196.5	22.3	38.9	125.2	274.2	
Profit	15.1	14.7	16.3	12.6	38.7	9.7	23.6	

## Non-Profitable:

Sales	118.5	-	118.5	-	-	118.5	-	
Expenses	120.4	-	120.4	-	-	120.4	-	
Loss	-1.9	-	-1.9	-	-	-1.9	-	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	31							
Low sales value (\$'000)	25	25	135	25	94	135	246	
High sales value (\$'000)	5,000	135	5,000	94	135	246	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>92.2</b>	<b>32.6</b>	<b>158.4</b>	<b>27.5</b>	<b>39.7</b>	<b>102.3</b>	<b>295.3</b>	<b>100.0</b>
Total current assets	67.4	22.7	117.0	22.1	23.6	85.4	194.1	100.0
Accounts receivable	14.7	0.4	30.5	0.6	0.1	15.0	68.4	48.4
Closing inventory	33.6	11.6	58.1	7.3	17.7	47.5	83.8	74.2
Other current assets	19.0	10.7	28.3	14.1	5.8	22.8	41.8	90.3
Net fixed assets	10.4	6.8	14.3	4.9	9.6	12.7	18.2	100.0
Other assets and adjustments	14.3	3.0	27.0	0.5	6.5	4.1	82.9	93.5
<b>Total liabilities</b>	<b>39.6</b>	<b>16.4</b>	<b>65.4</b>	<b>10.3</b>	<b>24.9</b>	<b>54.5</b>	<b>92.1</b>	<b>100.0</b>
Total current liabilities	24.3	7.3	43.2	5.0	10.5	35.0	63.2	64.5
Current bank loans	5.4	1.4	9.9	--	3.3	9.9	9.8	16.1
Other current liabilities	18.9	5.9	33.2	5.0	7.2	25.0	53.4	64.5
Long-term bank loans	-	-	-	-	-	-	-	-
Other liabilities and adjustments	15.2	9.0	22.2	5.2	14.3	19.5	28.8	87.1
<b>Total equity</b>	<b>52.6</b>	<b>16.2</b>	<b>92.9</b>	<b>17.2</b>	<b>14.8</b>	<b>47.8</b>	<b>203.2</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	2.7	3.0	2.7	4.3	2.2	2.4	3.0	64.5
Debt to equity	0.7	1.0	0.7	0.6	1.6	1.1	0.4	100.0
Interest coverage	4.3	2.2	4.6	7.2	0.4	3.1	6.8	83.9
Debt ratio	0.4	0.5	0.4	0.3	0.6	0.5	0.3	100.0
Sales to equity	4.1	5.1	3.9	3.5	7.8	4.1	3.8	100.0
Sales to closing inventories	6.5	7.2	6.3	8.4	6.5	4.2	9.3	74.2

(percent)

Current debt to equity	46.3	45.3	46.5	29.5	71.1	73.2	31.1	64.5
Operating profit on equity	21.1	6.3	24.0	13.9	-5.8	22.8	24.6	90.3
Net fixed assets to equity	19.7	42.2	15.4	28.5	64.5	26.5	8.9	100.0
Gross margin	30.0	31.8	29.6	36.4	28.4	33.7	27.0	100.0
Return on total assets	15.6	5.7	17.9	10.0	1.5	15.6	19.8	100.0

(days)

Collection period for accounts receivable	24.4	1.8	30.1	3.7	0.4	27.4	31.7	48.4
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	447	23,290	1,522.2	20
Less than 20	438	17,391	1,147.8	18
20-99	9	5,899	374.4	2
100-499	-	-	-	-
500 and over	-	-	-	-
<b>1987</b>				
Total	467	21,532	1,647.8	
Less than 20	456	15,852	1,200.8	
20-99	11	5,680	447.0	
100-499	-	-	-	
500 and over	-	-	-	

## SIC 6562 Watch and Jewellery Repair Shops

Establishments primarily engaged in watch, clock and jewellery repair or jewellery engraving. Many such establishments are secondarily engaged in retailing jewellery and watches. Establishments primarily engaged in retailing watches and jewellery are classified in <6561 - Jewellery Stores>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6571 - CAMERA AND PHOTOGRAPHIC SUPPLY STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	175							
Low sales value (\$'000)	25	25	316	25	182	316	770	
High sales value (\$'000)	5,000	316	5,000	182	316	770	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>57.0</b>	<b>48.8</b>	<b>61.1</b>	<b>43.8</b>	<b>52.5</b>	<b>55.9</b>	<b>65.0</b>	<b>99.4</b>
Purchases and materials	60.8	51.7	65.4	47.9	54.5	57.3	71.4	99.4
Closing inventory	17.1	15.3	17.9	14.9	15.6	15.0	20.1	96.6
Opening inventory	13.2	12.4	13.6	10.8	13.6	13.6	13.7	87.4
<b>Wages, salaries, and benefits</b>	<b>17.8</b>	<b>19.0</b>	<b>17.1</b>	<b>16.6</b>	<b>20.8</b>	<b>20.0</b>	<b>15.0</b>	<b>95.4</b>
Wages and benefits - direct	2.3	1.3	2.8	0.5	1.8	2.5	3.0	10.9
Wages and benefits - indirect	15.5	17.7	14.4	16.1	18.9	17.5	12.1	93.7
<b>Occupancy expenses</b>	<b>10.5</b>	<b>13.8</b>	<b>8.9</b>	<b>16.1</b>	<b>12.0</b>	<b>12.2</b>	<b>6.4</b>	<b>99.4</b>
Depreciation	3.7	4.2	3.4	5.2	3.4	5.0	2.2	93.1
Repairs and maintenance	0.7	1.1	0.5	1.9	0.6	0.7	0.3	79.4
Fuel and oil	--	0.1	--	0.2	--	--	--	2.9
Utilities	1.2	1.6	1.1	1.8	1.4	1.4	0.8	92.6
Rent	4.9	6.8	4.0	7.0	6.7	5.2	3.1	84.0
<b>Financial expenses</b>	<b>2.8</b>	<b>3.8</b>	<b>2.3</b>	<b>4.0</b>	<b>3.6</b>	<b>3.1</b>	<b>1.7</b>	<b>96.0</b>
Interest and bank charges	2.1	3.0	1.6	3.2	2.8	2.1	1.3	87.4
Professional fees	0.7	0.8	0.7	0.9	0.8	1.0	0.4	91.4
<b>General expenses</b>	<b>2.9</b>	<b>3.4</b>	<b>2.7</b>	<b>3.1</b>	<b>3.6</b>	<b>2.9</b>	<b>2.6</b>	<b>96.6</b>
Advertising	1.9	2.1	1.8	1.8	2.4	1.9	1.7	90.3
Delivery expenses	0.6	0.7	0.5	0.7	0.7	0.5	0.6	58.3
Insurance	0.5	0.6	0.4	0.6	0.5	0.6	0.3	82.3
<b>Other expenses</b>	<b>5.4</b>	<b>6.5</b>	<b>4.9</b>	<b>8.1</b>	<b>5.3</b>	<b>4.3</b>	<b>5.4</b>	<b>98.9</b>
<b>Total expenses</b>	<b>96.4</b>	<b>95.2</b>	<b>97.1</b>	<b>91.7</b>	<b>97.8</b>	<b>98.3</b>	<b>96.1</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>3.6</b>	<b>4.8</b>	<b>2.9</b>	<b>8.3</b>	<b>2.2</b>	<b>1.7</b>	<b>3.9</b>	<b>98.3</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	69							
Sales	373.4	162.9	910.7	113.9	235.3	514.2	1,412.4	
Expenses	348.2	144.9	867.1	96.0	217.2	485.4	1,350.0	
Profit	25.2	18.0	43.6	17.9	18.2	28.8	62.4	

## Non-Profitable:

Sales	257.8	132.1	621.0	87.7	226.1	545.5	1,184.8	
Expenses	271.6	144.7	638.3	94.1	251.9	563.2	1,199.0	
Loss	-13.8	-12.6	-17.3	-6.4	-25.8	-17.7	-14.2	

1987

## Profitable:

Sales	239.0	124.5	693.2	79.6	255.2	540.2	1,057.9	
Expenses	220.1	110.9	653.4	68.7	233.9	510.1	995.0	
Profit	18.9	13.6	39.7	11.0	21.3	30.0	62.9	

## Non-Profitable:

Sales	213.3	126.6	592.5	82.2	222.9	529.8	998.6	
Expenses	248.3	145.5	698.2	99.5	245.4	646.0	1,035.9	
Loss	-35.1	-18.9	-105.7	-17.2	-22.6	-116.2	-37.3	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	117							
Low sales value (\$'000)	25	25	467	25	230	467	907	
High sales value (\$'000)	5,000	467	5,000	230	467	907	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>262.3</b>	<b>130.6</b>	<b>472.1</b>	<b>110.0</b>	<b>154.8</b>	<b>340.3</b>	<b>675.1</b>	<b>100.0</b>
Total current assets	142.1	58.0	275.9	43.4	75.1	161.9	451.7	100.0
Accounts receivable	18.8	7.3	37.0	3.0	12.4	22.7	59.2	87.2
Closing inventory	93.9	36.4	185.5	33.8	39.3	104.1	310.9	98.3
Other current assets	29.3	14.2	53.3	6.5	23.3	35.0	81.5	88.9
Net fixed assets	96.2	65.8	144.6	60.6	71.9	163.1	116.1	100.0
Other assets and adjustments	23.9	6.6	51.5	5.8	7.6	15.3	107.2	88.9
<b>Total liabilities</b>	<b>189.9</b>	<b>97.9</b>	<b>336.4</b>	<b>82.6</b>	<b>115.8</b>	<b>225.9</b>	<b>506.8</b>	<b>100.0</b>
Total current liabilities	76.6	48.6	121.0	29.6	71.0	110.7	136.9	98.3
Current bank loans	11.6	7.6	18.0	4.1	11.6	20.2	14.7	50.4
Other current liabilities	64.9	41.0	102.9	25.4	59.3	90.5	122.1	98.3
Long-term bank loans	10.1	14.4	3.4	4.1	26.5	5.5	0.1	19.7
Other liabilities and adjustments	103.1	34.8	211.9	48.8	18.2	109.5	369.7	92.3
<b>Total equity</b>	<b>72.4</b>	<b>32.7</b>	<b>135.6</b>	<b>27.4</b>	<b>38.9</b>	<b>114.4</b>	<b>168.3</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.8	1.1	2.2	1.4	1.0	1.4	3.2	98.3
Debt to equity	2.6	2.9	2.4	3.0	2.9	1.9	3.0	100.0
Interest coverage	2.1	0.8	2.9	0.9	0.7	1.9	4.1	88.9
Debt ratio	0.7	0.7	0.7	0.7	0.7	0.6	0.7	100.0
Sales to equity	7.1	7.0	7.1	5.9	7.8	5.4	8.9	100.0
Sales to closing inventories	5.5	6.3	5.2	4.8	7.7	6.0	4.8	98.3

(percent)

Current debt to equity	105.7	148.7	89.2	108.0	182.4	96.8	81.3	98.3
Operating profit on equity	15.9	-3.8	23.5	-1.9	-5.4	12.2	35.3	97.4
Net fixed assets to equity	132.9	201.3	106.6	221.3	184.8	142.4	69.0	100.0
Gross margin	21.8	27.2	19.7	27.9	26.8	20.2	19.4	100.0
Return on total assets	8.2	4.0	10.1	4.6	3.5	8.2	11.6	98.3

(days)

Collection period for accounts receivable	13.3	11.7	13.8	6.8	14.8	13.2	14.3	87.2
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	625	90,208	6,210.8	10
Less than 20	593	35,155	2,400.9	12
20-99	27	13,890	976.6	1
100-499	3	x	x	1
500 and over	2	x	x	-
<b>1987</b>				
Total	615	79,963	5,904.5	
Less than 20	581	28,129	2,058.4	
20-99	28	12,765	933.0	
100-499	4	x	x	
500 and over	2	x	x	

## SIC 6571 Camera and Photographic Supply Stores

Establishments primarily engaged in retail dealing in cameras, film and photographic supplies. Secondary activities include photograph finishing and framing. Establishments primarily engaged in film developing and photograph printing are classified in <2821 - Platemaking, Typesetting and Bindery Industry>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6581 - TOY AND HOBBY STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	242							
Low sales value (\$'000)	25	25	213	25	104	213	399	
High sales value (\$'000)	5,000	213	5,000	104	213	399	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>60.7</b>	<b>58.5</b>	<b>61.7</b>	<b>55.9</b>	<b>60.0</b>	<b>62.8</b>	<b>61.0</b>	<b>99.6</b>
Purchases and materials	67.9	75.5	64.5	72.7	77.2	66.5	63.3	99.6
Closing inventory	29.4	39.7	24.7	40.5	39.2	24.5	24.8	92.6
Opening inventory	22.1	22.6	21.9	23.7	22.0	20.8	22.5	83.5
<b>Wages, salaries, and benefits</b>	<b>14.5</b>	<b>14.1</b>	<b>14.7</b>	<b>15.1</b>	<b>13.5</b>	<b>13.4</b>	<b>15.5</b>	<b>88.0</b>
Wages and benefits - direct	1.0	1.0	1.0	1.0	1.1	0.3	1.5	3.7
Wages and benefits - indirect	13.5	13.1	13.7	14.1	12.4	13.1	14.0	86.4
<b>Occupancy expenses</b>	<b>10.3</b>	<b>12.6</b>	<b>9.3</b>	<b>13.6</b>	<b>12.1</b>	<b>8.8</b>	<b>9.6</b>	<b>99.2</b>
Depreciation	1.3	1.8	1.1	1.7	1.8	1.1	1.1	84.7
Repairs and maintenance	0.5	0.7	0.4	0.6	0.8	0.5	0.3	63.2
Fuel and oil	--	-	--	-	-	-	-	0.8
Utilities	1.3	1.9	1.1	2.5	1.6	1.2	1.0	91.7
Rent	7.2	8.2	6.7	8.8	7.9	5.9	7.1	76.4
<b>Financial expenses</b>	<b>2.6</b>	<b>4.0</b>	<b>2.0</b>	<b>6.0</b>	<b>2.9</b>	<b>2.3</b>	<b>1.8</b>	<b>96.7</b>
Interest and bank charges	2.0	3.1	1.4	4.6	2.2	1.6	1.3	88.8
Professional fees	0.6	0.9	0.5	1.4	0.7	0.6	0.5	86.8
<b>General expenses</b>	<b>2.7</b>	<b>3.7</b>	<b>2.3</b>	<b>5.3</b>	<b>2.8</b>	<b>2.9</b>	<b>1.9</b>	<b>99.6</b>
Advertising	1.6	2.3	1.3	3.2	1.7	1.6	1.1	93.0
Delivery expenses	0.7	0.9	0.6	1.3	0.6	0.8	0.5	56.2
Insurance	0.4	0.6	0.4	0.8	0.5	0.4	0.3	81.0
<b>Other expenses</b>	<b>7.8</b>	<b>9.3</b>	<b>7.1</b>	<b>9.3</b>	<b>9.3</b>	<b>5.9</b>	<b>7.9</b>	<b>100.0</b>
<b>Total expenses</b>	<b>98.7</b>	<b>102.3</b>	<b>97.0</b>	<b>105.2</b>	<b>100.5</b>	<b>96.0</b>	<b>97.7</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>1.3</b>	<b>-2.3</b>	<b>3.0</b>	<b>-5.2</b>	<b>-0.5</b>	<b>4.0</b>	<b>2.3</b>	<b>97.1</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	64						
Sales	258.6	105.3	481.0	66.5	147.5	290.6	839.2
Expenses	238.4	93.6	448.6	58.9	131.4	268.1	788.0
Profit	20.1	11.7	32.4	7.6	16.1	22.5	51.2

## Non-Profitable:

Sales	176.5	92.1	541.7	58.4	151.7	269.2	1,064.2
Expenses	191.7	104.9	567.0	68.3	169.7	282.6	1,112.5
Loss	-15.2	-12.9	-25.4	-10.0	-18.0	-13.4	-48.3

1987

## Profitable:

Sales	208.5	105.1	492.2	68.3	154.4	300.0	772.7
Expenses	193.2	95.4	461.5	59.4	143.5	273.5	735.9
Profit	15.4	9.8	30.7	8.9	10.9	26.5	36.9

## Non-Profitable:

Sales	93.3	64.7	416.1	42.5	168.0	298.8	506.5
Expenses	102.6	71.8	450.6	49.0	178.2	306.9	561.4
Loss	-9.4	-7.1	-34.5	-6.5	-10.2	-8.1	-54.9

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	95							
Low sales value (\$'000)	25	25	331	25	181	331	725	
High sales value (\$'000)	5,000	331	5,000	181	331	725	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>289.1</b>	<b>103.5</b>	<b>435.4</b>	<b>67.7</b>	<b>145.6</b>	<b>220.9</b>	<b>562.1</b>	<b>98.9</b>
Total current assets	249.7	84.1	380.2	55.1	118.1	195.5	489.4	98.9
Accounts receivable	4.3	3.4	5.0	5.9	0.5	2.6	6.4	51.6
Closing inventory	155.8	47.1	241.5	33.2	63.5	134.2	305.0	94.7
Other current assets	89.5	33.5	133.6	15.9	54.1	58.7	177.9	91.6
Net fixed assets	34.3	16.6	48.3	12.2	21.8	16.2	67.2	98.9
Other assets and adjustments	5.0	2.7	6.8	0.3	5.6	9.1	5.4	87.4
<b>Total liabilities</b>	<b>226.9</b>	<b>93.1</b>	<b>332.3</b>	<b>67.2</b>	<b>123.6</b>	<b>127.5</b>	<b>453.4</b>	<b>100.0</b>
Total current liabilities	163.2	47.6	254.4	37.4	59.5	69.7	363.6	100.0
Current bank loans	52.8	9.0	87.3	6.3	12.2	17.7	128.4	72.6
Other current liabilities	110.4	38.5	167.1	31.1	47.2	51.9	235.1	100.0
Long-term bank loans	3.1	0.7	5.0	--	1.5	1.7	6.9	20.0
Other liabilities and adjustments	60.4	44.7	72.8	29.6	62.5	56.0	82.8	95.8
<b>Total equity</b>	<b>62.2</b>	<b>10.4</b>	<b>103.0</b>	<b>0.5</b>	<b>22.0</b>	<b>93.3</b>	<b>108.7</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.5	1.7	1.4	1.4	1.9	2.8	1.3	98.9
Debt to equity	3.6	8.9	3.2	133.0	5.6	1.3	4.1	100.0
Interest coverage	2.5	1.9	2.7	0.3	3.8	3.3	2.6	93.7
Debt ratio	0.7	0.8	0.7	0.9	0.8	0.5	0.8	98.9
Sales to equity	10.5	16.8	10.0	210.7	11.6	5.3	12.3	100.0
Sales to closing inventories	4.1	3.7	4.2	3.2	4.0	3.7	4.4	94.7

(percent)

Current debt to equity	262.4	457.5	246.9	7,412.1	270.1	74.6	334.3	100.0
Operating profit on equity	21.4	35.0	20.3	-529.8	50.2	16.2	22.3	96.8
Net fixed assets to equity	55.2	160.1	46.8	2,426.6	99.1	17.3	61.8	98.9
Gross margin	23.5	27.8	22.9	30.9	26.3	21.1	23.3	100.0
Return on total assets	7.4	7.3	7.5	1.9	10.2	9.7	6.9	98.9

(days)

Collection period for accounts receivable	2.4	7.1	1.7	20.3	0.7	1.9	1.7	51.6
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	765	55,566	3,862.3	19
Less than 20	752	26,394	1,827.4	18
20-99	11	x	x	-
100-499	-	-	-	-
500 and over	2	x	x	1
<b>1987</b>				
Total	746	35,602	2,659.5	
Less than 20	734	20,020	1,486.0	
20-99	11	x	x	
100-499	-	-	-	
500 and over	1	x	x	

## SIC 6581 Toy and Hobby Stores

Establishments primarily engaged in retail dealing in hobby items, games and toys. Establishments primarily engaged in retail dealing in artists' supplies are classified in <6593 - Art Galleries and Artists' Supply Stores> and those primarily engaged in selling coins and stamps are classified in <6597 - Coin and Stamp Dealers>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6582 - GIFT, NOVELTY AND SOUVENIR STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	970							
Low sales value (\$'000)	25	25	168	25	78	168	349	
High sales value (\$'000)	5,000	168	5,000	78	168	349	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	56.6	55.6	56.9	53.9	56.4	59.1	56.2	99.4
Purchases and materials	59.7	61.6	59.1	57.8	63.4	60.9	58.4	99.2
Closing inventory	25.0	30.6	23.3	30.4	30.7	27.2	21.9	90.7
Opening inventory	22.0	24.6	21.2	26.5	23.7	25.4	19.7	83.0
Wages, salaries, and benefits	14.9	11.8	15.9	10.1	12.7	14.6	16.3	89.3
Wages and benefits - direct	0.6	0.4	0.7	0.3	0.5	0.5	0.8	4.1
Wages and benefits - indirect	14.3	11.4	15.2	9.8	12.2	14.1	15.6	87.5
Occupancy expenses	10.9	13.7	10.0	15.6	12.8	11.0	9.7	98.7
Depreciation	1.9	2.5	1.7	2.3	2.6	1.7	1.7	86.4
Repairs and maintenance	0.6	0.8	0.6	0.8	0.8	0.5	0.6	67.1
Fuel and oil	--	--	--	0.1	--	--	--	2.9
Utilities	1.4	2.6	1.1	3.2	2.3	1.4	1.0	89.6
Rent	6.9	7.7	6.6	9.2	7.0	7.4	6.3	72.2
Financial expenses	3.1	4.1	2.8	4.6	3.8	2.9	2.7	95.1
Interest and bank charges	2.3	3.0	2.0	3.3	2.9	2.1	2.0	82.8
Professional fees	0.8	1.0	0.7	1.3	0.9	0.8	0.7	84.4
General expenses	2.7	3.9	2.3	4.6	3.5	2.8	2.2	97.0
Advertising	1.5	1.8	1.4	1.9	1.7	1.5	1.4	85.6
Delivery expenses	0.7	1.3	0.5	1.8	1.0	0.7	0.4	54.1
Insurance	0.5	0.8	0.4	0.9	0.7	0.6	0.4	78.5
Other expenses	9.1	9.5	9.0	12.7	8.0	7.8	9.4	99.9
Total expenses	97.3	98.5	96.9	101.4	97.2	98.2	96.4	100.0
Net profit/loss	2.7	1.5	3.1	-1.4	2.8	1.8	3.6	98.8

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	66							
Sales	258.7	84.1	540.1	45.8	119.8	242.7	862.9	
Expenses	240.0	74.8	506.2	38.0	109.1	223.7	813.0	
Profit	18.7	9.3	33.9	7.8	10.7	19.1	49.9	

## Non-Profitable:

Sales	157.8	70.4	467.3	46.3	111.0	245.9	899.7	
Expenses	174.0	80.6	504.7	55.9	121.9	276.6	950.0	
Loss	-16.1	-10.1	-37.4	-9.7	-10.9	-30.7	-50.3	

1987

## Profitable:

Sales	187.9	76.1	418.8	50.2	107.4	228.6	647.4	
Expenses	171.5	65.5	390.6	39.9	96.4	210.0	607.5	
Profit	16.4	10.6	28.2	10.4	10.9	18.6	39.8	

## Non-Profitable:

Sales	121.1	64.0	382.8	46.2	109.1	251.2	636.1	
Expenses	135.0	72.9	420.2	53.9	120.9	283.0	684.2	
Loss	-14.0	-8.9	-37.4	-7.7	-11.9	-31.8	-48.2	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	396							
Low sales value (\$'000)	25	25	313	25	167	313	647	
High sales value (\$'000)	5,000	313	5,000	167	313	647	5,000	

## BALANCE SHEET

(thousands of dollars)

<b>Total assets</b>	<b>255.5</b>	<b>127.3</b>	<b>440.4</b>	<b>112.5</b>	<b>151.3</b>	<b>191.3</b>	<b>817.8</b>	<b>100.0</b>
Total current assets	158.4	80.5	270.8	66.0	104.0	141.7	466.5	100.0
Accounts receivable	10.1	9.9	10.5	9.7	10.2	6.9	16.0	57.3
Closing inventory	103.1	49.8	180.1	34.1	75.2	91.8	313.8	94.2
Other current assets	45.1	20.8	80.1	22.2	18.5	42.9	136.6	87.9
Net fixed assets	73.6	36.4	127.2	42.5	26.4	36.9	264.1	96.7
Other assets and adjustments	23.4	10.3	42.3	3.8	20.8	12.6	87.1	85.1
<b>Total liabilities</b>	<b>194.0</b>	<b>113.5</b>	<b>310.1</b>	<b>106.4</b>	<b>125.1</b>	<b>130.6</b>	<b>582.1</b>	<b>100.0</b>
Total current liabilities	83.4	42.3	142.7	40.0	46.0	62.5	264.3	99.5
Current bank loans	18.5	10.2	30.4	9.5	11.5	12.7	57.2	49.0
Other current liabilities	64.9	32.0	112.3	30.5	34.4	49.7	207.1	99.5
Long-term bank loans	11.0	2.2	23.6	0.2	5.6	7.2	48.6	17.2
Other liabilities and adjustments	99.5	68.9	143.6	66.1	73.4	60.8	269.1	89.1
<b>Total equity</b>	<b>61.4</b>	<b>13.7</b>	<b>130.3</b>	<b>6.0</b>	<b>26.2</b>	<b>60.7</b>	<b>235.7</b>	<b>98.7</b>

## FINANCIAL RATIOS

(times)

Current ratio	1.8	1.9	1.8	1.6	2.2	2.2	1.7	99.5
Debt to equity	3.1	8.2	2.3	17.5	4.7	2.1	2.4	98.7
Interest coverage	1.9	--	2.6	0.7	-0.7	4.7	2.0	84.6
Debt ratio	0.7	0.8	0.7	0.9	0.8	0.6	0.7	100.0
Sales to equity	7.1	11.7	6.4	18.4	9.2	7.1	6.1	98.7
Sales to closing inventories	4.2	3.2	4.6	3.2	3.2	4.7	4.6	94.2

(percent)

Current debt to equity	135.7	308.1	109.5	660.2	175.6	102.9	112.1	98.2
Operating profit on equity	14.5	-30.1	21.3	-15.7	-35.5	38.3	14.6	95.7
Net fixed assets to equity	119.7	264.9	97.6	701.1	100.8	60.7	112.0	95.5
Gross margin	26.7	26.3	26.8	32.0	22.0	26.9	26.7	100.0
Return on total assets	7.1	0.1	10.0	2.3	-2.6	15.4	8.1	99.0

(days)

Collection period for accounts receivable	8.4	22.3	4.5	31.7	15.3	5.7	4.0	57.3
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	5,826	541,132	35,743.0	283
Less than 20	5,584	255,517	16,969.8	271
20-99	212	139,118	9,121.6	10
100-499	27	x	x	2
500 and over	3	x	x	-

## 1987

Total	6,109	455,124	32,258.8	
Less than 20	5,855	218,953	15,566.3	
20-99	222	119,122	8,399.1	
100-499	29	x	x	
500 and over	3	x	x	

## SIC 6582 Gift, Novelty and Souvenir Stores

Establishments primarily engaged in retail dealing in gifts, novelty merchandise and souvenirs. Establishments primarily engaged in retailing paintings are classified in <6593 - Art Galleries and Artists' Supply Stores>.

Symbols: - amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6591 - SECOND-HAND MERCHANDISE STORES N.E.C.

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	548							
Low sales value (\$'000)	25	25	116	25	56	116	286	
High sales value (\$'000)	5,000	116	5,000	56	116	286	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	57.1	52.6	59.3	50.9	53.5	58.3	60.0	97.8
Purchases and materials	61.5	56.7	63.9	60.3	54.7	62.0	65.2	97.3
Closing inventory	25.8	31.4	23.1	37.3	28.1	20.9	24.6	84.5
Opening inventory	21.4	27.3	18.5	27.9	26.9	17.2	19.4	78.5
Wages, salaries, and benefits	11.4	7.4	13.3	5.1	8.7	10.4	15.4	70.4
Wages and benefits - direct	0.5	--	0.7	0.1	--	0.3	1.0	4.2
Wages and benefits - indirect	10.9	7.4	12.6	5.0	8.7	10.1	14.3	68.6
Occupancy expenses	10.2	15.0	7.8	15.6	14.7	10.1	6.3	97.8
Depreciation	1.6	2.1	1.3	2.0	2.1	1.8	1.0	74.6
Repairs and maintenance	0.9	1.2	0.8	1.2	1.2	1.1	0.6	63.0
Fuel and oil	0.1	0.3	0.1	0.3	0.3	0.1	0.1	8.6
Utilities	1.6	2.2	1.3	2.5	2.1	1.7	1.1	87.4
Rent	5.9	9.2	4.3	9.7	9.0	5.4	3.6	69.0
Financial expenses	2.3	2.8	2.1	2.9	2.8	2.5	1.8	90.7
Interest and bank charges	1.6	1.9	1.5	2.0	1.8	1.9	1.2	76.5
Professional fees	0.7	0.9	0.6	0.9	0.9	0.6	0.6	75.0
General expenses	4.1	4.7	3.7	4.8	4.6	4.4	3.3	96.5
Advertising	1.6	1.5	1.7	1.4	1.6	1.8	1.6	83.6
Delivery expenses	1.7	2.2	1.4	2.4	2.1	1.8	1.2	58.4
Insurance	0.7	1.0	0.6	1.1	0.9	0.8	0.5	72.1
Other expenses	8.1	9.9	7.2	12.8	8.3	9.2	5.8	99.1
Total expenses	93.1	92.4	93.5	92.2	92.5	94.9	92.5	100.0
Net profit/loss	6.9	7.6	6.5	7.8	7.5	5.1	7.5	99.6

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	78							
Sales	139.5	58.5	335.5	38.2	79.5	188.7	610.2	
Expenses	123.5	48.4	305.2	30.0	67.4	171.5	555.5	
Profit	16.0	10.1	30.2	8.2	12.1	17.2	54.7	

## Non-Profitable:

Sales	102.1	56.9	263.5	39.3	85.0	190.9	586.0	
Expenses	112.1	66.1	276.1	46.6	97.3	202.3	603.9	
Loss	-9.9	-9.2	-12.6	-7.2	-12.3	-11.4	-17.9	

1987

## Profitable:

Sales	141.4	66.7	396.4	41.3	82.0	187.7	719.6	
Expenses	126.3	57.4	361.6	33.1	72.0	167.7	661.9	
Profit	15.1	9.3	34.8	8.2	10.0	20.0	57.7	

## Non-Profitable:

Sales	83.7	50.7	302.8	34.7	76.1	191.4	510.4	
Expenses	90.3	55.6	320.6	40.1	80.1	209.8	527.1	
Loss	-6.6	-4.9	-17.8	-5.5	-3.9	-18.4	-16.7	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	131							
Low sales value (\$'000)	25	25	276	25	112	276	557	
High sales value (\$'000)	5,000	276	5,000	112	276	557	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>179.6</b>	<b>85.4</b>	<b>377.7</b>	<b>43.3</b>	<b>127.6</b>	<b>220.4</b>	<b>657.9</b>	<b>100.0</b>
Total current assets	143.5	71.2	295.5	32.2	110.3	179.3	502.6	100.0
Accounts receivable	8.0	2.3	20.0	1.4	3.1	7.6	42.0	60.3
Closing inventory	84.5	37.7	182.9	17.5	58.1	115.5	303.0	93.1
Other current assets	50.9	31.1	92.6	13.1	49.1	56.1	157.4	85.5
Net fixed assets	31.4	12.8	70.6	9.1	16.5	39.6	125.8	86.3
Other assets and adjustments	4.6	1.3	11.5	2.0	0.7	1.4	29.4	73.3
<b>Total liabilities</b>	<b>127.0</b>	<b>67.5</b>	<b>252.1</b>	<b>34.9</b>	<b>100.2</b>	<b>190.9</b>	<b>361.0</b>	<b>100.0</b>
Total current liabilities	68.6	38.0	132.9	21.5	54.7	82.5	222.7	100.0
Current bank loans	18.6	10.2	36.3	5.2	15.1	19.2	66.7	55.7
Other current liabilities	50.0	27.8	96.6	16.2	39.5	63.2	155.9	100.0
Long-term bank loans	0.2	--	0.6	--	--	0.9	--	0.8
Other liabilities and adjustments	58.1	29.4	118.5	13.4	45.4	107.4	138.3	84.7
<b>Total equity</b>	<b>52.6</b>	<b>17.9</b>	<b>125.6</b>	<b>8.4</b>	<b>27.4</b>	<b>29.4</b>	<b>296.8</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	2.0	1.8	2.2	1.4	2.0	2.1	2.2	100.0
Debt to equity	2.4	3.7	2.0	4.1	3.6	6.4	1.2	100.0
Interest coverage	4.0	0.5	6.5	1.0	0.2	8.2	5.6	83.2
Debt ratio	0.7	0.7	0.6	0.8	0.7	0.8	0.5	100.0
Sales to equity	5.5	7.2	5.0	7.8	7.1	13.1	3.6	100.0
Sales to closing inventories	3.4	3.4	3.4	3.7	3.3	3.3	3.5	93.1

(percent)

Current debt to equity	130.4	212.6	105.8	255.7	199.3	280.3	75.0	100.0
Operating profit on equity	26.5	-7.4	36.6	1.2	-10.1	112.7	23.2	99.2
Net fixed assets to equity	59.8	71.6	56.2	108.6	60.2	134.7	42.3	86.3
Gross margin	25.8	29.1	24.3	32.2	28.1	26.7	22.8	100.0
Return on total assets	10.2	1.6	14.4	3.8	0.9	17.1	12.7	100.0

(days)

Collection period for accounts receivable	9.9	6.4	11.4	8.3	5.8	7.2	14.1	60.3
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	1,257	54,404	3,376.9	20
Less than 20	1,245	39,565	2,429.4	21
20-99	9	5,163	325.7	1
100-499	2	x	x	-
500 and over	1	x	x	-
<b>1987</b>				
Total	1,237	80,732	5,930.3	
Less than 20	1,224	29,974	1,979.6	
20-99	10	5,457	367.9	
100-499	2	x	x	
500 and over	1	x	x	

## SIC 6591 Second-Hand Merchandise Stores n.e.c.

Establishments primarily engaged in retail dealing in used merchandise, not elsewhere classified. Pawnshops are included in this industry.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6592 - OPTICIANS' SHOPS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	312							
Low sales value (\$'000)	25	25	317	25	181	317	535	
High sales value (\$'000)	5,000	317	5,000	181	317	535	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>43.8</b>	<b>41.7</b>	<b>46.0</b>	<b>45.1</b>	<b>39.9</b>	<b>45.9</b>	<b>46.1</b>	<b>98.4</b>
Purchases and materials	45.2	42.6	48.1	48.4	39.6	47.1	48.7	98.1
Closing inventory	10.3	11.4	9.1	15.8	9.1	8.8	9.4	89.7
Opening inventory	8.9	10.5	7.1	12.6	9.5	7.6	6.8	82.7
<b>Wages, salaries, and benefits</b>	<b>25.3</b>	<b>29.4</b>	<b>20.9</b>	<b>18.4</b>	<b>35.1</b>	<b>21.0</b>	<b>20.8</b>	<b>95.5</b>
Wages and benefits - direct	0.7	0.8	0.6	0.6	0.9	0.6	0.5	6.7
Wages and benefits - indirect	24.6	28.6	20.3	17.8	34.2	20.3	20.3	92.9
<b>Occupancy expenses</b>	<b>11.8</b>	<b>9.1</b>	<b>14.7</b>	<b>14.5</b>	<b>6.4</b>	<b>8.5</b>	<b>19.2</b>	<b>98.1</b>
Depreciation	5.2	2.3	8.3	3.7	1.5	2.2	12.7	92.3
Repairs and maintenance	0.5	0.5	0.5	0.7	0.3	0.5	0.5	60.9
Fuel and oil	--	--	--	--	--	--	--	1.3
Utilities	1.4	1.6	1.3	1.9	1.4	1.5	1.1	90.1
Rent	4.8	4.9	4.6	8.2	3.1	4.3	4.9	84.9
<b>Financial expenses</b>	<b>2.5</b>	<b>2.5</b>	<b>2.5</b>	<b>3.5</b>	<b>1.9</b>	<b>2.8</b>	<b>2.2</b>	<b>97.1</b>
Interest and bank charges	1.3	1.3	1.2	2.4	0.7	1.4	1.1	81.4
Professional fees	1.2	1.2	1.2	1.1	1.2	1.3	1.1	94.9
<b>General expenses</b>	<b>2.9</b>	<b>2.2</b>	<b>3.6</b>	<b>2.7</b>	<b>1.9</b>	<b>3.6</b>	<b>3.5</b>	<b>93.3</b>
Advertising	1.9	1.1	2.8	1.2	1.1	2.5	2.9	81.4
Delivery expenses	0.6	0.6	0.5	0.9	0.5	0.8	0.4	45.8
Insurance	0.4	0.5	0.3	0.7	0.4	0.3	0.3	75.3
<b>Other expenses</b>	<b>10.2</b>	<b>6.7</b>	<b>14.0</b>	<b>7.9</b>	<b>6.0</b>	<b>6.6</b>	<b>19.4</b>	<b>100.0</b>
<b>Total expenses</b>	<b>96.4</b>	<b>91.6</b>	<b>101.7</b>	<b>92.2</b>	<b>91.2</b>	<b>88.3</b>	<b>111.3</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>3.6</b>	<b>8.4</b>	<b>-1.7</b>	<b>7.8</b>	<b>8.8</b>	<b>11.7</b>	<b>-11.3</b>	<b>99.0</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	78							
Sales	288.1	199.3	577.2	137.4	243.7	394.9	901.5	
Expenses	253.8	176.4	505.6	116.5	219.3	338.6	802.8	
Profit	34.4	22.9	71.6	20.8	24.5	56.3	98.7	

## Non-Profitable:

Sales	217.1	121.6	768.5	93.7	235.8	393.6	1,490.9	
Expenses	296.3	131.2	1,249.6	103.4	245.2	404.6	2,878.1	
Loss	-79.2	-9.6	-481.1	-9.7	-9.4	-11.0	-1,387.2	

1987

## Profitable:

Sales	257.5	166.8	610.1	106.1	248.3	404.6	975.8	
Expenses	220.4	139.8	533.9	90.1	206.6	338.8	881.2	
Profit	37.0	27.0	76.2	16.0	41.7	65.8	94.6	

## Non-Profitable:

Sales	152.9	117.7	495.4	83.0	253.7	391.5	670.5	
Expenses	166.0	130.2	513.5	97.8	257.2	413.6	681.8	
Loss	-13.1	-12.5	-18.1	-14.9	-3.5	-22.2	-11.2	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	205							
Low sales value (\$'000)	25	25	328	25	199	328	544	
High sales value (\$'000)	5,000	328	5,000	199	328	544	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>123.6</b>	<b>89.0</b>	<b>266.0</b>	<b>86.6</b>	<b>91.2</b>	<b>194.0</b>	<b>403.8</b>	<b>100.0</b>
Total current assets	77.8	57.9	159.9	46.8	68.1	121.2	233.9	100.0
Accounts receivable	11.2	5.0	37.0	4.1	5.8	25.2	59.5	86.8
Closing inventory	28.2	21.5	55.6	20.8	22.3	38.0	89.3	94.6
Other current assets	38.3	31.3	67.2	21.9	40.0	57.9	85.0	95.6
Net fixed assets	26.7	24.5	36.0	31.4	18.1	33.0	41.8	96.1
Other assets and adjustments	18.9	6.5	70.0	8.3	4.9	39.6	128.0	86.8
<b>Total liabilities</b>	<b>63.9</b>	<b>44.5</b>	<b>144.2</b>	<b>54.4</b>	<b>35.3</b>	<b>116.0</b>	<b>198.2</b>	<b>100.0</b>
Total current liabilities	42.8	26.3	111.1	27.4	25.3	83.5	163.8	100.0
Current bank loans	4.5	3.9	6.8	5.1	2.7	3.1	13.8	23.9
Other current liabilities	38.3	22.4	104.2	22.2	22.5	80.4	149.9	100.0
Long-term bank loans	4.7	4.9	3.8	8.3	1.8	3.7	4.0	14.6
Other liabilities and adjustments	16.3	13.1	29.3	18.6	8.1	28.7	30.3	78.5
<b>Total equity</b>	<b>59.6</b>	<b>44.5</b>	<b>121.7</b>	<b>32.2</b>	<b>55.9</b>	<b>77.9</b>	<b>205.6</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.8	2.1	1.4	1.7	2.6	1.4	1.4	100.0
Debt to equity	1.0	0.9	1.1	1.6	0.6	1.4	0.9	100.0
Interest coverage	7.4	6.2	8.9	2.3	12.6	10.3	7.8	82.4
Debt ratio	0.5	0.4	0.5	0.6	0.3	0.5	0.4	100.0
Sales to equity	4.4	4.2	4.7	4.0	4.4	5.1	4.5	100.0
Sales to closing inventories	9.4	8.8	10.4	6.3	11.0	10.5	10.3	94.6

(percent)

Current debt to equity	71.9	59.1	91.2	84.9	45.3	107.1	79.6	100.0
Operating profit on equity	35.6	27.3	48.2	12.3	35.2	56.8	41.9	99.0
Net fixed assets to equity	44.9	55.0	29.6	97.5	32.4	42.4	20.3	96.1
Gross margin	29.0	26.5	32.3	32.9	23.4	33.0	31.7	100.0
Return on total assets	19.8	16.2	24.8	8.0	23.4	25.3	24.4	100.0

(days)

Collection period for accounts receivable	15.3	9.5	23.1	11.4	8.5	22.9	23.3	86.8
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	935	120,192	8,255.2	40
Less than 20	887	57,859	4,009.4	41
20-99	36	25,305	1,654.4	1
100-499	12	37,028	2,591.4	1
500 and over	0	-	-	1
<b>1987</b>				
Total	895	90,892	6,680.2	
Less than 20	846	47,992	3,534.5	
20-99	37	18,713	1,331.4	
100-499	11	x	x	
500 and over	1	x	x	

## SIC 6592 Opticians' Shops

Establishments primarily engaged in retail dealing in eyeglasses, lenses, frames and including repair work.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6593 - ART GALLERIES AND ARTISTS' SUPPLY STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	265							
Low sales value (\$'000)	25	25	259	25	102	259	612	
High sales value (\$'000)	5,000	259	5,000	102	259	612	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	56.4	48.4	59.3	41.6	51.9	56.5	60.6	97.4
Purchases and materials	61.6	52.0	65.2	42.0	57.2	59.5	67.7	97.4
Closing inventory	23.9	18.9	25.8	21.3	17.7	19.8	28.4	83.4
Opening inventory	18.7	15.3	19.9	20.9	12.5	16.8	21.3	76.2
Wages, salaries, and benefits	14.7	16.3	14.1	22.4	13.2	13.8	14.3	86.0
Wages and benefits - direct	0.9	1.7	0.6	0.3	2.4	1.2	0.4	8.7
Wages and benefits - indirect	13.8	14.6	13.5	22.1	10.7	12.6	13.9	83.8
Occupancy expenses	8.1	14.5	5.8	19.4	11.9	7.3	5.1	97.7
Depreciation	1.5	2.9	1.0	3.7	2.5	1.3	0.9	89.8
Repairs and maintenance	0.6	1.0	0.4	1.3	0.9	0.4	0.4	66.4
Fuel and oil	--	--	--	--	--	--	--	1.9
Utilities	1.3	2.5	0.9	3.6	1.9	1.1	0.8	84.5
Rent	4.7	8.1	3.4	10.8	6.7	4.4	3.0	72.8
Financial expenses	2.5	3.9	2.0	4.0	3.8	2.2	1.9	96.6
Interest and bank charges	1.7	2.8	1.3	2.6	2.9	1.5	1.3	82.6
Professional fees	0.8	1.1	0.7	1.4	0.9	0.7	0.7	88.7
General expenses	4.4	5.3	4.1	7.4	4.1	4.0	4.1	96.6
Advertising	2.8	3.0	2.8	4.4	2.3	2.6	2.8	83.0
Delivery expenses	1.0	1.2	0.9	1.7	1.0	0.8	0.9	62.3
Insurance	0.6	1.0	0.4	1.3	0.9	0.5	0.4	76.2
Other expenses	9.3	12.5	8.1	15.1	11.1	10.2	7.2	99.6
Total expenses	95.4	100.8	93.5	109.9	96.1	94.0	93.2	100.0
Net profit/loss	4.6	-0.8	6.5	-9.9	3.9	6.0	6.8	98.9

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	69							
Sales	359.2	107.3	822.4	57.3	165.1	407.0	1,299.2	
Expenses	326.1	92.7	755.5	49.6	142.6	367.9	1,200.4	
Profit	33.0	14.6	66.9	7.7	22.6	39.2	98.8	

## Non-Profitable:

Sales	133.3	83.9	555.5	50.9	154.0	394.2	1,699.3	
Expenses	151.2	100.6	583.0	66.9	172.2	413.8	1,783.4	
Loss	-17.8	-16.7	-27.5	-16.0	-18.2	-19.5	-84.1	

1987

## Profitable:

Sales	269.1	107.7	744.9	52.8	152.0	372.7	1,317.4	
Expenses	245.0	93.3	691.8	41.3	135.3	347.2	1,222.1	
Profit	24.2	14.4	53.0	11.6	16.7	25.6	95.3	

## Non-Profitable:

Sales	107.0	74.3	635.7	46.6	152.3	408.1	1,031.2	
Expenses	113.9	80.4	656.5	51.4	162.1	420.3	1,066.9	
Loss	-6.9	-6.1	-20.8	-4.8	-9.7	-12.1	-35.8	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	133							
Low sales value (\$'000)	25	25	484	25	227	484	1,009	
High sales value (\$'000)	5,000	484	5,000	227	484	1,009	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>286.6</b>	<b>137.2</b>	<b>641.3</b>	<b>80.2</b>	<b>241.9</b>	<b>364.7</b>	<b>960.4</b>	<b>100.0</b>
Total current assets	212.4	89.7	503.9	50.4	161.8	279.6	762.7	100.0
Accounts receivable	32.4	16.9	69.2	9.9	29.8	48.5	93.1	82.0
Closing inventory	116.0	45.0	284.5	28.7	75.0	153.0	436.3	92.5
Other current assets	63.9	27.7	150.1	11.7	57.0	78.0	233.2	89.5
Net fixed assets	48.9	40.1	69.9	24.1	69.6	72.4	66.9	89.5
Other assets and adjustments	25.2	7.4	67.4	5.7	10.4	12.6	130.7	67.7
<b>Total liabilities</b>	<b>176.3</b>	<b>108.5</b>	<b>337.4</b>	<b>79.1</b>	<b>162.4</b>	<b>201.3</b>	<b>494.4</b>	<b>100.0</b>
Total current liabilities	100.0	51.1	216.2	36.6	77.8	107.8	341.4	100.0
Current bank loans	20.7	9.3	47.8	7.1	13.4	25.4	73.6	42.9
Other current liabilities	79.3	41.7	168.4	29.4	64.4	82.3	267.7	100.0
Long-term bank loans	3.7	4.6	1.7	5.8	2.3	0.9	2.6	12.0
Other liabilities and adjustments	72.4	52.7	119.4	36.6	82.2	92.6	150.4	88.7
<b>Total equity</b>	<b>110.2</b>	<b>28.7</b>	<b>303.9</b>	<b>1.0</b>	<b>79.5</b>	<b>163.4</b>	<b>465.9</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	2.1	1.7	2.3	1.3	2.0	2.5	2.2	100.0
Debt to equity	1.5	3.7	1.1	72.0	2.0	1.2	1.0	100.0
Interest coverage	5.2	2.8	7.2	0.8	4.3	8.5	6.7	81.2
Debt ratio	0.6	0.7	0.5	0.9	0.6	0.5	0.5	100.0
Sales to equity	4.4	7.1	3.9	110.6	4.5	4.0	3.8	100.0
Sales to closing inventories	4.2	4.5	4.1	4.2	4.7	4.3	4.1	92.5

(percent)

Current debt to equity	90.7	177.9	71.1	3,336.0	97.8	65.9	73.2	100.0
Operating profit on equity	25.5	27.6	25.0	-26.8	29.0	28.3	23.7	99.2
Net fixed assets to equity	44.4	139.6	23.0	2,194.2	87.5	44.3	14.3	89.5
Gross margin	26.6	30.8	24.9	29.4	31.7	25.9	24.4	100.0
Return on total assets	12.1	8.8	13.7	3.0	12.3	14.3	13.5	100.0

(days)

Collection period for accounts receivable	23.9	30.2	21.3	29.8	30.4	26.8	18.9	82.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	723	39,815	2,761.9	16
Less than 20	706	28,383	1,960.3	19
20-99	15	x	x	4
100-499	2	x	x	1
500 and over	-	-	-	-
<b>1987</b>				
Total	707	30,456	2,244.7	
Less than 20	687	21,314	1,572.7	
20-99	19	x	x	
100-499	1	x	x	
500 and over	-	-	-	

## SIC 6593 Art Galleries and Artists' Supply Stores

Establishments primarily engaged in retail dealing in original oil paintings, prints and/or artists' supplies such as oil paints, water colours, pastels and canvas. Such establishments may be secondarily engaged in picture framing. Establishments primarily engaged in picture framing are classified in <6599 - Other Retail Stores n.e.c.> and those primarily engaged in retailing hand crafted articles are classified in <6582 - Gift, Novelty and Souvenir Stores>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6594 - LUGGAGE AND LEATHER GOODS STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	107							
Low sales value (\$'000)	25	25	314	25	126	314	871	
High sales value (\$'000)	5,000	314	5,000	126	314	871	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>61.5</b>	<b>58.2</b>	<b>62.4</b>	<b>53.5</b>	<b>60.1</b>	<b>65.9</b>	<b>60.4</b>	<b>100.0</b>
Purchases and materials	65.8	64.9	66.0	59.7	67.1	66.9	65.6	100.0
Closing inventory	26.7	28.6	26.2	42.1	22.9	29.4	24.5	95.3
Opening inventory	22.4	21.8	22.6	35.9	15.9	28.4	19.3	83.2
<b>Wages, salaries, and benefits</b>	<b>15.5</b>	<b>14.1</b>	<b>15.9</b>	<b>10.7</b>	<b>15.5</b>	<b>17.3</b>	<b>15.1</b>	<b>86.9</b>
Wages and benefits - direct	0.6	1.4	0.4	0.1	1.9	-	0.7	5.6
Wages and benefits - indirect	14.9	12.8	15.4	10.6	13.7	17.3	14.4	86.0
<b>Occupancy expenses</b>	<b>9.4</b>	<b>8.9</b>	<b>9.6</b>	<b>12.1</b>	<b>7.5</b>	<b>9.1</b>	<b>9.9</b>	<b>100.0</b>
Depreciation	2.0	2.0	2.0	2.5	1.8	3.2	1.3	90.7
Repairs and maintenance	0.3	0.2	0.3	0.5	0.1	0.2	0.4	59.8
Fuel and oil	-	-	-	0.1	-	-	-	1.9
Utilities	0.8	1.2	0.6	1.6	1.0	0.7	0.6	90.7
Rent	6.4	5.4	6.6	7.5	4.5	5.0	7.5	72.0
<b>Financial expenses</b>	<b>1.7</b>	<b>2.8</b>	<b>1.4</b>	<b>3.3</b>	<b>2.6</b>	<b>1.5</b>	<b>1.3</b>	<b>95.3</b>
Interest and bank charges	1.1	1.9	0.9	2.3	1.8	0.9	0.9	80.4
Professional fees	0.6	0.8	0.5	1.0	0.8	0.5	0.4	86.9
<b>General expenses</b>	<b>3.3</b>	<b>3.1</b>	<b>3.4</b>	<b>3.2</b>	<b>3.1</b>	<b>3.2</b>	<b>3.5</b>	<b>98.1</b>
Advertising	2.3	1.1	2.6	0.7	1.3	2.5	2.6	84.1
Delivery expenses	0.7	1.5	0.5	1.7	1.4	0.4	0.5	61.7
Insurance	0.4	0.5	0.3	0.8	0.4	0.2	0.4	75.7
<b>Other expenses</b>	<b>9.1</b>	<b>9.7</b>	<b>8.9</b>	<b>14.0</b>	<b>8.0</b>	<b>16.4</b>	<b>4.6</b>	<b>100.0</b>
<b>Total expenses</b>	<b>100.5</b>	<b>96.8</b>	<b>101.4</b>	<b>96.9</b>	<b>96.7</b>	<b>113.2</b>	<b>94.8</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>-0.5</b>	<b>3.2</b>	<b>-1.4</b>	<b>3.1</b>	<b>3.3</b>	<b>-13.2</b>	<b>5.2</b>	<b>99.1</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	78							
Sales	455.5	118.3	896.1	62.5	228.6	467.1	1,360.3	
Expenses	422.5	104.6	838.0	54.7	203.2	433.1	1,276.0	
Profit	32.9	13.7	58.1	7.7	25.4	34.0	84.2	

## Non-Profitable:

Sales	268.1	149.9	534.7	90.8	186.4	441.0	1,294.9	
Expenses	329.6	159.0	714.6	102.3	194.0	634.7	1,363.5	
Loss	-61.6	-9.1	-179.9	-11.5	-7.6	-193.6	-68.6	

1987

## Profitable:

Sales	256.6	112.7	728.9	83.0	190.9	545.8	1,570.3	
Expenses	236.3	101.5	678.8	72.3	178.3	507.0	1,468.0	
Profit	20.3	11.2	50.2	10.7	12.6	38.8	102.3	

## Non-Profitable:

Sales	237.8	71.7	698.4	48.7	170.4	489.7	1,979.0	
Expenses	247.4	79.3	713.3	57.8	171.1	499.3	2,027.1	
Loss	-9.5	-7.6	-14.9	-9.2	-0.7	-9.5	-48.1	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	61							
Low sales value (\$'000)	25	25	529	25	289	529	995	
High sales value (\$'000)	5,000	529	5,000	289	529	995	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>340.2</b>	<b>262.2</b>	<b>524.9</b>	<b>80.0</b>	<b>484.2</b>	<b>361.8</b>	<b>710.1</b>	<b>100.0</b>
Total current assets	254.1	203.1	375.0	57.2	380.8	247.8	519.2	100.0
Accounts receivable	11.0	8.4	17.0	6.5	10.9	31.2	1.0	45.9
Closing inventory	142.9	79.4	293.3	43.9	122.7	186.1	415.0	95.1
Other current assets	100.1	115.1	64.5	6.7	247.1	30.4	103.2	68.9
Net fixed assets	82.9	58.1	141.7	22.4	101.6	107.3	180.6	100.0
Other assets and adjustments	3.1	0.9	8.2	0.2	1.7	6.5	10.1	77.0
<b>Total liabilities</b>	<b>277.5</b>	<b>228.1</b>	<b>394.6</b>	<b>66.8</b>	<b>424.7</b>	<b>285.9</b>	<b>517.8</b>	<b>100.0</b>
Total current liabilities	218.4	183.1	301.9	24.2	376.7	140.4	485.2	100.0
Current bank loans	42.6	37.6	54.3	--	83.5	19.8	93.3	55.7
Other current liabilities	175.7	145.4	247.6	24.1	293.1	120.5	391.9	100.0
Long-term bank loans	--	--	--	--	--	--	--	--
Other liabilities and adjustments	59.1	45.0	92.6	42.5	47.9	145.5	32.5	73.8
<b>Total equity</b>	<b>62.6</b>	<b>34.0</b>	<b>130.3</b>	<b>13.2</b>	<b>59.5</b>	<b>75.8</b>	<b>192.2</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.1	1.1	1.2	2.3	1.0	1.7	1.0	100.0
Debt to equity	4.4	6.6	3.0	5.0	7.1	3.7	2.6	100.0
Interest coverage	-0.2	-10.2	6.6	-0.5	-18.9	6.0	7.0	82.0
Debt ratio	0.8	0.8	0.7	0.8	0.8	0.7	0.7	100.0
Sales to equity	8.9	8.0	9.4	13.2	6.7	11.2	8.6	100.0
Sales to closing inventories	3.9	3.4	4.1	3.9	3.2	4.5	3.9	95.1

(percent)

Current debt to equity	348.4	537.0	231.6	183.5	632.5	185.1	252.4	100.0
Operating profit on equity	-10.7	-104.3	47.1	-32.7	-123.7	50.2	45.8	98.4
Net fixed assets to equity	132.3	170.6	108.7	170.3	170.6	141.6	93.9	100.0
Gross margin	21.7	17.0	24.3	21.3	14.7	27.4	22.5	100.0
Return on total assets	-0.3	-12.3	13.7	-2.0	-14.4	12.6	14.4	100.0

(days)

Collection period for accounts receivable	7.2	11.2	5.0	13.5	9.9	13.3	0.2	45.9
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	321	29,881	2,065.9	40
Less than 20	308	14,790	1,026.7	44
20-99	12	x	x	4
100-499	1	x	x	-
500 and over	-	-	-	-

## 1987

Total	281	21,087	1,574.5	
Less than 20	264	10,452	777.5	
20-99	16	x	x	
100-499	1	x	x	
500 and over	-	-	-	

## SIC 6594 Luggage and Leather Goods Stores

Establishments primarily engaged in retail dealing in luggage, trunks and leather goods. Such establishments may be secondarily engaged in retailing giftware and novelties. Establishments primarily engaged in retailing giftware and novelties are classified in <6582 - Gift, Novelty and Souvenir Stores>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6595 - MONUMENT AND TOMBSTONE DEALERS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	55							
Low sales value (\$'000)	25	25	230	25	89	230	304	
High sales value (\$'000)	5,000	230	5,000	89	230	304	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	42.5	40.9	43.2	39.3	42.0	43.2	43.2	94.5
Purchases and materials	45.7	44.9	46.0	40.8	47.5	44.8	47.0	94.5
Closing inventory	21.1	19.4	21.8	6.2	27.7	22.0	21.6	76.4
Opening inventory	17.9	15.4	19.0	4.7	22.2	20.4	17.8	67.3
Wages, salaries, and benefits	22.3	16.7	24.7	9.8	21.1	20.3	28.4	83.6
Wages and benefits - direct	2.9	1.6	3.4	0.9	2.1	3.3	3.5	21.8
Wages and benefits - indirect	19.4	15.1	21.2	8.9	19.0	17.0	24.9	78.2
Occupancy expenses	9.2	13.8	7.2	13.9	13.7	7.9	6.6	90.9
Depreciation	3.5	5.1	2.9	4.3	5.6	2.9	2.8	87.3
Repairs and maintenance	1.5	2.5	1.1	4.9	1.0	1.4	0.8	76.4
Fuel and oil	0.7	1.3	0.5	2.1	0.7	0.8	0.3	14.5
Utilities	2.4	3.2	2.1	2.2	3.8	2.2	2.0	89.1
Rent	1.0	1.7	0.7	0.4	2.5	0.6	0.7	34.5
Financial expenses	3.1	5.4	2.1	3.9	6.3	2.8	1.5	90.9
Interest and bank charges	2.3	4.0	1.5	3.2	4.5	2.2	0.9	76.4
Professional fees	0.9	1.4	0.6	0.7	1.8	0.6	0.7	85.5
General expenses	4.7	5.3	4.4	4.6	5.7	4.2	4.6	94.5
Advertising	1.4	1.0	1.5	1.1	1.0	0.9	2.0	85.5
Delivery expenses	2.3	2.8	2.1	2.0	3.3	2.3	1.9	69.1
Insurance	1.0	1.5	0.8	1.5	1.4	1.0	0.7	69.1
Other expenses	7.9	12.0	6.1	13.6	10.9	6.5	5.7	100.0
Total expenses	89.7	94.1	87.7	85.1	99.8	85.0	90.1	100.0
Net profit/loss	10.3	5.9	12.3	14.9	0.2	15.0	9.9	98.2

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	78							
Sales	176.0	67.4	332.7	48.2	128.9	263.6	447.8	
Expenses	151.6	57.2	287.9	40.0	112.3	223.0	395.9	
Profit	24.4	10.2	44.8	8.3	16.6	40.5	51.9	

## Non-Profitable:

Sales	191.0	150.9	384.3	69.5	181.5	236.4	416.4	
Expenses	202.9	165.0	385.7	69.8	200.8	238.6	417.6	
Loss	-11.9	-14.1	-1.4	-0.3	-19.3	-2.2	-1.2	

1987

## Profitable:

Sales	213.9	102.1	407.1	39.1	144.4	260.1	525.3	
Expenses	183.6	89.4	346.4	35.1	125.9	199.2	464.7	
Profit	30.3	12.6	60.7	4.0	18.4	60.9	60.6	

## Non-Profitable:

Sales	51.2	51.2	-	51.2	-	-	-	
Expenses	51.6	51.6	-	51.6	-	-	-	
Loss	-0.3	-0.3	-	-0.3	-	-	-	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	32							
Low sales value (\$'000)	25	25	287	25	186	287	386	
High sales value (\$'000)	5,000	287	5,000	186	287	386	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>240.8</b>	<b>199.4</b>	<b>317.6</b>	<b>223.0</b>	<b>185.7</b>	<b>287.1</b>	<b>386.4</b>	<b>100.0</b>
Total current assets	149.7	101.5	239.0	88.4	109.2	202.8	320.7	100.0
Accounts receivable	32.1	20.9	52.9	13.0	25.6	33.9	95.7	81.3
Closing inventory	66.6	52.6	92.5	37.1	61.7	75.2	131.4	90.6
Other current assets	50.9	27.8	93.6	38.2	21.8	93.6	93.5	90.6
Net fixed assets	67.9	86.5	33.2	122.1	65.8	43.4	10.3	100.0
Other assets and adjustments	23.2	11.3	45.3	12.4	10.6	40.8	55.3	81.3
<b>Total liabilities</b>	<b>157.0</b>	<b>132.3</b>	<b>202.9</b>	<b>162.1</b>	<b>114.9</b>	<b>122.2</b>	<b>384.7</b>	<b>100.0</b>
Total current liabilities	109.8	75.1	174.2	91.1	65.8	82.2	381.7	100.0
Current bank loans	6.9	9.6	2.0	6.9	11.1	2.9	--	37.5
Other current liabilities	102.9	65.5	172.2	84.2	54.6	79.2	381.7	100.0
Long-term bank loans	0.6	0.9	--	--	1.4	--	--	9.4
Other liabilities and adjustments	46.5	56.2	28.6	70.9	47.6	40.0	2.9	81.3
<b>Total equity</b>	<b>83.7</b>	<b>67.1</b>	<b>114.7</b>	<b>60.8</b>	<b>70.7</b>	<b>164.8</b>	<b>1.6</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.3	1.3	1.3	0.9	1.6	2.4	0.8	100.0
Debt to equity	1.8	1.9	1.7	2.6	1.6	0.7	227.1	100.0
Interest coverage	4.7	2.7	11.5	0.5	4.4	19.6	5.7	81.3
Debt ratio	0.6	0.6	0.6	0.7	0.6	0.4	0.9	100.0
Sales to equity	3.2	2.8	3.6	1.9	3.3	1.9	374.2	100.0
Sales to closing inventories	4.0	3.6	4.5	3.1	3.8	4.3	4.8	90.6

(percent)

Current debt to equity	131.1	111.9	151.9	149.7	93.0	49.9	22,541.7	100.0
Operating profit on equity	27.6	18.6	37.4	-5.9	30.9	27.6	2,181.0	100.0
Net fixed assets to equity	81.0	128.9	28.9	200.6	93.0	26.3	610.2	100.0
Gross margin	32.0	36.2	28.3	41.9	34.6	32.5	23.5	100.0
Return on total assets	12.1	9.9	14.7	2.2	15.2	16.7	11.5	100.0

(days)

Collection period for accounts receivable	42.9	39.4	46.0	40.5	39.0	38.2	55.1	81.3
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	128	10,957	728.0	10
Less than 20	123	x	x	10
20-99	5	x	x	-
100-499	-	-	-	-
500 and over	-	-	-	-
<b>1987</b>				
Total	118	9,213	655.0	
Less than 20	113	x	x	
20-99	5	x	x	
100-499	-	-	-	
500 and over	-	-	-	

## SIC 6595 Monument and Tombstone Dealers

Establishments primarily engaged in retail dealing in prepared monuments and tombstones including lettering and some finishing. Establishments primarily engaged in manufacturing tombstones are classified in <3599 - Other Non-Metallic Mineral Products Industries n.e.c.>

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6596 - PET STORES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	236							
Low sales value (\$'000)	25	25	272	25	145	272	467	
High sales value (\$'000)	5,000	272	5,000	145	272	467	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	59.5	59.2	59.7	55.9	60.6	60.7	59.1	100.0
Purchases and materials	62.0	62.1	61.9	63.9	61.4	62.9	61.3	100.0
Closing inventory	14.4	17.4	13.1	22.5	15.1	13.3	12.9	95.3
Opening inventory	12.0	14.4	10.9	14.5	14.4	11.1	10.7	86.0
Wages, salaries, and benefits	14.2	12.6	15.0	9.8	13.8	14.1	15.5	86.9
Wages and benefits - direct	0.8	1.1	0.6	2.1	0.6	0.4	0.7	5.9
Wages and benefits - indirect	13.5	11.5	14.4	7.7	13.2	13.7	14.8	84.3
Occupancy expenses	11.5	12.8	10.9	13.2	12.6	10.9	10.9	99.6
Depreciation	1.6	1.8	1.6	2.0	1.7	1.4	1.7	90.3
Repairs and maintenance	0.6	0.8	0.5	1.0	0.7	0.5	0.6	77.1
Fuel and oil	--	--	--	--	--	--	--	3.0
Utilities	1.7	2.5	1.3	3.4	2.1	1.5	1.2	92.4
Rent	7.5	7.7	7.5	6.8	8.1	7.4	7.5	80.5
Financial expenses	2.5	2.6	2.4	2.8	2.6	2.3	2.4	96.6
Interest and bank charges	1.4	1.6	1.4	2.0	1.5	1.5	1.3	89.4
Professional fees	1.0	1.0	1.0	0.8	1.1	0.8	1.1	86.0
General expenses	2.8	3.5	2.4	3.9	3.3	2.5	2.4	98.3
Advertising	1.5	1.7	1.4	1.7	1.7	1.4	1.5	91.9
Delivery expenses	0.8	1.2	0.7	1.5	1.0	0.8	0.6	59.3
Insurance	0.4	0.7	0.3	0.8	0.6	0.3	0.2	80.5
Other expenses	7.2	8.8	6.5	12.0	7.3	6.1	6.7	100.0
Total expenses	97.7	99.4	96.8	97.7	100.2	96.7	96.9	100.0
Net profit/loss	2.3	0.6	3.2	2.3	-0.2	3.3	3.1	97.9

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	70							
Sales	334.9	133.4	609.5	83.4	184.4	347.1	920.3	
Expenses	314.6	122.8	575.9	75.5	170.9	323.1	875.3	
Profit	20.3	10.6	33.5	7.9	13.4	23.9	44.9	

## Non-Profitable:

Sales	199.2	126.0	493.6	68.1	196.8	348.2	844.6	
Expenses	211.6	135.1	519.5	71.9	212.3	364.3	894.4	
Loss	-12.4	-9.0	-26.0	-3.8	-15.5	-16.1	-49.8	

1987

## Profitable:

Sales	285.5	141.8	531.7	86.9	185.8	333.3	820.3	
Expenses	268.1	129.9	505.1	77.5	171.9	311.4	786.9	
Profit	17.3	11.9	26.6	9.5	13.9	21.8	33.4	

## Non-Profitable:

Sales	141.9	103.5	408.6	76.8	194.3	358.7	904.1	
Expenses	151.4	113.7	413.3	87.9	201.2	363.5	907.7	
Loss	-9.5	-10.2	-4.6	-11.2	-6.9	-4.7	-3.5	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	111							
Low sales value (\$'000)	25	25	349	25	226	349	716	
High sales value (\$'000)	5,000	349	5,000	226	349	716	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>142.8</b>	<b>73.3</b>	<b>248.8</b>	<b>58.9</b>	<b>99.6</b>	<b>116.0</b>	<b>548.1</b>	<b>100.0</b>
Total current assets	71.9	40.0	120.5	28.1	61.7	60.3	256.2	100.0
Accounts receivable	2.9	2.3	3.8	2.5	2.0	3.0	5.5	55.9
Closing inventory	54.3	30.4	90.7	17.7	53.5	43.3	197.5	98.2
Other current assets	14.6	7.2	25.9	7.8	6.1	13.9	53.1	84.7
Net fixed assets	24.9	14.5	40.7	8.6	25.4	21.2	84.8	97.3
Other assets and adjustments	45.9	18.7	87.5	22.1	12.4	34.4	207.0	91.9
<b>Total liabilities</b>	<b>89.6</b>	<b>52.8</b>	<b>145.7</b>	<b>35.7</b>	<b>84.0</b>	<b>82.3</b>	<b>288.5</b>	<b>100.0</b>
Total current liabilities	52.2	30.8	84.8	26.3	39.0	49.4	164.7	99.1
Current bank loans	6.8	8.2	4.6	7.9	8.7	3.0	8.0	49.5
Other current liabilities	45.4	22.6	80.2	18.3	30.3	46.3	156.7	99.1
Long-term bank loans	10.4	1.7	23.7	--	4.7	13.1	47.6	40.5
Other liabilities and adjustments	26.9	20.2	37.0	9.3	40.2	19.7	76.1	91.0
<b>Total equity</b>	<b>53.2</b>	<b>20.4</b>	<b>103.0</b>	<b>23.2</b>	<b>15.5</b>	<b>33.6</b>	<b>259.5</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.3	1.2	1.4	1.0	1.5	1.2	1.5	99.1
Debt to equity	1.6	2.5	1.4	1.5	5.4	2.4	1.1	100.0
Interest coverage	1.8	-0.3	2.9	-2.9	1.0	2.1	3.9	91.0
Debt ratio	0.6	0.7	0.5	0.6	0.8	0.7	0.5	100.0
Sales to equity	7.4	8.3	7.1	4.8	17.9	14.0	5.1	100.0
Sales to closing inventories	7.3	5.6	8.1	6.3	5.2	10.9	6.8	98.2

(percent)

Current debt to equity	98.2	150.6	82.3	113.5	251.2	146.7	63.4	99.1
Operating profit on equity	9.3	-19.6	18.1	-27.7	2.4	29.3	14.9	98.2
Net fixed assets to equity	46.8	71.1	39.5	37.0	163.5	63.0	32.6	97.3
Gross margin	24.9	24.5	25.1	24.3	24.6	24.7	25.4	100.0
Return on total assets	7.4	-1.3	11.4	-8.1	6.0	15.6	9.4	100.0

(days)

Collection period for accounts receivable	2.7	5.0	1.8	8.3	2.6	2.3	1.5	55.9
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	<b>747</b>	<b>39,788</b>	<b>2,762.2</b>	<b>59</b>
Less than 20	732	26,508	1,849.3	60
20-99	13	x	x	1
100-499	2	x	x	-
500 and over	-	-	-	-
<b>1987</b>				
<b>Total</b>	<b>688</b>	<b>28,866</b>	<b>2,137.0</b>	
Less than 20	672	18,825	1,387.9	
20-99	14	x	x	
100-499	2	x	x	
500 and over	-	-	-	

## SIC 6596 Pet Stores

Establishments primarily engaged in retail dealing in pet animals, pet foods and accessories.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6597 - COIN AND STAMP DEALERS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	55							
Low sales value (\$'000)	25	25	259	25	84	259	785	
High sales value (\$'000)	5,000	259	5,000	84	259	785	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	69.6	64.1	71.7	63.6	64.6	68.6	73.2	98.2
Purchases and materials	74.3	65.7	77.5	62.7	68.1	72.0	80.2	98.2
Closing inventory	41.9	54.0	37.3	76.8	35.4	22.2	44.7	92.7
Opening inventory	37.3	52.4	31.6	77.6	31.9	18.7	37.8	89.1
Wages, salaries, and benefits	9.1	8.0	9.4	3.2	11.9	9.0	9.6	61.8
Wages and benefits - direct	--	--	--	--	--	--	--	1.8
Wages and benefits - indirect	9.0	8.0	9.4	3.2	11.8	9.0	9.6	61.8
Occupancy expenses	4.4	7.8	3.1	9.1	6.8	3.4	3.0	98.2
Depreciation	0.7	0.7	0.7	0.4	0.9	0.5	0.7	72.7
Repairs and maintenance	0.2	0.2	0.2	--	0.3	--	0.3	23.6
Fuel and oil	--	0.1	--	--	0.1	--	--	1.8
Utilities	1.0	1.6	0.8	1.4	1.8	0.7	0.8	81.8
Rent	2.5	5.3	1.5	7.2	3.7	2.1	1.2	74.5
Financial expenses	2.6	1.6	3.0	1.0	2.1	1.5	3.7	87.3
Interest and bank charges	1.9	0.9	2.3	0.5	1.2	0.9	3.0	76.4
Professional fees	0.7	0.7	0.7	0.5	0.9	0.7	0.7	76.4
General expenses	3.0	3.4	2.9	3.3	3.4	2.3	3.3	89.1
Advertising	2.0	1.8	2.1	1.9	1.7	1.3	2.5	74.5
Delivery expenses	0.7	1.1	0.5	1.1	1.1	0.8	0.4	49.1
Insurance	0.3	0.5	0.3	0.3	0.6	0.2	0.3	58.2
Other expenses	7.5	11.4	6.1	15.5	8.1	6.6	5.8	98.2
Total expenses	96.3	96.3	96.3	95.7	96.8	91.4	98.7	100.0
Net profit/loss	3.7	3.7	3.7	4.3	3.2	8.6	1.3	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	67							
Sales	299.0	97.6	831.2	65.3	158.6	460.4	1,370.4	
Expenses	276.3	87.7	774.5	58.3	143.4	406.7	1,309.4	
Profit	22.7	9.8	56.7	7.0	15.3	53.7	61.0	

## Non-Profitable:

Sales	171.6	76.0	665.8	56.3	109.9	356.6	1,142.6	
Expenses	183.5	81.8	709.9	59.8	119.6	362.8	1,245.1	
Loss	-12.0	-5.8	-44.1	-3.5	-9.7	-6.2	-102.6	

1987

## Profitable:

Sales	256.3	89.4	767.2	52.1	149.4	457.0	1,447.4	
Expenses	237.2	74.4	735.6	34.9	138.1	430.3	1,405.1	
Profit	19.0	14.9	31.6	17.2	11.4	26.8	42.3	

## Non-Profitable:

Sales	139.9	125.7	272.2	75.4	135.8	272.2	--	
Expenses	152.7	128.2	380.2	78.6	138.1	380.2	--	
Loss	-12.7	-2.5	-108.0	-3.3	-2.3	-108.0	--	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	34							
Low sales value (\$'000)	25	25	427	25	162	427	1,059	
High sales value (\$'000)	5,000	427	5,000	162	427	1,059	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>401.0</b>	<b>219.3</b>	<b>869.6</b>	<b>273.2</b>	<b>135.1</b>	<b>862.3</b>	<b>883.1</b>	<b>100.0</b>
Total current assets	292.5	126.6	720.1	134.6	114.0	713.9	731.5	100.0
Accounts receivable	11.6	2.3	35.5	1.2	4.1	23.6	57.4	64.7
Closing inventory	161.5	45.8	459.6	36.0	61.1	439.8	496.2	97.1
Other current assets	119.3	78.3	224.8	97.3	48.7	250.3	177.8	85.3
Net fixed assets	17.5	4.3	51.4	2.9	6.5	42.0	68.7	100.0
Other assets and adjustments	91.0	88.3	98.1	135.6	14.5	106.3	82.8	91.2
<b>Total liabilities</b>	<b>182.5</b>	<b>140.5</b>	<b>290.7</b>	<b>204.3</b>	<b>41.1</b>	<b>180.7</b>	<b>493.4</b>	<b>100.0</b>
Total current liabilities	86.3	78.4	106.7	120.6	12.6	81.5	153.3	100.0
Current bank loans	18.4	8.1	45.0	10.7	4.0	24.4	83.1	41.2
Other current liabilities	67.9	70.3	61.6	109.9	8.5	57.1	70.1	100.0
Long-term bank loans	-	-	-	-	-	-	-	-
Other liabilities and adjustments	96.1	62.1	183.9	83.6	28.5	99.1	340.1	79.4
<b>Total equity</b>	<b>218.5</b>	<b>78.7</b>	<b>578.9</b>	<b>68.9</b>	<b>94.0</b>	<b>681.6</b>	<b>389.6</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	3.3	1.6	6.7	1.1	9.0	8.7	4.7	100.0
Debt to equity	0.8	1.7	0.5	2.9	0.4	0.2	1.2	100.0
Interest coverage	2.3	2.2	2.3	-3.3	5.7	2.5	1.7	85.3
Debt ratio	0.4	0.6	0.3	0.7	0.3	0.2	0.5	100.0
Sales to equity	1.8	1.8	1.8	1.2	2.5	1.0	4.1	100.0
Sales to closing inventories	2.4	3.2	2.2	2.4	3.9	1.7	3.2	97.1

(percent)

Current debt to equity	39.5	99.6	18.4	175.1	13.4	11.9	39.3	100.0
Operating profit on equity	5.3	2.6	6.2	-7.0	13.7	6.8	4.2	100.0
Net fixed assets to equity	8.0	5.5	8.8	4.2	6.9	6.1	17.6	100.0
Gross margin	19.5	20.5	19.2	11.1	25.9	23.2	15.7	100.0
Return on total assets	5.1	1.7	7.2	-1.3	11.5	8.9	4.3	100.0

(days)

Collection period for accounts receivable	10.6	5.8	12.3	5.1	6.2	11.5	13.0	64.7
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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1989

Total	114	4,217	290.5	3
Less than 20	112	x	x	3
20-99	2	x	x	-
100-499	-	-	-	-
500 and over	-	-	-	-

1987

Total	111	3,854	289.5	
Less than 20	109	x	x	
20-99	2	x	x	
100-499	-	-	-	
500 and over	-	-	-	

## SIC 6597 Coin and Stamp Dealers

Establishments primarily engaged in retail dealing in coins, stamps and related supplies.

Symbols: -- amount too small to be expressed  
 - nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6598 - MOBILE HOME DEALERS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	86							
Low sales value (\$'000)	25	25	997	25	297	997	1,771	
High sales value (\$'000)	5,000	997	5,000	297	997	1,771	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	79.9	68.8	83.7	57.3	74.8	80.5	85.5	97.7
Purchases and materials	81.4	69.3	85.5	59.6	74.2	82.0	87.6	97.7
Closing inventory	14.1	18.3	12.8	21.3	16.7	10.7	13.9	80.2
Opening inventory	12.6	17.8	10.9	19.0	17.2	9.3	11.8	80.2
Wages, salaries, and benefits	6.6	9.1	5.7	11.0	8.2	5.8	5.7	91.9
Wages and benefits - direct	0.7	1.7	0.4	0.2	2.4	0.2	0.5	16.3
Wages and benefits - indirect	5.9	7.5	5.3	10.7	5.8	5.5	5.2	88.4
Occupancy expenses	3.4	6.1	2.5	8.7	4.7	2.5	2.5	98.8
Depreciation	1.0	1.7	0.7	2.0	1.6	0.6	0.7	82.6
Repairs and maintenance	0.8	1.3	0.7	2.7	0.6	0.6	0.7	66.3
Fuel and oil	0.1	0.3	--	0.2	0.4	--	0.1	17.4
Utilities	0.8	1.4	0.6	2.4	0.9	0.7	0.5	93.0
Rent	0.7	1.3	0.5	1.4	1.2	0.5	0.5	66.3
Financial expenses	2.3	3.4	1.9	4.7	2.8	1.9	1.9	98.8
Interest and bank charges	1.9	2.7	1.6	3.5	2.4	1.6	1.6	93.0
Professional fees	0.4	0.7	0.3	1.2	0.4	0.3	0.3	95.3
General expenses	2.2	3.0	2.0	3.3	2.8	1.8	2.1	93.0
Advertising	0.9	0.9	0.9	1.0	0.9	0.6	1.1	87.2
Delivery expenses	0.9	1.5	0.8	1.6	1.4	0.9	0.7	55.8
Insurance	0.4	0.6	0.3	0.7	0.5	0.3	0.3	74.4
Other expenses	3.5	6.6	2.4	9.7	5.1	3.5	1.8	98.8
Total expenses	97.9	97.1	98.2	94.7	98.4	96.0	99.5	100.0
Net profit/loss	2.1	2.9	1.8	5.3	1.6	4.0	0.5	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	76							
Sales	829.1	285.1	1,978.7	144.4	603.5	1,409.4	2,911.0	
Expenses	794.0	262.8	1,916.9	128.2	567.3	1,346.8	2,850.6	
Profit	35.0	22.3	61.8	16.2	36.2	62.7	60.4	

## Non-Profitable:

Sales	549.6	204.2	2,282.9	89.9	495.0	1,587.8	2,418.6	
Expenses	573.9	221.1	2,344.9	98.4	533.0	1,609.8	2,488.4	
Loss	-24.4	-16.9	-62.0	-8.5	-38.0	-21.9	-69.8	

1987

## Profitable:

Sales	756.1	390.1	1,430.2	151.1	548.1	1,245.1	2,322.0	
Expenses	715.7	354.9	1,380.3	136.4	499.3	1,197.8	2,259.2	
Profit	40.4	35.2	50.0	14.7	48.8	47.3	62.8	

## Non-Profitable:

Sales	553.1	248.8	2,366.5	80.3	710.2	1,398.6	3,379.2	
Expenses	564.8	256.8	2,400.2	82.6	733.9	1,453.5	3,390.6	
Loss	-11.7	-8.0	-33.7	-2.3	-23.7	-54.9	-11.4	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	64							
Low sales value (\$'000)	25	25	1,305	25	551	1,305	1,858	
High sales value (\$'000)	5,000	1,305	5,000	551	1,305	1,858	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>400.4</b>	<b>228.9</b>	<b>682.3</b>	<b>167.6</b>	<b>349.0</b>	<b>665.1</b>	<b>699.1</b>	<b>100.0</b>
Total current assets	300.5	159.1	533.0	105.8	263.3	575.2	492.0	100.0
Accounts receivable	24.4	6.0	54.6	1.9	14.1	73.2	36.6	92.2
Closing inventory	161.6	72.0	308.9	38.8	137.0	225.9	389.3	87.5
Other current assets	114.4	81.0	169.4	65.0	112.2	276.1	66.0	96.9
Net fixed assets	70.0	47.1	107.7	40.1	60.7	72.1	142.1	84.4
Other assets and adjustments	29.8	22.7	41.6	21.5	24.9	17.6	64.9	95.3
<b>Total liabilities</b>	<b>229.8</b>	<b>131.5</b>	<b>391.3</b>	<b>82.9</b>	<b>226.8</b>	<b>303.1</b>	<b>476.9</b>	<b>100.0</b>
Total current liabilities	185.8	94.0	336.9	49.7	180.6	267.5	404.1	100.0
Current bank loans	29.4	22.7	40.3	6.2	55.0	45.9	34.9	46.9
Other current liabilities	156.4	71.2	296.5	43.4	125.6	221.5	369.1	100.0
Long-term bank loans	2.8	1.1	5.5	--	3.5	9.5	1.6	15.6
Other liabilities and adjustments	41.1	36.3	48.9	33.1	42.6	26.0	71.1	85.9
<b>Total equity</b>	<b>170.6</b>	<b>97.3</b>	<b>290.9</b>	<b>84.6</b>	<b>122.1</b>	<b>361.9</b>	<b>222.2</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.6	1.6	1.5	2.1	1.4	2.1	1.2	100.0
Debt to equity	1.3	1.3	1.3	0.9	1.8	0.8	2.1	100.0
Interest coverage	2.2	2.8	1.9	3.1	2.6	2.6	1.4	95.3
Debt ratio	0.5	0.5	0.5	0.4	0.6	0.4	0.6	100.0
Sales to equity	7.1	4.9	8.3	2.7	8.0	4.6	14.3	100.0
Sales to closing inventories	7.5	6.7	7.9	5.9	7.1	7.4	8.1	87.5

(percent)

Current debt to equity	108.9	96.5	115.7	58.7	147.9	73.9	181.8	100.0
Operating profit on equity	13.9	18.3	11.5	14.3	23.7	13.6	8.3	100.0
Net fixed assets to equity	41.0	48.3	37.0	47.4	49.7	19.9	63.9	84.4
Gross margin	11.4	16.9	9.7	23.9	13.6	12.7	8.1	100.0
Return on total assets	10.6	12.0	9.9	10.5	13.3	11.8	8.2	100.0

(days)

Collection period for accounts receivable	7.2	4.5	8.1	3.1	5.2	15.9	4.1	92.2
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	184	18,599	1,310.1	5
Less than 20	174	13,660	958.6	4
20-99	10	4,939	351.5	1
100-499	-	-	-	-
500 and over	-	-	-	-
<b>1987</b>				
Total	179	14,170	1,057.2	
Less than 20	170	10,343	767.8	
20-99	9	3,827	289.4	
100-499	-	-	-	
500 and over	-	-	-	

## SIC 6598 Mobile Home Dealers

Establishments primarily engaged in retail dealing in new and used mobile homes. Such buildings are equipped with wheels for transportation to a site. Establishments primarily engaged in towing mobile homes are classified in <4569 - Other Trucking Services Industries> and those primarily engaged in retail dealing in motor homes are classified in <6321 - Motor Home and Travel Trailer Dealers>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6599 - OTHER RETAIL STORES N.E.C.

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	1,735							
Low sales value (\$'000)	25	25	205	25	86	205	450	
High sales value (\$'000)	5,000	205	5,000	86	205	450	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	65.5	57.1	68.9	53.0	59.3	64.1	71.0	97.7
Purchases and materials	69.7	63.5	72.1	57.4	66.8	66.8	74.5	97.3
Closing inventory	14.3	16.9	13.3	17.8	16.4	13.2	13.3	81.4
Opening inventory	10.1	10.5	10.0	13.4	8.9	10.5	9.8	69.6
Wages, salaries, and benefits	11.4	9.8	12.1	7.4	11.0	11.9	12.2	78.2
Wages and benefits - direct	1.1	1.0	1.2	0.1	1.4	0.7	1.4	5.4
Wages and benefits - indirect	10.3	8.8	10.9	7.3	9.6	11.2	10.7	76.5
Occupancy expenses	7.2	10.5	5.8	13.0	9.2	7.0	5.3	97.1
Depreciation	1.5	2.0	1.2	2.5	1.7	1.4	1.2	77.6
Repairs and maintenance	0.6	1.1	0.4	1.7	0.7	0.4	0.4	61.0
Fuel and oil	0.1	0.3	--	0.3	0.2	--	--	6.6
Utilities	1.2	1.7	1.0	2.1	1.5	1.1	0.9	85.1
Rent	3.8	5.5	3.1	6.3	5.1	4.0	2.7	69.0
Financial expenses	2.2	2.8	1.9	3.1	2.7	2.3	1.7	93.0
Interest and bank charges	1.5	1.9	1.3	2.0	1.9	1.7	1.2	78.3
Professional fees	0.6	0.9	0.5	1.0	0.8	0.6	0.5	82.3
General expenses	3.4	5.9	2.4	5.5	6.0	2.8	2.3	94.4
Advertising	2.0	3.7	1.3	2.5	4.4	1.4	1.3	77.4
Delivery expenses	0.9	1.4	0.8	2.0	1.1	0.9	0.7	50.4
Insurance	0.4	0.7	0.3	1.0	0.5	0.4	0.3	71.6
Other expenses	6.9	10.1	5.7	13.6	8.2	6.7	5.2	99.3
Total expenses	96.6	96.1	96.8	95.5	96.5	94.9	97.7	100.0
Net profit/loss	3.4	3.9	3.2	4.5	3.5	5.1	2.3	98.9

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	69							
Sales	225.6	85.0	562.9	49.0	135.3	309.2	877.4	
Expenses	206.4	72.0	529.0	38.8	118.3	281.8	835.5	
Profit	19.2	13.1	33.9	10.2	17.1	27.4	41.9	

## Non-Profitable:

Sales	186.2	80.9	525.6	46.6	146.9	285.6	874.7	
Expenses	201.8	95.0	546.2	56.9	168.2	296.5	909.6	
Loss	-15.7	-14.1	-20.6	-10.4	-21.3	-10.8	-34.9	

1987

## Profitable:

Sales	192.0	78.1	480.2	49.2	131.1	296.1	852.3	
Expenses	175.5	66.8	450.7	39.9	116.1	275.3	805.4	
Profit	16.4	11.3	29.4	9.3	15.0	20.8	46.9	

## Non-Profitable:

Sales	169.2	78.6	485.4	49.7	131.2	317.6	790.9	
Expenses	181.2	88.4	505.0	58.5	142.7	331.2	821.5	
Loss	-12.0	-9.8	-19.6	-8.9	-11.6	-13.6	-30.5	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	650							
Low sales value (\$'000)	25	25	385	25	194	385	853	
High sales value (\$'000)	5,000	385	5,000	194	385	853	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>174.7</b>	<b>94.8</b>	<b>359.9</b>	<b>84.5</b>	<b>114.1</b>	<b>232.2</b>	<b>603.0</b>	<b>99.8</b>
Total current assets	115.7	55.6	254.8	47.3	71.3	145.0	463.8	99.7
Accounts receivable	21.2	8.1	51.6	6.8	10.5	24.0	104.1	72.6
Closing inventory	62.4	28.7	140.3	21.4	42.4	73.9	266.9	90.8
Other current assets	32.0	18.7	62.8	19.0	18.3	47.0	92.7	83.1
Net fixed assets	35.7	21.7	68.1	21.6	21.8	64.9	74.3	92.0
Other assets and adjustments	23.3	17.4	36.9	15.5	20.9	22.3	64.7	83.8
<b>Total liabilities</b>	<b>133.7</b>	<b>85.8</b>	<b>244.6</b>	<b>79.5</b>	<b>97.6</b>	<b>143.7</b>	<b>436.7</b>	<b>100.0</b>
Total current liabilities	77.0	44.2	153.1	43.5	45.5	80.1	292.1	98.9
Current bank loans	13.9	8.8	25.8	7.0	12.1	8.5	58.7	41.7
Other current liabilities	63.1	35.4	127.3	36.5	33.3	71.5	233.4	98.9
Long-term bank loans	3.6	3.1	4.9	2.4	4.4	4.6	5.4	12.8
Other liabilities and adjustments	52.9	38.4	86.5	33.5	47.6	58.9	139.1	91.1
<b>Total equity</b>	<b>41.0</b>	<b>9.0</b>	<b>115.2</b>	<b>5.0</b>	<b>16.4</b>	<b>88.4</b>	<b>166.2</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.5	1.2	1.6	1.0	1.5	1.8	1.5	98.8
Debt to equity	3.2	9.5	2.1	15.8	5.9	1.6	2.6	100.0
Interest coverage	3.0	2.5	3.2	1.4	3.7	3.4	3.1	85.8
Debt ratio	0.7	0.9	0.6	0.9	0.8	0.6	0.7	99.8
Sales to equity	9.5	18.2	7.9	20.8	16.7	6.4	9.4	100.0
Sales to closing inventories	6.2	5.7	6.5	4.8	6.5	7.7	5.8	90.8

(percent)

Current debt to equity	187.8	491.1	132.9	869.8	276.5	90.6	175.7	98.9
Operating profit on equity	27.0	51.2	22.6	21.7	67.9	22.2	23.0	97.5
Net fixed assets to equity	87.0	241.3	59.1	433.6	132.4	73.3	44.7	92.0
Gross margin	22.0	28.7	19.2	33.9	25.1	21.6	17.5	100.0
Return on total assets	9.4	7.9	10.4	4.0	13.3	11.8	9.3	99.4

(days)

Collection period for accounts receivable	19.8	18.0	20.5	23.8	13.9	15.3	24.1	72.6
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	3,342	291,534	20,899.3	8
Less than 20	3,248	152,646	10,552.0	6
20-99	85	45,757	3,117.8	12
100-499	8	x	x	2
500 and over	1	x	x	-
<b>1987</b>				
Total	3,334	233,633	18,451.2	
Less than 20	3,254	116,501	9,159.0	
20-99	73	34,236	2,512.3	
100-499	6	x	x	
500 and over	1	x	x	

## SIC 6599 Other Retail Stores n.e.c.

Establishments primarily engaged in retail dealing in merchandise sold in stores not elsewhere classified. Establishments primarily engaged in non-store retail dealing. Included are vending machine operators and direct sellers.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6911 - VENDING MACHINE OPERATORS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	124							
Low sales value (\$'000)	25	25	341	25	94	341	987	
High sales value (\$'000)	5,000	341	5,000	94	341	987	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>54.8</b>	<b>56.0</b>	<b>54.6</b>	<b>58.9</b>	<b>54.1</b>	<b>58.8</b>	<b>52.1</b>	<b>96.0</b>
Purchases and materials	55.2	56.3	54.9	59.9	54.1	59.3	52.3	96.0
Closing inventory	4.8	3.5	5.2	2.6	4.0	5.2	5.2	77.4
Opening inventory	4.5	3.1	4.9	1.7	4.0	4.7	5.0	72.6
<b>Wages, salaries, and benefits</b>	<b>19.8</b>	<b>9.6</b>	<b>22.3</b>	<b>4.0</b>	<b>13.0</b>	<b>19.2</b>	<b>24.1</b>	<b>87.1</b>
Wages and benefits - direct	2.5	1.3	2.8	0.2	2.0	1.8	3.4	12.1
Wages and benefits - indirect	17.2	8.2	19.4	3.8	11.0	17.4	20.6	85.5
<b>Occupancy expenses</b>	<b>12.0</b>	<b>13.5</b>	<b>11.6</b>	<b>12.3</b>	<b>14.2</b>	<b>9.3</b>	<b>13.0</b>	<b>99.2</b>
Depreciation	5.5	7.8	4.9	8.6	7.3	5.0	4.9	93.5
Repairs and maintenance	1.8	1.9	1.8	1.7	1.9	2.0	1.6	71.8
Fuel and oil	0.1	0.4	0.1	0.8	0.1	0.1	0.1	10.5
Utilities	0.8	0.9	0.8	0.6	1.1	0.7	0.8	75.0
Rent	3.8	2.6	4.1	0.6	3.8	1.6	5.5	71.0
<b>Financial expenses</b>	<b>2.4</b>	<b>4.5</b>	<b>1.8</b>	<b>3.0</b>	<b>5.5</b>	<b>2.0</b>	<b>1.7</b>	<b>96.0</b>
Interest and bank charges	1.9	3.8	1.4	2.7	4.5	1.6	1.3	89.5
Professional fees	0.5	0.8	0.4	0.3	1.1	0.4	0.5	84.7
<b>General expenses</b>	<b>2.9</b>	<b>4.2</b>	<b>2.6</b>	<b>2.7</b>	<b>5.1</b>	<b>3.2</b>	<b>2.3</b>	<b>93.5</b>
Advertising	0.6	0.5	0.6	0.1	0.7	0.6	0.6	66.9
Delivery expenses	1.7	2.9	1.4	1.6	3.7	2.0	1.1	65.3
Insurance	0.7	0.8	0.6	0.9	0.7	0.6	0.6	74.2
<b>Other expenses</b>	<b>5.4</b>	<b>7.7</b>	<b>4.9</b>	<b>11.7</b>	<b>5.2</b>	<b>5.1</b>	<b>4.8</b>	<b>99.2</b>
<b>Total expenses</b>	<b>97.3</b>	<b>95.5</b>	<b>97.8</b>	<b>92.6</b>	<b>97.3</b>	<b>97.6</b>	<b>97.9</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>2.7</b>	<b>4.5</b>	<b>2.2</b>	<b>7.4</b>	<b>2.7</b>	<b>2.4</b>	<b>2.1</b>	<b>98.4</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	73							
Sales	286.6	75.7	1,064.3	46.4	165.1	625.4	1,804.8	
Expenses	270.6	68.8	1,014.9	42.2	150.1	596.0	1,721.6	
Profit	16.0	6.9	49.4	4.2	15.0	29.4	83.2	

## Non-Profitable:

Sales	487.2	131.5	1,136.1	53.8	181.7	622.3	2,170.4	
Expenses	510.1	143.6	1,178.6	58.0	199.0	642.1	2,258.7	
Loss	-22.9	-12.1	-42.5	-4.2	-17.3	-19.8	-88.2	

1987

## Profitable:

Sales	261.3	113.1	876.6	52.8	211.8	563.0	1,614.5	
Expenses	247.7	103.0	848.3	43.6	200.2	544.6	1,563.1	
Profit	13.6	10.1	28.3	9.2	11.6	18.4	51.4	

## Non-Profitable:

Sales	140.7	82.3	450.2	49.8	168.5	421.7	1,038.3	
Expenses	151.7	93.6	459.8	57.5	189.5	430.8	1,057.1	
Loss	-11.0	-11.3	-9.6	-7.7	-21.0	-9.2	-18.8	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	72							
Low sales value (\$'000)	25	25	767	25	372	767	1,415	
High sales value (\$'000)	5,000	767	5,000	372	767	1,415	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>301.9</b>	<b>142.5</b>	<b>631.1</b>	<b>103.5</b>	<b>220.2</b>	<b>392.2</b>	<b>973.2</b>	<b>100.0</b>
Total current assets	100.2	34.0	236.7	23.5	55.0	126.4	394.7	100.0
Accounts receivable	23.7	8.1	56.0	4.2	15.7	40.2	78.6	79.2
Closing inventory	36.2	14.1	82.0	7.8	26.6	51.0	126.3	91.7
Other current assets	40.1	11.8	98.6	11.4	12.7	35.1	189.7	93.1
Net fixed assets	172.1	93.3	334.9	59.9	159.6	245.5	462.8	97.2
Other assets and adjustments	29.5	15.1	59.4	19.9	5.4	20.1	115.7	68.1
<b>Total liabilities</b>	<b>199.2</b>	<b>115.3</b>	<b>372.3</b>	<b>86.8</b>	<b>172.2</b>	<b>249.6</b>	<b>547.8</b>	<b>100.0</b>
Total current liabilities	107.9	57.7	211.6	46.7	79.5	129.2	329.5	100.0
Current bank loans	17.2	12.4	27.3	8.4	20.2	9.8	52.4	43.1
Other current liabilities	90.6	45.3	184.2	38.3	59.3	119.3	277.1	100.0
Long-term bank loans	15.7	17.1	12.8	9.2	32.7	9.5	17.4	26.4
Other liabilities and adjustments	75.5	40.4	147.8	30.7	59.8	110.8	200.8	91.7
<b>Total equity</b>	<b>102.7</b>	<b>27.1</b>	<b>258.8</b>	<b>16.6</b>	<b>48.0</b>	<b>142.5</b>	<b>425.3</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	0.9	0.5	1.1	0.5	0.6	0.9	1.1	100.0
Debt to equity	1.9	4.2	1.4	5.2	3.5	1.7	1.2	100.0
Interest coverage	2.4	2.0	2.6	2.6	1.6	3.2	2.2	93.1
Debt ratio	0.6	0.8	0.5	0.8	0.7	0.6	0.5	100.0
Sales to equity	7.0	11.2	6.1	9.0	12.8	7.0	5.6	100.0
Sales to closing inventories	19.9	21.6	19.3	19.3	23.0	19.5	19.1	91.7

(percent)

Current debt to equity	105.0	212.7	81.7	280.7	165.7	90.6	77.4	100.0
Operating profit on equity	15.9	26.5	13.6	40.7	16.8	23.7	8.8	98.6
Net fixed assets to equity	167.5	343.7	129.3	359.9	332.6	172.2	108.8	97.2
Gross margin	23.8	24.0	23.8	29.8	21.2	25.0	23.0	100.0
Return on total assets	9.2	9.8	8.8	10.5	9.2	12.4	6.8	100.0

(days)

Collection period for accounts receivable	11.9	9.6	12.9	10.3	9.3	14.7	11.8	79.2
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	<b>433</b>	<b>61,132</b>	<b>4,366.3</b>	<b>35</b>
Less than 20	390	28,463	2,020.4	31
20-99	38	x	x	5
100-499	5	x	x	1
500 and over	-	-	-	-
<b>1987</b>				
<b>Total</b>	<b>468</b>	<b>56,112</b>	<b>4,223.3</b>	
Less than 20	421	24,737	1,850.8	
20-99	43	x	x	
100-499	4	x	x	
500 and over	-	-	-	

## SIC 6911 Vending Machine Operators

Establishments primarily engaged in retail dealing, using coin-operated vending machines to dispense a variety of products. Establishments primarily engaged in providing coin-operated amusement services are classified in <9694 - Coin-Operated Amusement Services> and those primarily engaged in providing coin-operated laundry facilities are classified in <9723 - Self-Serve Laundries and/or Dry Cleaners>.

Symbols: - amount too small to be expressed  
 - nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 6921 - DIRECT SELLERS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	639							
Low sales value (\$'000)	25	25	87	25	42	87	250	
High sales value (\$'000)	5,000	87	5,000	42	87	250	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	67.2	52.5	71.5	45.7	55.9	73.5	70.3	88.4
Purchases and materials	68.0	52.8	72.5	46.4	55.9	74.4	71.3	88.4
Closing inventory	4.6	5.7	4.3	7.9	4.6	4.5	4.1	48.7
Opening inventory	3.8	5.4	3.4	7.2	4.6	3.7	3.2	44.0
Wages, salaries, and benefits	6.7	4.9	7.3	3.8	5.4	4.0	9.4	59.6
Wages and benefits - direct	0.9	--	1.1	--	0.1	0.2	1.8	3.1
Wages and benefits - indirect	5.8	4.9	6.1	3.8	5.4	3.8	7.7	58.4
Occupancy expenses	4.6	7.9	3.6	9.9	7.0	3.7	3.5	89.4
Depreciation	1.5	2.8	1.1	3.4	2.4	1.3	1.0	68.4
Repairs and maintenance	0.9	1.4	0.7	1.8	1.2	0.8	0.7	41.9
Fuel and oil	0.6	1.3	0.4	1.3	1.4	0.5	0.3	18.9
Utilities	0.7	0.9	0.6	1.1	0.8	0.6	0.7	54.1
Rent	0.9	1.5	0.7	2.3	1.2	0.6	0.8	35.2
Financial expenses	1.6	2.4	1.3	2.4	2.3	1.5	1.2	88.3
Interest and bank charges	1.2	1.8	1.0	1.8	1.8	1.3	0.8	72.1
Professional fees	0.4	0.6	0.3	0.6	0.5	0.3	0.4	65.9
General expenses	3.4	5.4	2.8	6.1	5.1	2.7	2.9	87.3
Advertising	1.6	2.1	1.5	1.8	2.2	1.0	1.8	63.8
Delivery expenses	1.4	2.8	1.1	3.5	2.4	1.3	0.9	44.6
Insurance	0.3	0.5	0.3	0.8	0.4	0.4	0.2	49.0
Other expenses	9.1	15.3	7.3	18.5	13.7	7.0	7.5	99.4
Total expenses	92.6	88.4	93.9	86.4	89.4	92.4	94.8	100.0
Net profit/loss	7.4	11.6	6.1	13.6	10.6	7.6	5.2	99.7

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	75							
Sales	139.7	47.4	269.7	32.8	60.3	157.0	492.2	
Expenses	124.7	37.0	248.3	23.9	48.4	141.0	460.2	
Profit	15.0	10.4	21.4	8.9	11.8	16.0	32.0	

## Non-Profitable:

Sales	93.9	45.6	244.9	33.9	55.9	135.1	708.8	
Expenses	101.0	51.7	254.9	39.4	62.6	142.2	731.0	
Loss	-7.1	-6.1	-10.0	-5.5	-6.7	-7.1	-22.2	

1987

## Profitable:

Sales	139.6	46.8	265.8	32.1	60.2	154.2	493.0	
Expenses	124.5	36.0	244.8	22.8	48.0	139.8	458.4	
Profit	15.1	10.8	21.0	9.3	12.2	14.4	34.6	

## Non-Profitable:

Sales	100.1	50.4	248.6	32.5	61.5	135.7	951.6	
Expenses	106.5	55.7	258.3	36.5	67.6	141.1	988.2	
Loss	-6.4	-5.3	-9.8	-4.0	-6.1	-5.4	-36.6	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	62							
Low sales value (\$'000)	25	25	445	25	185	445	1,264	
High sales value (\$'000)	5,000	445	5,000	185	445	1,264	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>291.4</b>	<b>65.6</b>	<b>765.2</b>	<b>16.0</b>	<b>99.4</b>	<b>348.9</b>	<b>1,152.4</b>	<b>100.0</b>
Total current assets	166.5	45.6	420.5	12.8	67.9	255.3	574.1	100.0
Accounts receivable	71.6	23.8	171.9	0.4	39.7	91.1	247.0	91.9
Closing inventory	41.9	5.8	117.8	1.4	8.8	56.5	174.8	66.1
Other current assets	53.0	15.9	130.7	11.0	19.3	107.5	152.2	87.1
Net fixed assets	76.8	14.6	207.3	3.2	22.4	64.3	340.2	90.3
Other assets and adjustments	48.0	5.4	137.4	--	9.1	29.2	238.0	72.6
<b>Total liabilities</b>	<b>223.9</b>	<b>54.8</b>	<b>578.9</b>	<b>8.7</b>	<b>86.1</b>	<b>181.9</b>	<b>948.2</b>	<b>100.0</b>
Total current liabilities	134.3	40.3	331.4	5.0	64.3	156.1	494.5	100.0
Current bank loans	23.9	9.5	54.4	--	15.9	16.2	89.9	35.5
Other current liabilities	110.3	30.8	277.0	5.0	48.3	139.8	404.6	100.0
Long-term bank loans	4.7	2.8	8.7	1.0	4.1	0.1	16.8	17.7
Other liabilities and adjustments	84.8	11.5	238.7	2.6	17.7	25.7	436.7	74.2
<b>Total equity</b>	<b>67.4</b>	<b>10.8</b>	<b>186.2</b>	<b>7.3</b>	<b>13.2</b>	<b>166.9</b>	<b>204.2</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.2	1.1	1.2	2.5	1.0	1.6	1.1	100.0
Debt to equity	3.3	5.0	3.1	1.1	6.4	1.0	4.6	100.0
Interest coverage	2.5	3.2	2.4	1.5	3.4	3.2	2.2	74.2
Debt ratio	0.7	0.8	0.7	0.5	0.8	0.5	0.8	100.0
Sales to equity	9.5	18.9	8.4	8.9	22.6	4.8	11.1	100.0
Sales to closing inventories	15.3	35.3	13.2	46.8	34.0	14.3	12.9	66.1

(percent)

Current debt to equity	199.0	371.2	177.9	69.4	484.7	93.4	242.2	100.0
Operating profit on equity	24.9	62.9	20.2	4.5	84.8	13.9	25.0	100.0
Net fixed assets to equity	113.8	134.7	111.3	43.9	168.9	38.5	166.6	90.3
Gross margin	29.8	27.4	30.4	24.8	27.8	35.4	28.8	100.0
Return on total assets	9.3	14.9	8.3	6.1	15.9	9.5	8.0	100.0

(days)

Collection period for accounts receivable	40.5	42.2	40.0	2.2	48.1	41.0	39.7	91.9
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	1,015	124,802	8,256.4	87
Less than 20	945	42,331	2,904.4	76
20-99	58	34,781	2,382.3	7
100-499	12	47,690	2,969.7	4
500 and over	-	-	-	-
<b>1987</b>				
Total	928	88,149	6,232.9	
Less than 20	869	27,643	2,000.8	
20-99	51	25,775	1,933.2	
100-499	8	34,731	2,298.9	
500 and over	-	-	-	

## SIC 6921 Direct Sellers

Establishments primarily engaged in retail dealing in a variety of products such as dairy products, beverages, cosmetics and kitchenware by means of telephone, door-to-door canvassing or parties arranged in customers' homes. The salespeople involved normally work on a commission basis and each salesperson is considered to be a separate establishment. Mail-order houses are included here. Mail-order offices operated by department stores are classified in <6413 - Other General Merchandise Stores>. Establishments primarily engaged in accepting deposits, which are employed in financing their financial intermediary activities including banks, trust companies and credit unions.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7051 - LOCAL CREDIT UNIONS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	770							
Low sales value (\$'000)	25	25	2,068	25	1,374	2,068	2,987	
High sales value (\$'000)	5,000	2,068	5,000	1,374	2,068	2,987	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	-	-	-	-	-	-	-	0.6
Purchases and materials	-	-	-	-	-	-	-	0.6
Closing inventory	-	-	-	-	-	-	-	-
Opening inventory	-	-	-	-	-	-	-	-
Wages, salaries, and benefits	13.5	13.0	13.8	11.9	14.5	14.2	13.6	95.6
Wages and benefits - direct	-	-	-	-	-	-	-	-
Wages and benefits - indirect	13.5	13.0	13.8	11.9	14.5	14.2	13.6	95.6
Occupancy expenses	1.6	1.8	1.5	1.9	1.7	1.6	1.5	87.1
Depreciation	0.8	0.8	0.8	0.8	0.8	0.7	0.8	84.4
Repairs and maintenance	0.3	0.4	0.3	0.5	0.3	0.3	0.2	43.5
Fuel and oil	-	-	-	-	-	-	-	0.3
Utilities	0.2	0.2	0.2	0.2	0.2	0.2	0.2	45.8
Rent	0.3	0.4	0.3	0.4	0.3	0.3	0.3	35.1
Financial expenses	58.2	54.9	60.4	53.2	57.2	58.1	62.0	97.3
Interest and bank charges	58.0	54.6	60.2	52.8	57.0	58.0	61.8	95.1
Professional fees	0.2	0.3	0.1	0.4	0.2	0.1	0.2	25.5
General expenses	1.2	1.7	0.8	2.0	1.3	0.9	0.8	53.4
Advertising	0.1	0.1	0.1	0.1	0.1	0.1	0.1	16.2
Delivery expenses	-	-	-	-	-	-	-	6.5
Insurance	1.0	1.6	0.7	1.9	1.1	0.7	0.7	51.3
Other expenses	17.5	19.2	16.4	20.7	17.3	16.1	16.6	100.0
Total expenses	92.1	90.7	93.0	89.7	92.0	90.9	94.4	100.0
Net profit/loss	7.9	9.3	7.0	10.3	8.0	9.1	5.6	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	95							
Sales	1,376.0	717.2	3,161.6	483.3	1,691.1	2,496.3	3,884.1	
Expenses	1,253.1	637.5	2,921.7	421.4	1,536.7	2,258.2	3,642.2	
Profit	122.9	79.8	239.9	61.8	154.4	238.2	241.9	

## Non-Profitable:

Sales	1,006.1	697.6	3,147.4	609.7	1,735.1	2,364.5	3,745.4	
Expenses	1,079.4	751.7	3,353.8	644.3	2,019.3	2,437.1	4,054.1	
Loss	-73.3	-54.1	-206.5	-34.6	-284.2	-72.6	-308.7	

1987

## Profitable:

Sales	1,353.2	795.1	3,106.7	583.3	1,648.3	2,545.9	3,804.4	
Expenses	1,236.0	722.5	2,849.4	532.1	1,489.2	2,328.0	3,498.2	
Profit	117.2	72.7	257.2	51.2	159.2	217.9	306.1	

## Non-Profitable:

Sales	2,127.3	1,320.2	3,121.7	1,021.4	1,587.6	2,487.5	3,976.6	
Expenses	2,341.0	1,440.2	3,450.9	1,038.2	1,800.1	2,743.1	4,404.8	
Loss	-213.7	-120.0	-329.2	-16.7	-212.5	-255.6	-428.3	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	406							
Low sales value (\$'000)	25	25	1,960	25	1,290	1,960	2,945	
High sales value (\$'000)	5,000	1,960	5,000	1,290	1,960	2,945	5,000	

## BALANCE SHEET

(thousands of dollars)

Total assets	10,684.5	5,934.2	29,201.3	4,559.0	14,604.7	23,057.1	35,340.2	100.0
Total current assets	5,436.5	3,233.7	14,023.0	2,445.7	8,202.4	11,881.2	16,162.8	91.9
Accounts receivable	11.3	3.0	43.4	2.4	6.8	47.4	39.4	10.6
Closing inventory	-	-	-	-	-	-	-	-
Other current assets	5,425.2	3,230.7	13,979.6	2,443.2	8,195.5	11,833.8	16,123.4	91.9
Net fixed assets	174.6	106.1	441.6	87.4	224.2	400.7	482.4	86.7
Other assets and adjustments	5,073.3	2,594.2	14,736.7	2,025.8	6,178.1	10,775.0	18,694.9	91.9
Total liabilities	9,474.5	5,262.9	25,890.8	3,938.0	13,616.8	20,164.4	31,612.1	100.0
Total current liabilities	8,318.4	4,748.1	22,235.2	3,608.7	11,932.1	17,195.0	27,271.0	100.0
Current bank loans	10.3	3.1	38.1	1.5	13.2	45.3	30.8	2.7
Other current liabilities	8,308.1	4,744.9	22,197.1	3,607.1	11,918.8	17,149.6	27,240.1	97.3
Long-term bank loans	-	-	-	-	-	-	-	-
Other liabilities and adjustments	1,156.0	514.8	3,655.5	329.2	1,684.6	2,969.3	4,341.1	84.5
Total equity	1,210.0	671.2	3,310.5	621.0	987.8	2,892.6	3,728.0	100.0

## FINANCIAL RATIOS

(times)

Current ratio	0.6	0.6	0.6	0.6	0.6	0.6	0.5	91.9
Debt to equity	7.8	7.8	7.8	6.3	13.7	6.9	8.4	100.0
Interest coverage	1.1	1.1	1.1	1.1	1.1	1.1	1.0	96.6
Debt ratio	0.8	0.8	0.8	0.8	0.9	0.8	0.8	100.0
Sales to equity	0.9	0.9	0.9	0.7	1.6	0.8	1.0	100.0
Sales to closing inventories	-	-	-	-	-	-	-	-

(percent)

Current debt to equity	687.4	707.3	671.6	581.1	1,207.8	594.4	731.5	100.0
Operating profit on equity	7.5	9.1	6.2	7.9	14.1	7.2	5.4	100.0
Net fixed assets to equity	14.4	15.8	13.3	14.0	22.6	13.8	12.9	86.7
Gross margin	87.2	87.6	86.9	89.3	84.4	85.7	87.6	100.0
Return on total assets	7.2	7.0	7.3	6.9	7.3	6.9	7.7	100.0

(days)

Collection period for accounts receivable	3.5	1.7	4.9	1.8	1.5	7.0	3.6	10.6
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	2,631	1,386,981	54,539.1	71
Less than 20	2,193	335,966	13,416.2	56
20-99	415	418,522	16,640.9	11
100-499	17	98,451	3,934.3	4
500 and over	6	534,042	20,547.7	-
<b>1987</b>				
Total	2,702	1,170,439	50,941.3	
Less than 20	2,249	272,242	12,055.9	
20-99	426	347,859	15,303.7	
100-499	21	94,219	4,104.9	
500 and over	6	456,119	19,476.8	

## SIC 7051: Local Credit Unions

Establishments of credit unions and caisses populaires, chartered or registered under provincial legislation, engaged in credit union activities in the respective province. Each local is an autonomous establishment and derives funds from its members (generally individuals and co-operatives) primarily through the acceptance of deposits (savings, chequing and share-savings). They provide loans and other financial services to their members.

Symbols:           - amount too small to be expressed  
                       - nil or zero

SOURCE:           Small Business and Special Surveys Division, Statistics Canada

## SIC 7111 - CONSUMER LOAN COMPANIES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
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Businesses in sample (No.)	6							
Low sales value (\$'000)	25	-	-	-	-	-	-	
High sales value (\$'000)	5,000	-	-	-	-	-	-	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	-	-	-	-	-	-	-	-
Purchases and materials	-	-	-	-	-	-	-	-
Closing inventory	-	-	-	-	-	-	-	-
Opening inventory	-	-	-	-	-	-	-	-
Wages, salaries, and benefits	28.0	-	-	-	-	-	-	100.0
Wages and benefits - direct	-	-	-	-	-	-	-	-
Wages and benefits - indirect	28.0	-	-	-	-	-	-	100.0
Occupancy expenses	7.1	-	-	-	-	-	-	66.7
Depreciation	1.4	-	-	-	-	-	-	50.0
Repairs and maintenance	0.8	-	-	-	-	-	-	33.3
Fuel and oil	-	-	-	-	-	-	-	-
Utilities	2.5	-	-	-	-	-	-	50.0
Rent	2.4	-	-	-	-	-	-	66.7
Financial expenses	27.0	-	-	-	-	-	-	100.0
Interest and bank charges	25.9	-	-	-	-	-	-	50.0
Professional fees	1.1	-	-	-	-	-	-	100.0
General expenses	4.4	-	-	-	-	-	-	66.7
Advertising	0.8	-	-	-	-	-	-	50.0
Delivery expenses	2.5	-	-	-	-	-	-	33.3
Insurance	1.1	-	-	-	-	-	-	66.7
Other expenses	11.8	-	-	-	-	-	-	100.0
Total expenses	78.2	-	-	-	-	-	-	100.0
Net profit/loss	21.8	-	-	-	-	-	-	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989								
<b>Profitable:</b>								
Percent of businesses	83							
Sales	809.7	-	-	-	-	-	-	
Expenses	626.1	-	-	-	-	-	-	
Profit	183.6	-	-	-	-	-	-	
<b>Non-Profitable:</b>								
Sales	64.7	-	-	-	-	-	-	
Expenses	65.3	-	-	-	-	-	-	
Loss	-0.6	-	-	-	-	-	-	
1987								
<b>Profitable:</b>								
Sales	-	-	-	-	-	-	-	
Expenses	-	-	-	-	-	-	-	
Profit	-	-	-	-	-	-	-	
<b>Non-Profitable:</b>								
Sales	-	-	-	-	-	-	-	
Expenses	-	-	-	-	-	-	-	
Loss	-	-	-	-	-	-	-	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	6							
Low sales value (\$'000)	25	-	-	-	-	-	-	
High sales value (\$'000)	5,000	-	-	-	-	-	-	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>3,024.9</b>	-	-	-	-	-	-	<b>100.0</b>
Total current assets	1,565.0	-	-	-	-	-	-	100.0
Accounts receivable	878.9	-	-	-	-	-	-	100.0
Closing inventory	-	-	-	-	-	-	-	-
Other current assets	686.0	-	-	-	-	-	-	100.0
Net fixed assets	127.8	-	-	-	-	-	-	100.0
Other assets and adjustments	1,332.0	-	-	-	-	-	-	100.0
<b>Total liabilities</b>	<b>490.2</b>	-	-	-	-	-	-	<b>100.0</b>
Total current liabilities	449.3	-	-	-	-	-	-	100.0
Current bank loans	190.5	-	-	-	-	-	-	50.0
Other current liabilities	258.8	-	-	-	-	-	-	100.0
Long-term bank loans	-	-	-	-	-	-	-	-
Other liabilities and adjustments	40.8	-	-	-	-	-	-	83.3
<b>Total equity</b>	<b>2,534.6</b>	-	-	-	-	-	-	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	3.4	-	-	-	-	-	-	100.0
Debt to equity	0.1	-	-	-	-	-	-	100.0
Interest coverage	1.8	-	-	-	-	-	-	50.0
Debt ratio	0.1	-	-	-	-	-	-	100.0
Sales to equity	0.2	-	-	-	-	-	-	100.0
Sales to closing inventories	-	-	-	-	-	-	-	-

(percent)

Current debt to equity	17.7	-	-	-	-	-	-	100.0
Operating profit on equity	4.9	-	-	-	-	-	-	100.0
Net fixed assets to equity	5.0	-	-	-	-	-	-	100.0
Gross margin	72.0	-	-	-	-	-	-	100.0
Return on total assets	9.0	-	-	-	-	-	-	100.0

(days)

Collection period for accounts receivable	559.9	-	-	-	-	-	-	100.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Businesss size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	83	130,662	4,065.3	11
Less than 20	76	4,870	153.5	12
20-99	1	x	x	1
100-499	3	x	x	-
500 and over	3	x	x	-

## 1987

Total	72	108,293	3,876.7	
Less than 20	64	4,763	172.9	
20-99	2	x	x	
100-499	3	x	x	
500 and over	3	x	x	

## SIC 7111 Consumer Loan Companies

Establishments primarily engaged in direct cash lending to individuals. The cash lending activities are generally secured by a chattel mortgage enabling the lender to take possession of the chattel in case of default. They may also engage in mortgage financing secured by residential real property.

Symbols:        - amount too small to be expressed  
                   - nil or zero

SOURCE:        Small Business and Special Surveys Division, Statistics Canada

## SIC 712 - BUSINESS FINANCING COMPANIES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	255							
Low sales value (\$'000)	25	25	144	25	53	144	519	
High sales value (\$'000)	5,000	144	5,000	53	144	519	5,000	
<b>SELECTED EXPENSE ITEMS</b>								
	(percent of sales)							
<b>Cost of goods sold</b>	<b>0.2</b>	<b>0.6</b>	<b>0.1</b>	<b>0.4</b>	<b>0.8</b>	<b>1.1</b>	<b>-0.1</b>	<b>4.7</b>
Purchases and materials	1.2	0.8	1.3	0.8	0.8	7.3	--	4.3
Closing inventory	1.1	0.2	1.2	0.4	-	6.1	0.2	2.0
Opening inventory	0.1	-	0.1	-	-	-	0.1	0.4
<b>Wages, salaries, and benefits</b>	<b>12.6</b>	<b>12.5</b>	<b>12.6</b>	<b>12.4</b>	<b>12.5</b>	<b>7.3</b>	<b>13.7</b>	<b>45.5</b>
Wages and benefits - direct	--	--	-	--	-	-	-	0.4
Wages and benefits - indirect	12.6	12.5	12.6	12.4	12.5	7.3	13.7	45.5
<b>Occupancy expenses</b>	<b>2.7</b>	<b>3.1</b>	<b>2.7</b>	<b>3.4</b>	<b>2.8</b>	<b>3.6</b>	<b>2.5</b>	<b>51.0</b>
Depreciation	1.4	1.6	1.4	2.0	1.4	2.7	1.2	43.1
Repairs and maintenance	0.1	0.2	0.1	0.3	0.2	0.1	0.1	9.4
Fuel and oil	--	0.1	-	--	0.2	-	-	1.6
Utilities	0.3	0.4	0.3	0.6	0.3	0.3	0.3	22.0
Rent	0.9	0.7	0.9	0.6	0.7	0.6	1.0	22.0
<b>Financial expenses</b>	<b>29.3</b>	<b>27.2</b>	<b>29.6</b>	<b>27.0</b>	<b>27.5</b>	<b>24.8</b>	<b>30.6</b>	<b>90.6</b>
Interest and bank charges	26.8	21.2	27.6	16.7	25.0	19.0	29.4	70.6
Professional fees	2.5	6.1	2.0	10.3	2.5	5.8	1.2	77.6
<b>General expenses</b>	<b>1.1</b>	<b>0.9</b>	<b>1.1</b>	<b>0.9</b>	<b>0.9</b>	<b>0.5</b>	<b>1.3</b>	<b>32.2</b>
Advertising	0.4	0.3	0.5	--	0.5	0.2	0.5	17.3
Delivery expenses	0.5	0.4	0.5	0.7	0.2	0.2	0.6	11.4
Insurance	0.2	0.2	0.2	0.1	0.2	0.1	0.2	16.9
<b>Other expenses</b>	<b>31.6</b>	<b>23.4</b>	<b>32.7</b>	<b>31.8</b>	<b>16.3</b>	<b>15.6</b>	<b>36.3</b>	<b>89.0</b>
<b>Total expenses</b>	<b>77.5</b>	<b>67.7</b>	<b>78.9</b>	<b>75.9</b>	<b>60.7</b>	<b>52.9</b>	<b>84.2</b>	<b>98.8</b>
<b>Net profit/loss</b>	<b>22.5</b>	<b>32.3</b>	<b>21.1</b>	<b>24.1</b>	<b>39.3</b>	<b>47.1</b>	<b>15.8</b>	<b>95.7</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	71						
Sales	293.6	61.7	650.8	38.5	96.3	244.5	1,242.5
Expenses	180.7	27.3	417.1	13.9	47.2	105.9	870.4
Profit	112.8	34.4	233.7	24.6	49.0	138.6	372.1

## Non-Profitable:

Sales	321.9	46.4	1,067.3	38.8	85.6	275.4	1,282.5
Expenses	369.6	62.3	1,201.3	52.8	111.2	389.2	1,422.0
Loss	-47.7	-15.9	-134.0	-14.0	-25.7	-113.7	-139.5

1987

## Profitable:

Sales	208.9	80.4	478.0	38.8	94.2	226.8	1,141.3
Expenses	132.6	43.2	319.8	27.6	48.4	136.7	803.2
Profit	76.3	37.2	158.2	11.3	45.8	90.1	338.0

## Non-Profitable:

Sales	165.7	83.5	339.0	30.6	99.2	252.1	4,645.2
Expenses	323.8	207.6	568.8	35.7	258.5	447.1	6,594.6
Loss	-158.1	-124.0	-229.8	-5.1	-159.3	-195.0	-1,949.4

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	228							
Low sales value (\$'000)	25	25	144	25	53	144	519	
High sales value (\$'000)	5,000	144	5,000	53	144	519	5,000	

## BALANCE SHEET

(thousands of dollars)

Total assets	2,437.5	636.7	6,016.9	503.9	988.4	2,158.8	11,250.8	100.0
Total current assets	1,384.7	397.7	3,346.3	273.7	726.4	1,257.8	6,179.5	99.6
Accounts receivable	288.4	20.2	821.5	24.3	9.4	194.0	1,672.7	56.6
Closing inventory	4.6	--	13.7	0.1	--	21.8	2.6	2.2
Other current assets	1,091.5	377.4	2,511.1	249.2	716.9	1,041.9	4,504.2	89.9
Net fixed assets	257.5	30.9	708.0	29.4	35.1	52.2	1,597.5	55.3
Other assets and adjustments	795.2	208.0	1,962.5	200.8	226.9	848.6	3,473.6	79.8
Total liabilities	1,304.8	351.8	3,198.9	183.2	798.6	911.0	6,302.5	97.4
Total current liabilities	648.9	271.0	1,399.9	99.8	724.7	655.1	2,410.2	96.9
Current bank loans	210.1	3.9	619.9	0.8	12.2	37.6	1,410.0	17.5
Other current liabilities	438.7	267.1	779.9	98.9	712.5	617.5	1,000.2	96.5
Long-term bank loans	0.2	--	0.6	--	--	0.5	0.7	1.3
Other liabilities and adjustments	655.6	80.8	1,798.3	83.4	73.9	255.3	3,891.5	78.9
Total equity	1,132.7	284.8	2,818.0	320.7	189.7	1,247.8	4,948.2	100.0

## FINANCIAL RATIOS

(times)

Current ratio	2.1	1.4	2.3	2.7	1.0	1.9	2.5	96.5
Debt to equity	1.1	1.2	1.1	0.5	4.2	0.7	1.2	97.4
Interest coverage	1.9	2.5	1.8	2.3	2.6	3.4	1.6	71.1
Debt ratio	0.5	0.5	0.5	0.3	0.8	0.4	0.5	97.4
Sales to equity	0.2	0.1	0.2	0.1	0.5	0.1	0.2	100.0
Sales to closing inventories	58.0	592.8	50.7	296.7	--	11.3	501.2	2.2

(percent)

Current debt to equity	57.2	95.1	49.6	31.1	381.8	52.5	48.7	96.9
Operating profit on equity	6.0	6.4	6.0	3.6	19.2	9.1	4.9	95.6
Net fixed assets to equity	22.7	10.8	25.1	9.1	18.5	4.1	32.2	55.3
Gross margin	85.5	85.3	85.6	89.1	81.6	91.1	84.2	100.0
Return on total assets	5.7	4.8	5.9	3.9	5.9	7.4	5.6	98.7

(days)

Collection period for accounts receivable	390.2	133.5	430.8	232.5	34.1	285.6	468.3	56.6
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	377	405,049	12,723.7	47
Less than 20	333	34,105	1,049.1	50
20-99	22	36,358	1,166.9	4
100-499	16	87,250	2,763.5	2
500 and over	6	247,336	7,744.2	1
<b>1987</b>				
Total	330	363,170	13,122.6	
Less than 20	283	20,868	748.1	
20-99	26	28,070	1,023.4	
100-499	14	72,475	2,641.8	
500 and over	7	241,757	8,709.3	

## SIC 712 Business Financing Companies

Establishments primarily engaged in financing business operations including financing equipment, inventory, sales and facilities of a customer establishment. Included in this industry are establishments set up for the financing of small businesses, such as venture capital companies.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7124 - FINANCIAL LEASING COMPANIES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	44							
Low sales value (\$'000)	25	25	226	25	128	226	782	
High sales value (\$'000)	5,000	226	5,000	128	226	782	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	0.8	1.8	0.7	1.7	1.9	4.5	-	6.8
Purchases and materials	0.8	1.8	0.8	1.7	1.9	4.6	-	6.8
Closing inventory	-	-	-	-	-	0.1	-	2.3
Opening inventory	-	-	-	-	-	-	-	-
Wages, salaries, and benefits	25.0	12.2	26.0	11.7	12.5	7.9	29.6	54.5
Wages and benefits - direct	-	-	-	-	-	-	-	-
Wages and benefits - indirect	25.0	12.2	26.0	11.7	12.5	7.9	29.6	54.5
Occupancy expenses	5.0	9.6	4.6	7.6	10.7	4.1	4.7	75.0
Depreciation	2.1	4.7	1.9	5.8	4.2	3.7	1.5	72.7
Repairs and maintenance	0.1	0.7	0.1	0.3	0.9	-	0.1	15.9
Fuel and oil	0.1	0.9	-	0.5	1.1	-	-	6.8
Utilities	0.6	0.8	0.6	0.6	0.9	0.1	0.7	29.5
Rent	2.0	2.5	2.0	0.3	3.7	0.3	2.3	27.3
Financial expenses	26.2	35.9	25.4	20.8	44.1	27.9	24.9	95.5
Interest and bank charges	24.9	33.6	24.2	17.0	42.5	24.4	24.1	84.1
Professional fees	1.3	2.3	1.2	3.7	1.5	3.5	0.8	70.5
General expenses	2.9	1.5	3.0	0.4	2.1	0.5	3.5	38.6
Advertising	0.9	1.0	0.9	0.4	1.3	0.1	1.0	31.8
Delivery expenses	1.9	0.5	2.0	-	0.8	0.2	2.4	13.6
Insurance	0.1	-	0.1	-	-	0.2	0.1	13.6
Other expenses	20.5	18.4	20.6	31.3	11.5	34.2	18.0	97.7
Total expenses	80.3	79.5	80.4	73.5	82.7	79.2	80.6	100.0
Net profit/loss	19.7	20.5	19.6	26.5	17.3	20.8	19.4	97.7

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	77							
Sales	724.5	121.1	1,119.2	76.7	181.1	474.2	1,491.3	
Expenses	563.6	83.4	877.8	48.4	130.8	357.6	1,177.9	
Profit	160.8	37.7	241.4	28.3	50.3	116.6	313.4	

## Non-Profitable:

Sales	388.3	117.5	795.6	65.2	173.4	367.9	1,622.5	
Expenses	431.3	149.0	856.1	86.4	215.8	389.6	1,758.0	
Loss	-43.0	-31.4	-60.5	-21.2	-42.4	-21.7	-135.4	

1987

## Profitable:

Sales	475.0	26.8	787.7	26.8	-	639.4	2,251.5	
Expenses	260.1	25.2	424.0	25.2	-	310.2	1,547.6	
Profit	214.9	1.7	363.7	1.7	-	329.2	703.9	

## Non-Profitable:

Sales	351.9	-	351.9	-	-	351.9	-	
Expenses	367.5	-	367.5	-	-	367.5	-	
Loss	-15.6	-	-15.6	-	-	-15.6	-	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	44							
Low sales value (\$'000)	25	25	226	25	128	226	782	
High sales value (\$'000)	5,000	226	5,000	128	226	782	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>3,322.2</b>	<b>898.6</b>	<b>5,095.8</b>	<b>374.6</b>	<b>1,575.0</b>	<b>1,901.6</b>	<b>7,160.5</b>	<b>100.0</b>
Total current assets	2,617.9	711.7	4,012.9	333.0	1,200.6	1,569.1	5,592.5	100.0
Accounts receivable	2,085.6	429.9	3,297.1	0.9	983.9	795.6	4,914.1	84.1
Closing inventory	0.1	--	0.2	--	--	0.5	--	2.3
Other current assets	532.2	281.7	715.5	332.1	216.7	772.9	678.4	56.8
Net fixed assets	191.0	64.7	283.3	31.1	108.0	24.9	450.4	63.6
Other assets and adjustments	513.2	122.0	799.5	10.3	266.3	307.5	1,117.4	84.1
<b>Total liabilities</b>	<b>2,425.0</b>	<b>458.5</b>	<b>3,864.1</b>	<b>111.7</b>	<b>906.2</b>	<b>1,508.6</b>	<b>5,386.6</b>	<b>100.0</b>
Total current liabilities	1,935.3	199.2	3,205.7	97.4	330.6	1,010.5	4,624.8	100.0
Current bank loans	1,528.2	43.2	2,615.0	57.2	25.1	759.0	3,814.7	40.9
Other current liabilities	407.0	156.0	590.7	40.2	305.5	251.4	810.0	100.0
Long-term bank loans	1.2	--	2.1	--	--	5.4	--	4.5
Other liabilities and adjustments	488.4	259.2	656.1	14.2	575.5	492.7	761.8	86.4
<b>Total equity</b>	<b>897.1</b>	<b>440.0</b>	<b>1,231.7</b>	<b>262.9</b>	<b>668.8</b>	<b>393.0</b>	<b>1,773.8</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.3	3.5	1.2	3.4	3.6	1.5	1.2	100.0
Debt to equity	2.7	1.0	3.1	0.4	1.3	3.8	3.0	100.0
Interest coverage	1.7	1.6	1.8	2.5	1.4	1.8	1.8	84.1
Debt ratio	0.7	0.5	0.7	0.2	0.5	0.7	0.7	100.0
Sales to equity	0.7	0.2	0.8	0.2	0.2	1.1	0.8	100.0
Sales to closing inventories	5,653.8	-	5,230.7	-	-	863.0	-	2.3

(percent)

Current debt to equity	215.7	45.2	260.2	37.0	49.4	257.1	260.7	100.0
Operating profit on equity	14.9	5.6	17.3	7.5	4.6	24.2	16.3	97.7
Net fixed assets to equity	21.2	14.7	23.0	11.8	16.1	6.3	25.3	63.6
Gross margin	74.1	85.9	73.2	86.5	85.6	87.6	70.3	100.0
Return on total assets	9.1	7.2	9.3	8.6	6.8	10.8	9.1	100.0

(days)

Collection period for accounts receivable	1,119.2	1,303.0	1,104.4	4.6	2,000.6	634.1	1,197.3	84.1
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	75	17,867	545.9	18
Less than 20	71	7,090	210.9	19
20-99	3	x	x	1
100-499	1	x	x	-
500 and over	-	-	-	-

## 1987

Total	57	12,017	440.3	
Less than 20	52	3,546	124.9	
20-99	4	x	x	
100-499	1	x	x	
500 and over	-	-	-	

## SIC 7124 Financial Leasing Companies

Establishments primarily engaged in making equipment and other assets available to a customer establishment without capital investment on the customer's part. The financial leasing company pays for and takes title to the equipment or facilities and leases it to the lessee while retaining few of the normal responsibilities of ownership. Establishments of operating leasing companies are classified in <Industry Group 991 - Machinery and Equipment Rental and Leasing Services> or in industry <9921 - Automobile and Truck Rental and Leasing Services>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7125 - VENTURE CAPITAL COMPANIES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	11							
Low sales value (\$'000)	25	25	145	-	-	-	-	
High sales value (\$'000)	5,000	145	5,000	-	-	-	-	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	-	-	-	-	-	-	-	-
Purchases and materials	-	-	-	-	-	-	-	-
Closing inventory	-	-	-	-	-	-	-	-
Opening inventory	-	-	-	-	-	-	-	-
Wages, salaries, and benefits	7.0	2.6	11.6	-	-	-	-	54.5
Wages and benefits - direct	-	-	-	-	-	-	-	-
Wages and benefits - indirect	7.0	2.6	11.6	-	-	-	-	54.5
Occupancy expenses	0.4	0.1	0.7	-	-	-	-	27.3
Depreciation	0.1	-	0.2	-	-	-	-	18.2
Repairs and maintenance	-	-	-	-	-	-	-	-
Fuel and oil	-	-	-	-	-	-	-	-
Utilities	0.1	0.1	0.1	-	-	-	-	18.2
Rent	0.2	0.1	0.4	-	-	-	-	18.2
Financial expenses	33.4	41.0	25.6	-	-	-	-	90.9
Interest and bank charges	1.2	2.3	-	-	-	-	-	36.4
Professional fees	32.2	38.7	25.5	-	-	-	-	90.9
General expenses	0.7	-	1.4	-	-	-	-	27.3
Advertising	-	-	-	-	-	-	-	9.1
Delivery expenses	0.2	-	0.3	-	-	-	-	9.1
Insurance	0.5	-	1.1	-	-	-	-	27.3
Other expenses	52.4	50.9	54.0	-	-	-	-	90.9
Total expenses	94.0	94.6	93.3	-	-	-	-	100.0
Net profit/loss	6.0	5.4	6.7	-	-	-	-	90.9

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	55							
Sales	181.4	96.5	214.5	-	-	-	-	
Expenses	56.0	26.9	67.4	-	-	-	-	
Profit	125.4	69.5	147.1	-	-	-	-	

## Non-Profitable:

Sales	48.5	37.7	328.4	-	-	-	-	
Expenses	66.2	39.0	770.3	-	-	-	-	
Loss	-17.7	-1.3	-441.9	-	-	-	-	

1987

## Profitable:

Sales	-	-	-	-	-	-	-	
Expenses	-	-	-	-	-	-	-	
Profit	-	-	-	-	-	-	-	

## Non-Profitable:

Sales	-	-	-	-	-	-	-	
Expenses	-	-	-	-	-	-	-	
Loss	-	-	-	-	-	-	-	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	11							
Low sales value (\$'000)	25	25	145	-	-	-	-	
High sales value (\$'000)	5,000	145	5,000	-	-	-	-	

## BALANCE SHEET

(thousands of dollars)

Total assets	1,840.9	1,637.4	3,076.6	-	-	-	-	100.0
Total current assets	1,840.9	1,637.4	3,076.6	-	-	-	-	100.0
Accounts receivable	4.8	4.2	8.0	-	-	-	-	100.0
Closing inventory	-	-	-	-	-	-	-	-
Other current assets	1,836.1	1,633.1	3,068.5	-	-	-	-	100.0
Net fixed assets	-	-	-	-	-	-	-	-
Other assets and adjustments	-	-	-	-	-	-	-	18.2
Total liabilities	117.3	104.3	196.1	-	-	-	-	100.0
Total current liabilities	117.3	104.3	196.1	-	-	-	-	100.0
Current bank loans	-	-	-	-	-	-	-	-
Other current liabilities	117.3	104.3	196.1	-	-	-	-	100.0
Long-term bank loans	-	-	-	-	-	-	-	-
Other liabilities and adjustments	-	-	-	-	-	-	-	90.9
Total equity	1,723.5	1,533.0	2,880.4	-	-	-	-	100.0

## FINANCIAL RATIOS

(times)

Current ratio	15.6	15.6	15.6	-	-	-	-	100.0
Debt to equity	-	-	-	-	-	-	-	100.0
Interest coverage	6.0	3.3	239.7	-	-	-	-	36.4
Debt ratio	-	-	-	-	-	-	-	100.0
Sales to equity	-	-	-	-	-	-	-	100.0
Sales to closing inventories	-	-	-	-	-	-	-	-

(percent)

Current debt to equity	6.8	6.8	6.8	-	-	-	-	100.0
Operating profit on equity	0.2	0.1	0.5	-	-	-	-	90.9
Net fixed assets to equity	-	-	-	-	-	-	-	-
Gross margin	92.9	97.4	88.4	-	-	-	-	100.0
Return on total assets	0.2	0.1	0.5	-	-	-	-	90.9

(days)

Collection period for accounts receivable	25.6	38.5	12.2	-	-	-	-	100.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	49	19,391	615.6	2
Less than 20	46	4,596	135.5	4
20-99	1	x	x	2
100-499	2	x	x	-
500 and over	-	-	-	-
<b>1987</b>				
Total	47	17,288	613.8	
Less than 20	42	2,912	102.5	
20-99	3	x	x	
100-499	2	x	x	
500 and over	-	-	-	

## SIC 7125 Venture Capital Companies

Establishments primarily engaged in providing financing for new and small companies and for companies in a turn-around situation which cannot obtain financing from more conventional sources. These establishments may be registered under special provincial or federal legislation.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7129 - OTHER BUSINESS FINANCING COMPANIES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	188							
Low sales value (\$'000)	25	25	118	25	47	118	399	
High sales value (\$'000)	5,000	118	5,000	47	118	399	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	—	0.3	—	0.3	0.3	—	—	4.3
Purchases and materials	1.6	0.5	1.7	0.7	0.3	—	2.3	3.7
Closing inventory	1.7	0.2	1.9	0.4	—	—	2.5	2.1
Opening inventory	0.1	—	0.1	—	—	—	0.1	0.5
Wages, salaries, and benefits	9.7	14.5	9.0	14.4	14.6	6.2	9.9	42.0
Wages and benefits - direct	—	—	—	—	—	—	—	0.5
Wages and benefits - indirect	9.7	14.5	9.0	14.4	14.6	6.2	9.9	42.0
Occupancy expenses	2.4	3.4	2.3	4.0	2.6	2.3	2.3	46.3
Depreciation	1.5	1.9	1.5	2.3	1.4	1.7	1.4	36.7
Repairs and maintenance	0.2	0.3	0.1	0.3	0.3	—	0.2	9.0
Fuel and oil	—	—	—	—	—	—	—	0.5
Utilities	0.2	0.5	0.2	0.7	0.3	0.2	0.2	20.7
Rent	0.5	0.7	0.5	0.7	0.7	0.3	0.5	19.7
Financial expenses	33.9	22.8	35.6	24.4	20.4	21.7	39.9	88.8
Interest and bank charges	31.6	17.2	33.7	17.3	17.0	19.2	38.2	68.6
Professional fees	2.3	5.6	1.8	7.1	3.5	2.5	1.6	78.2
General expenses	0.4	1.0	0.3	1.1	1.0	0.3	0.3	30.9
Advertising	0.1	0.3	0.1	—	0.7	0.1	0.1	13.8
Delivery expenses	0.1	0.6	—	0.9	0.1	0.1	—	10.6
Insurance	0.2	0.2	0.2	0.1	0.2	0.1	0.2	17.0
Other expenses	24.3	27.6	23.8	30.4	23.7	10.9	27.8	86.2
Total expenses	70.7	69.5	70.9	74.6	62.6	41.4	80.1	98.4
Net profit/loss	29.3	30.5	29.1	25.4	37.4	58.6	19.9	95.7

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	71							
Sales	228.4	48.4	469.5	37.9	71.4	204.0	1,064.2	
Expenses	120.2	19.1	255.8	13.7	30.9	71.1	669.4	
Profit	108.1	29.3	213.8	24.2	40.5	132.9	394.8	

## Non-Profitable:

Sales	261.8	45.1	1,104.2	38.6	70.3	226.0	1,448.8	
Expenses	316.8	64.8	1,296.5	57.7	91.9	312.1	1,682.7	
Loss	-55.0	-19.7	-192.3	-19.2	-21.6	-86.1	-234.0	

1987

## Profitable:

Sales	141.0	72.7	248.6	30.7	75.3	171.1	1,219.6	
Expenses	81.3	43.6	140.6	19.6	45.1	67.2	1,061.2	
Profit	59.7	29.1	108.0	11.1	30.2	103.9	158.4	

## Non-Profitable:

Sales	134.3	67.0	250.0	30.6	82.1	250.0	—	
Expenses	265.9	161.8	444.7	35.7	214.2	444.7	—	
Loss	-131.6	-94.8	-194.7	-5.1	-132.1	-194.7	—	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	170							
Low sales value (\$'000)	25	25	113	25	47	113	399	
High sales value (\$'000)	5,000	113	5,000	47	113	399	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>2,351.7</b>	<b>485.7</b>	<b>5,524.7</b>	<b>366.7</b>	<b>844.6</b>	<b>1,812.7</b>	<b>12,171.6</b>	<b>100.0</b>
Total current assets	1,185.6	208.8	2,846.6	125.1	461.0	1,187.4	5,817.8	99.4
Accounts receivable	114.5	23.7	268.9	28.8	8.3	83.4	601.0	45.9
Closing inventory	5.4	0.1	14.6	0.1	--	--	40.7	2.4
Other current assets	1,065.6	185.0	2,563.1	96.1	452.7	1,103.9	5,176.0	97.6
Net fixed assets	283.7	36.3	704.2	18.4	90.5	27.1	1,916.8	57.1
Other assets and adjustments	882.3	240.5	1,973.7	223.1	292.9	598.1	4,436.9	82.9
<b>Total liabilities</b>	<b>1,263.9</b>	<b>284.7</b>	<b>2,929.2</b>	<b>164.1</b>	<b>648.1</b>	<b>945.8</b>	<b>6,480.8</b>	<b>96.5</b>
Total current liabilities	548.5	187.4	1,162.4	75.6	524.4	800.4	1,810.6	95.9
Current bank loans	83.1	0.4	223.6	--	1.8	28.0	573.9	12.9
Other current liabilities	465.3	187.0	938.7	75.6	522.5	772.3	1,236.7	95.3
Long-term bank loans	0.1	--	0.3	--	--	--	0.9	0.6
Other liabilities and adjustments	715.3	97.2	1,766.4	88.4	123.6	145.4	4,669.1	76.5
<b>Total equity</b>	<b>1,087.7</b>	<b>201.0</b>	<b>2,595.4</b>	<b>202.5</b>	<b>196.5</b>	<b>866.8</b>	<b>5,690.8</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	2.1	1.1	2.4	1.6	0.8	1.4	3.2	95.3
Debt to equity	1.1	1.4	1.1	0.8	3.2	1.0	1.1	96.5
Interest coverage	2.0	2.6	2.0	2.3	3.2	4.2	1.6	70.0
Debt ratio	0.5	0.5	0.5	0.4	0.7	0.5	0.5	96.5
Sales to equity	0.2	0.2	0.2	0.1	0.3	0.2	0.1	100.0
Sales to closing inventories	40.8	394.5	36.0	247.8	4,869.9	-	27.0	2.4

(percent)

Current debt to equity	50.4	93.2	44.7	37.3	266.8	92.3	31.8	95.9
Operating profit on equity	6.2	7.0	6.1	5.8	10.7	13.8	4.0	95.3
Net fixed assets to equity	26.0	18.1	27.1	9.0	46.0	3.1	33.6	57.1
Gross margin	89.4	82.9	90.4	87.3	76.1	93.3	89.4	100.0
Return on total assets	5.6	4.7	5.7	5.5	3.6	8.6	5.0	98.8

(days)

Collection period for accounts receivable	186.4	188.1	186.2	282.1	42.1	148.9	198.6	45.9
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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1989

Total	157	246,908	7,779.4	11
Less than 20	137	12,788	402.1	11
20-99	13	20,017	643.8	1
100-499	3	x	x	1
500 and over	4	x	x	-

1987

Total	146	230,170	8,369.7	
Less than 20	126	8,513	311.7	
20-99	14	14,946	543.7	
100-499	2	x	x	
500 and over	4	x	x	

## SIC 7129 Other Business Financing Companies

Establishments primarily engaged in the financing of commercial activities not elsewhere classified. Included are establishments in merchant banking and establishments providing the following services; interim financing and commercial mortgages, financing for export trade, or primarily engaged in financing the activities of subsidiary and affiliated companies and establishments of crown corporations and government agencies primarily engaged in the financing of business ventures. Establishments primarily engaged in investing in a portfolio of securities and other investments on behalf of their shareholders/unitholders. Included in this major group are establishments primarily engaged in financing mortgages, real estate and purchase leasebacks and holding of common and preferred stock for the purpose of exercising control.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 721 - PORTFOLIO INVESTMENT INTERMEDIARIES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	1,313							
Low sales value (\$'000)	25	25	228	25	72	228	798	
High sales value (\$'000)	5,000	228	5,000	72	228	798	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	1.3	0.1	1.6	--	0.2	1.3	1.7	3.8
Purchases and materials	1.2	0.1	1.5	--	0.1	1.3	1.6	3.7
Closing inventory	0.1	--	0.1	-	--	0.1	0.1	1.3
Opening inventory	0.1	--	0.2	-	--	0.1	0.2	1.4
Wages, salaries, and benefits	16.0	15.3	16.2	12.3	16.4	16.5	16.0	42.2
Wages and benefits - direct	0.1	--	0.1	-	--	0.2	--	0.5
Wages and benefits - indirect	16.0	15.3	16.1	12.3	16.4	16.3	16.0	42.0
Occupancy expenses	2.9	3.9	2.6	5.8	3.2	2.9	2.4	44.2
Depreciation	1.6	2.7	1.3	3.1	2.5	1.5	1.1	39.0
Repairs and maintenance	0.2	0.4	0.2	0.4	0.3	0.2	0.2	12.3
Fuel and oil	--	--	--	-	--	--	--	0.8
Utilities	0.3	0.3	0.3	0.6	0.2	0.3	0.3	16.5
Rent	0.8	0.5	0.8	1.6	0.1	0.8	0.8	11.3
Financial expenses	12.5	10.6	12.9	13.7	9.5	15.4	11.6	87.7
Interest and bank charges	10.4	6.7	11.4	8.2	6.2	12.9	10.5	62.2
Professional fees	2.1	3.9	1.6	5.6	3.3	2.5	1.0	78.5
General expenses	2.4	1.0	2.8	0.8	1.0	0.8	3.9	27.4
Advertising	1.9	0.1	2.4	0.2	0.1	0.3	3.5	12.0
Delivery expenses	0.3	0.5	0.2	0.3	0.6	0.4	0.1	11.0
Insurance	0.2	0.3	0.2	0.4	0.3	0.2	0.2	18.2
Other expenses	10.7	11.9	10.4	14.2	11.0	10.5	10.3	89.0
Total expenses	45.7	42.7	46.5	46.9	41.2	47.4	46.0	97.3
Net profit/loss	54.3	57.3	53.5	53.1	58.8	52.6	54.0	98.7

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	81						
Sales	298.9	83.9	814.2	45.5	124.9	400.0	1,943.9
Expenses	84.3	21.4	235.0	14.1	29.2	101.0	600.2
Profit	214.6	62.5	579.2	31.4	95.8	298.9	1,343.7

## Non-Profitable:

Sales	243.8	77.7	976.8	42.2	103.3	493.6	2,278.5
Expenses	396.2	101.3	1,697.3	61.7	129.9	1,003.0	3,567.6
Loss	-152.4	-23.6	-720.5	-19.4	-26.6	-509.4	-1,289.2

1987

## Profitable:

Sales	256.8	82.8	762.9	45.2	129.0	458.0	1,730.8
Expenses	62.1	20.1	184.3	13.7	27.8	100.8	449.7
Profit	194.7	62.8	578.5	31.5	101.2	357.3	1,281.1

## Non-Profitable:

Sales	247.5	81.0	1,274.8	38.5	143.2	496.7	2,575.2
Expenses	333.3	97.0	1,791.7	50.9	164.4	899.4	3,282.9
Loss	-85.8	-16.0	-516.9	-12.5	-21.1	-402.7	-707.7

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	1,294							
Low sales value (\$'000)	25	25	232	25	73	232	800	
High sales value (\$'000)	5,000	232	5,000	73	232	800	5,000	

**BALANCE SHEET**

(thousands of dollars)

Total assets	2,688.8	922.3	7,399.2	606.9	1,240.7	3,489.0	17,890.9	99.8
Total current assets	949.8	304.5	2,670.5	263.8	345.6	1,345.3	6,226.5	97.7
Accounts receivable	32.2	8.4	95.6	4.0	12.9	66.6	173.4	53.1
Closing inventory	0.1	--	0.6	--	--	0.2	1.8	1.2
Other current assets	917.4	296.0	2,574.2	259.7	332.7	1,278.4	6,051.2	95.1
Net fixed assets	238.9	57.6	722.5	35.5	79.9	758.7	625.3	50.3
Other assets and adjustments	1,499.9	560.1	4,006.1	307.5	815.1	1,385.0	11,039.0	91.0
Total liabilities	942.3	212.5	2,888.5	168.1	257.3	1,813.4	5,773.0	98.3
Total current liabilities	412.3	81.0	1,295.7	50.2	112.0	968.6	2,173.5	95.4
Current bank loans	69.7	12.2	223.0	6.5	17.9	219.9	231.3	15.3
Other current liabilities	342.5	68.7	1,072.7	43.6	94.1	748.7	1,942.2	95.1
Long-term bank loans	7.3	7.4	7.2	4.2	10.7	7.5	6.2	3.7
Other liabilities and adjustments	522.6	124.0	1,585.5	113.7	134.4	837.3	3,593.1	78.3
Total equity	1,746.4	709.8	4,510.7	438.8	983.4	1,675.5	12,117.8	99.9

**FINANCIAL RATIOS**

(times)

Current ratio	2.3	3.7	2.0	5.2	3.0	1.3	2.8	94.3
Debt to equity	0.5	0.2	0.6	0.3	0.2	1.0	0.4	98.3
Interest coverage	8.0	9.8	7.6	8.0	10.6	11.9	6.4	62.4
Debt ratio	0.3	0.2	0.3	0.2	0.2	0.5	0.3	98.2
Sales to equity	0.1	0.1	0.1	0.1	0.1	0.2	0.1	99.9
Sales to closing inventories	1,506.3	6,838.4	1,248.1	-	4,973.5	1,715.6	1,083.1	1.2

(percent)

Current debt to equity	23.6	11.4	28.7	11.4	11.3	57.8	17.9	95.4
Operating profit on equity	9.6	6.8	10.8	5.6	7.3	14.7	9.4	98.6
Net fixed assets to equity	13.6	8.1	16.0	8.1	8.1	45.2	5.1	50.3
Gross margin	82.5	84.4	82.0	87.8	83.1	82.1	82.0	100.0
Return on total assets	7.1	5.8	7.6	4.6	6.4	7.7	7.5	99.2

(days)

Collection period for accounts receivable	40.6	37.0	41.6	33.0	38.6	58.9	31.9	53.1
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	<b>13,879</b>	<b>2,553,520</b>	<b>93,752.5</b>	<b>1,215</b>
Less than 20	13,241	921,545	34,210.5	1,126
20-99	517	524,165	19,547.0	80
100-499	105	701,619	25,190.2	8
500 and over	16	406,191	14,804.8	1
<b>1987</b>				
<b>Total</b>	<b>12,664</b>	<b>1,827,259</b>	<b>71,394.7</b>	
Less than 20	12,115	576,869	22,117.8	
20-99	437	417,869	16,664.5	
100-499	97	475,424	18,051.5	
500 and over	15	357,097	14,560.9	

## SIC 721 Portfolio Investment Intermediaries

Establishments primarily engaged in investing in a portfolio of securities and other investments on behalf of their shareholders/unitholders. Included are establishments known as segregated funds of life insurance carriers.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7211 - INVESTMENT (MUTUAL) FUNDS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	24							
Low sales value (\$'000)	25	25	599	25	90	599	1,147	
High sales value (\$'000)	5,000	599	5,000	90	599	1,147	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	-	-	-	-	-	-	-	-
Purchases and materials	-	-	-	-	-	-	-	-
Closing inventory	-	-	-	-	-	-	-	-
Opening inventory	-	-	-	-	-	-	-	-
Wages, salaries, and benefits	24.8	53.1	5.0	20.5	62.6	-	7.5	25.0
Wages and benefits - direct	-	-	-	-	-	-	-	-
Wages and benefits - indirect	24.8	53.1	5.0	20.5	62.6	-	7.5	25.0
Occupancy expenses	2.5	5.2	0.6	1.5	6.3	-	0.9	33.3
Depreciation	1.2	2.3	0.4	1.1	2.7	-	0.6	29.2
Repairs and maintenance	0.1	-	0.1	-	-	-	0.1	8.3
Fuel and oil	-	-	-	-	-	-	-	-
Utilities	0.6	1.4	0.1	0.3	1.7	-	0.1	16.7
Rent	0.6	1.5	-	-	1.9	-	-	4.2
Financial expenses	6.6	2.3	9.7	3.6	1.9	2.0	13.5	62.5
Interest and bank charges	4.9	0.9	7.7	2.2	0.5	-	11.5	25.0
Professional fees	1.8	1.4	2.0	1.4	1.4	2.0	2.0	58.3
General expenses	2.2	5.1	0.1	5.7	4.9	0.1	0.1	29.2
Advertising	1.5	3.5	-	0.8	4.3	-	0.1	20.8
Delivery expenses	0.5	1.1	-	3.7	0.4	-	-	16.7
Insurance	0.2	0.4	0.1	1.2	0.2	0.1	0.1	20.8
Other expenses	28.9	16.3	37.7	5.2	19.5	34.9	39.1	100.0
Total expenses	65.0	82.0	53.1	36.4	95.2	37.0	61.1	100.0
Net profit/loss	35.0	18.0	46.9	63.6	4.8	63.0	38.9	95.8

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	83						
Sales	273.8	123.1	1,327.5	40.3	452.4	862.0	1,923.3
Expenses	164.4	95.9	643.3	14.0	421.9	318.6	1,058.7
Profit	109.4	27.1	684.3	26.3	30.5	543.4	864.6

## Non-Profitable:

Sales	728.8	475.9	2,114.2	89.8	539.1	-	2,114.2
Expenses	742.7	492.4	2,114.2	109.8	555.1	-	2,114.2
Loss	-14.0	-16.5	-	-20.0	-15.9	-	-

1987

## Profitable:

Sales	261.8	130.7	2,053.1	62.7	192.3	-	2,053.1
Expenses	153.2	75.2	1,218.2	25.3	120.4	-	1,218.2
Profit	108.7	55.5	834.8	37.4	71.9	-	834.8

## Non-Profitable:

Sales	35.0	35.0	-	35.0	-	-	-
Expenses	53.1	53.1	-	53.1	-	-	-
Loss	-18.0	-18.0	-	-18.0	-	-	-

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	22							
Low sales value (\$'000)	25	25	654	25	268	654	1,206	
High sales value (\$'000)	5,000	654	5,000	268	654	1,206	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>4,280.8</b>	<b>1,104.9</b>	<b>26,887.3</b>	<b>292.4</b>	<b>3,528.4</b>	<b>16,554.5</b>	<b>43,941.6</b>	<b>100.0</b>
Total current assets	1,888.3	424.2	12,309.5	138.6	1,276.3	4,678.1	24,905.1	100.0
Accounts receivable	508.7	126.4	3,230.5	19.1	446.3	1,690.7	5,771.9	100.0
Closing inventory	-	-	-	-	-	-	-	-
Other current assets	1,379.5	297.8	9,079.0	119.4	829.9	2,987.4	19,133.2	68.2
Net fixed assets	1,581.6	451.7	9,624.1	22.9	1,730.9	6,638.4	14,552.1	68.2
Other assets and adjustments	810.8	228.8	4,953.6	130.9	521.1	5,238.0	4,484.3	86.4
<b>Total liabilities</b>	<b>1,703.1</b>	<b>385.0</b>	<b>11,085.7</b>	<b>99.0</b>	<b>1,238.2</b>	<b>4,589.3</b>	<b>21,808.0</b>	<b>100.0</b>
Total current liabilities	1,478.1	353.7	9,482.2	63.0	1,220.6	4,585.9	17,563.3	100.0
Current bank loans	-	-	-	-	-	-	-	-
Other current liabilities	1,478.1	353.7	9,482.2	63.0	1,220.6	4,585.9	17,563.3	100.0
Long-term bank loans	-	-	-	-	-	-	-	-
Other liabilities and adjustments	224.9	31.2	1,603.5	35.9	17.5	3.3	4,244.6	90.9
<b>Total equity</b>	<b>2,577.6</b>	<b>719.9</b>	<b>15,801.6</b>	<b>193.4</b>	<b>2,290.1</b>	<b>11,965.2</b>	<b>22,133.6</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.2	1.1	1.2	2.1	1.0	1.0	1.4	100.0
Debt to equity	0.6	0.5	0.7	0.5	0.5	0.3	0.9	100.0
Interest coverage	8.0	21.0	7.0	26.9	13.6	3.8	-	27.3
Debt ratio	0.3	0.3	0.4	0.3	0.3	0.2	0.4	100.0
Sales to equity	0.1	0.2	-	0.2	0.2	--	--	100.0
Sales to closing inventories	-	-	-	-	-	-	-	-

(percent)

Current debt to equity	57.3	49.1	60.0	32.6	53.3	38.3	79.3	100.0
Operating profit on equity	4.2	3.6	4.3	13.0	1.2	4.3	4.4	95.5
Net fixed assets to equity	61.3	62.7	60.9	11.8	75.5	55.4	65.7	68.2
Gross margin	74.9	48.7	94.7	78.5	40.9	98.7	91.8	100.0
Return on total assets	2.8	2.5	3.0	8.9	0.9	4.2	2.2	95.5

(days)

Collection period for accounts receivable	596.2	301.7	818.9	165.8	337.1	628.5	959.5	100.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	145	41,734	1,575.5	8
Less than 20	130	18,001	672.1	8
20-99	13	x	x	1
100-499	2	x	x	1
500 and over	-	-	-	-
<b>1987</b>				
Total	153	28,214	1,095.7	
Less than 20	138	7,762	267.6	
20-99	12	x	x	
100-499	3	x	x	
500 and over	-	-	-	

## SIC 7211 Investment (Mutual) Funds

Establishments primarily engaged in investing in a specialized or diversified portfolio of securities and other investments on behalf of their shareholders/unitholders. Shares or units in the fund are issued to the public at a price based upon the net per share (unit) of that fund asset value at the time of purchase and redeemed virtually on demand at the net asset value at the time of redemption. This industry includes establishments of investment funds sponsored by banks, trust companies, insurance companies, mutual fund management companies, etc. Establishments known as retirement savings funds are classified in <7212 - Retirement Savings Funds>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7214 - INVESTMENT COMPANIES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	649							
Low sales value (\$'000)	25	25	182	25	55	182	656	
High sales value (\$'000)	5,000	182	5,000	55	182	656	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	1.0	0.2	1.2	-	0.3	0.2	1.9	2.8
Purchases and materials	0.9	0.2	1.1	-	0.2	0.2	1.8	2.8
Closing inventory	0.1	--	0.1	-	--	--	0.2	0.9
Opening inventory	0.1	--	0.2	-	0.1	--	0.3	0.8
Wages, salaries, and benefits	9.5	23.8	6.3	20.7	24.7	7.6	5.4	40.2
Wages and benefits - direct	--	--	--	-	0.1	--	-	0.3
Wages and benefits - indirect	9.5	23.7	6.3	20.7	24.6	7.6	5.4	40.1
Occupancy expenses	2.3	4.2	1.9	3.6	4.4	3.1	1.0	42.5
Depreciation	1.4	3.0	1.0	2.4	3.2	1.5	0.7	35.1
Repairs and maintenance	0.1	0.5	0.1	0.3	0.6	0.1	--	10.8
Fuel and oil	--	--	--	-	--	--	--	0.9
Utilities	0.2	0.5	0.1	0.4	0.5	0.2	--	15.6
Rent	0.6	0.2	0.6	0.5	0.1	1.2	0.2	9.9
Financial expenses	9.5	10.8	9.2	13.7	9.9	7.9	10.0	89.1
Interest and bank charges	7.6	6.8	7.8	9.9	5.9	5.3	9.6	60.7
Professional fees	1.8	4.0	1.3	3.8	4.1	2.6	0.5	80.3
General expenses	4.3	1.7	4.9	1.2	1.9	0.7	7.8	25.4
Advertising	3.9	0.2	4.7	0.3	0.2	0.2	7.8	10.6
Delivery expenses	0.3	1.0	0.1	0.5	1.2	0.3	--	10.9
Insurance	0.1	0.5	0.1	0.4	0.5	0.1	--	16.0
Other expenses	11.4	12.1	11.2	14.8	11.3	11.5	11.1	90.1
Total expenses	38.0	52.7	34.7	53.9	52.4	30.9	37.2	98.3
Net profit/loss	62.0	47.3	65.3	46.1	47.6	69.1	62.8	98.9

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	82						
Sales	284.6	69.2	655.0	36.7	94.3	336.1	1,901.6
Expenses	64.8	20.6	140.6	9.1	29.6	76.8	390.2
Profit	219.8	48.6	514.3	27.6	64.8	259.3	1,511.4

## Non-Profitable:

Sales	125.0	71.4	671.0	37.1	95.8	316.1	1,918.5
Expenses	246.0	87.8	1,856.5	55.5	111.0	619.4	6,205.4
Loss	-121.0	-16.5	-1,185.5	-18.3	-15.2	-303.3	-4,286.9

1987

## Profitable:

Sales	189.9	66.0	586.4	37.7	94.5	359.6	1,253.0
Expenses	41.6	15.8	124.2	12.4	19.3	65.5	296.5
Profit	148.3	50.2	462.2	25.3	75.2	294.0	956.5

## Non-Profitable:

Sales	145.5	71.1	491.1	33.3	118.5	360.9	1,752.9
Expenses	194.0	96.5	647.0	54.9	148.6	463.1	2,429.6
Loss	-48.5	-25.4	-155.9	-21.6	-30.1	-102.2	-676.6

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	637							
Low sales value (\$'000)	25	25	182	25	56	182	659	
High sales value (\$'000)	5,000	182	5,000	56	182	659	5,000	

## BALANCE SHEET

(thousands of dollars)

<b>Total assets</b>	<b>2,329.6</b>	<b>707.9</b>	<b>5,832.7</b>	<b>442.0</b>	<b>909.7</b>	<b>2,388.1</b>	<b>19,200.4</b>	<b>99.8</b>
Total current assets	821.0	386.2	1,760.1	212.9	517.8	1,007.1	4,682.4	98.4
Accounts receivable	23.9	10.4	52.9	4.4	15.0	45.2	82.9	55.1
Closing inventory	0.2	--	0.6	--	--	--	2.9	0.8
Other current assets	796.9	375.7	1,706.5	208.4	502.7	961.8	4,596.5	96.1
Net fixed assets	113.4	41.9	267.8	17.4	60.6	178.4	614.7	44.3
Other assets and adjustments	1,395.1	279.6	3,804.7	211.7	331.2	1,202.5	13,903.3	89.5
<b>Total liabilities</b>	<b>691.8</b>	<b>180.8</b>	<b>1,795.7</b>	<b>172.3</b>	<b>187.1</b>	<b>657.7</b>	<b>6,212.3</b>	<b>98.0</b>
Total current liabilities	266.0	64.7	700.7	50.9	75.2	345.4	2,079.6	95.9
Current bank loans	31.1	5.2	87.0	8.0	3.0	53.2	218.3	11.1
Other current liabilities	234.8	59.5	613.7	42.8	72.1	292.2	1,861.2	95.4
Long-term bank loans	1.9	0.6	4.6	--	1.1	5.8	--	2.2
Other liabilities and adjustments	423.9	115.4	1,090.3	121.4	110.8	306.3	4,132.7	75.4
<b>Total equity</b>	<b>1,637.7</b>	<b>527.0</b>	<b>4,036.9</b>	<b>269.6</b>	<b>722.5</b>	<b>1,730.4</b>	<b>12,988.1</b>	<b>99.8</b>

## FINANCIAL RATIOS

(times)

Current ratio	3.0	5.9	2.5	4.1	6.8	2.9	2.2	95.3
Debt to equity	0.4	0.3	0.4	0.6	0.2	0.3	0.4	98.0
Interest coverage	9.7	8.1	10.1	5.8	9.2	14.2	8.5	60.6
Debt ratio	0.2	0.2	0.3	0.3	0.2	0.2	0.3	98.0
Sales to equity	0.1	0.1	0.1	0.1	0.1	0.1	0.1	99.8
Sales to closing inventories	1,264.7	8,076.2	1,060.1	-	6,235.5	12,522.8	651.9	0.8

(percent)

Current debt to equity	16.2	12.2	17.3	18.8	10.4	19.9	16.0	95.9
Operating profit on equity	10.4	6.3	11.6	6.4	6.2	13.4	10.6	98.7
Net fixed assets to equity	6.9	7.9	6.6	6.4	8.3	10.3	4.7	44.3
Gross margin	89.4	75.9	92.5	79.2	75.0	92.2	92.7	100.0
Return on total assets	8.1	5.3	8.9	4.7	5.5	10.5	8.1	99.4

(days)

Collection period for accounts receivable	34.1	54.8	29.3	43.7	58.1	49.0	15.8	55.1
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	5,035	571,796	19,937.4	626
Less than 20	4,870	278,623	9,964.5	570
20-99	137	125,083	4,300.3	48
100-499	26	x	x	8
500 and over	2	x	x	-
<b>1987</b>				
Total	4,409	394,103	14,157.3	
Less than 20	4,300	174,420	6,371.5	
20-99	89	86,285	3,136.7	
100-499	18	x	x	
500 and over	2	x	x	

## SIC 7214 Investment Companies

Establishments primarily engaged in investing in a diversified portfolio of securities and other investments for the production of income, generally without seeking to control or to manage the affairs of the corporations underlying the shares held in the portfolio. Included are establishments of the so-called "closed-end" funds.

Symbols: — amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7215 - HOLDING COMPANIES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	638							
Low sales value (\$'000)	25	25	287	25	90	287	974	
High sales value (\$'000)	5,000	287	5,000	90	287	974	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	1.4	0.1	1.8	0.1	0.1	2.0	1.7	4.9
Purchases and materials	1.4	0.1	1.7	0.1	0.1	2.0	1.5	4.5
Closing inventory	0.1	--	0.1	--	--	0.1	--	1.6
Opening inventory	0.1	0.1	0.1	0.1	0.1	0.1	0.2	1.9
Wages, salaries, and benefits	21.3	9.4	24.3	7.9	10.4	25.3	23.8	44.7
Wages and benefits - direct	--	--	--	--	--	0.1	--	0.6
Wages and benefits - indirect	21.3	9.4	24.3	7.9	10.4	25.3	23.8	44.5
Occupancy expenses	3.3	3.6	3.2	3.1	3.9	2.5	3.5	46.1
Depreciation	1.7	2.3	1.5	1.1	3.1	1.6	1.4	43.1
Repairs and maintenance	0.3	0.3	0.3	0.1	0.4	0.2	0.3	13.8
Fuel and oil	--	--	--	--	--	--	--	0.6
Utilities	0.4	0.2	0.4	0.1	0.2	0.4	0.5	17.1
Rent	0.9	0.8	1.0	1.9	0.1	0.3	1.3	12.9
Financial expenses	15.1	11.5	16.0	10.3	12.3	22.4	12.7	87.1
Interest and bank charges	12.8	7.3	14.3	4.8	8.9	20.1	11.3	65.0
Professional fees	2.2	4.2	1.7	5.5	3.4	2.4	1.4	77.4
General expenses	0.8	0.4	0.9	0.3	0.4	0.9	0.9	29.2
Advertising	0.2	0.1	0.3	0.1	--	0.3	0.3	12.9
Delivery expenses	0.2	0.1	0.3	0.1	0.1	0.4	0.2	10.8
Insurance	0.3	0.2	0.3	0.1	0.3	0.2	0.3	20.1
Other expenses	9.8	12.2	9.2	13.3	11.5	9.0	9.3	87.3
Total expenses	51.7	37.3	55.4	35.1	38.6	62.2	51.9	96.2
Net profit/loss	48.3	62.7	44.6	64.9	61.4	37.8	48.1	98.6

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	79							
Sales	313.5	91.4	944.0	56.8	148.3	456.6	1,955.1	
Expenses	101.9	20.7	332.4	13.2	32.9	122.1	768.8	
Profit	211.6	70.7	611.5	43.6	115.3	334.5	1,186.3	

## Non-Profitable:

Sales	414.4	91.2	1,085.9	60.6	129.8	580.1	2,489.0	
Expenses	614.1	131.5	1,616.9	75.8	201.8	1,154.2	2,900.3	
Loss	-199.7	-40.3	-531.0	-15.2	-72.0	-574.1	-411.3	

1987

## Profitable:

Sales	321.3	100.6	877.6	53.8	161.9	520.4	1,994.5	
Expenses	80.7	23.8	224.1	15.6	34.4	124.9	534.2	
Profit	240.6	76.8	653.5	38.2	127.4	395.5	1,460.3	

## Non-Profitable:

Sales	329.1	81.9	1,638.3	43.0	154.1	596.2	3,436.0	
Expenses	444.9	93.5	2,305.2	49.8	174.8	1,071.9	4,432.9	
Loss	-115.7	-11.6	-666.9	-6.8	-20.6	-475.7	-996.9	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	633							
Low sales value (\$'000)	25	25	289	25	90	289	974	
High sales value (\$'000)	5,000	289	5,000	90	289	974	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>3,054.0</b>	<b>1,144.8</b>	<b>8,335.3</b>	<b>654.7</b>	<b>1,945.7</b>	<b>4,559.0</b>	<b>16,296.4</b>	<b>99.8</b>
Total current assets	1,075.6	236.2	3,397.9	174.8	336.5	1,587.3	7,215.0	96.8
Accounts receivable	33.8	6.2	110.1	4.0	9.9	81.0	171.3	49.4
Closing inventory	0.1	--	0.5	--	--	0.3	0.9	1.6
Other current assets	1,041.6	229.9	3,287.2	170.8	326.5	1,505.8	7,042.7	94.9
Net fixed assets	353.4	73.9	1,126.7	43.0	124.3	1,456.5	431.4	55.6
Other assets and adjustments	1,624.8	834.7	3,810.6	436.8	1,484.8	1,515.2	8,649.9	92.7
<b>Total liabilities</b>	<b>1,201.3</b>	<b>268.0</b>	<b>3,783.2</b>	<b>151.7</b>	<b>458.1</b>	<b>3,111.0</b>	<b>5,200.5</b>	<b>98.6</b>
Total current liabilities	553.9	111.6	1,777.3	53.0	207.4	1,620.8	2,107.3	94.8
Current bank loans	112.5	17.5	375.1	6.0	36.4	435.3	248.0	19.9
Other current liabilities	441.4	94.0	1,402.2	46.9	171.0	1,185.4	1,859.2	94.6
Long-term bank loans	13.3	14.8	9.3	7.0	27.5	8.2	11.4	5.2
Other liabilities and adjustments	634.0	141.5	1,996.6	91.6	223.1	1,481.8	3,081.7	80.7
<b>Total equity</b>	<b>1,852.6</b>	<b>876.7</b>	<b>4,552.0</b>	<b>503.0</b>	<b>1,487.6</b>	<b>1,448.0</b>	<b>11,095.9</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.9	2.1	1.9	3.2	1.6	0.9	3.4	93.0
Debt to equity	0.6	0.3	0.8	0.3	0.3	2.1	0.4	98.6
Interest coverage	6.7	9.6	6.1	15.2	7.7	11.1	5.0	65.2
Debt ratio	0.3	0.2	0.4	0.2	0.2	0.6	0.3	98.4
Sales to equity	0.1	0.1	0.2	0.1	--	0.3	0.1	100.0
Sales to closing inventories	1,938.5	3,499.1	1,736.2	5,295.3	2,874.4	1,243.4	2,163.3	1.6

(percent)

Current debt to equity	29.8	12.7	39.0	10.5	13.9	111.9	18.9	94.8
Operating profit on equity	9.0	6.5	10.3	7.5	6.0	17.3	8.4	98.6
Net fixed assets to equity	19.0	8.4	24.7	8.5	8.3	100.5	3.8	55.6
Gross margin	76.9	90.4	73.4	92.1	89.3	72.9	73.6	100.0
Return on total assets	6.4	5.6	6.7	6.2	5.2	6.0	7.1	99.2

(days)

Collection period for accounts receivable	38.0	25.0	41.5	25.3	24.7	62.3	31.1	49.4
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	8,458	1,786,721	67,157.2	616
Less than 20	8,023	609,569	23,001.1	582
20-99	351	362,394	13,842.6	32
100-499	73	555,417	20,431.9	1
500 and over	11	259,341	9,881.6	1
<b>1987</b>				
Total	7,842	1,270,137	51,286.1	
Less than 20	7,441	381,724	15,004.7	
20-99	319	301,359	12,284.0	
100-499	72	354,113	13,865.5	
500 and over	10	232,941	10,131.9	

## SIC 7215 Holding Companies

Establishments primarily engaged in investing in common and preferred shares of other corporations for the purpose of exercising control, either directly or through subsidiaries. As a secondary activity, they may also raise funds for the financing of activities of the parent, subsidiary and affiliated corporations. They may provide management and administrative services to affiliates and subsidiaries on a fee basis. Included are establishments of government enterprises which invest in, and exercise control of, other corporations.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

**SIC 722 - MORTGAGE COMPANIES**

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	103							
Low sales value (\$'000)	25	25	85	25	41	85	334	
High sales value (\$'000)	5,000	85	5,000	41	85	334	5,000	

**SELECTED EXPENSE ITEMS**

(percent of sales)

<b>Cost of goods sold</b>	<b>0.5</b>	<b>0.8</b>	<b>0.4</b>	<b>-</b>	<b>1.5</b>	<b>1.0</b>	<b>0.2</b>	<b>7.8</b>
Purchases and materials	0.5	0.8	0.4	-	1.5	0.7	0.2	6.8
Closing inventory	0.4	-	0.5	-	-	1.0	0.2	1.9
Opening inventory	0.5	--	0.5	-	--	1.3	0.2	4.9
<b>Wages, salaries, and benefits</b>	<b>9.1</b>	<b>21.6</b>	<b>6.6</b>	<b>30.5</b>	<b>13.9</b>	<b>9.3</b>	<b>5.2</b>	<b>45.6</b>
Wages and benefits - direct	-	-	-	-	-	-	-	-
Wages and benefits - indirect	9.1	21.6	6.6	30.5	13.9	9.3	5.2	45.6
<b>Occupancy expenses</b>	<b>1.4</b>	<b>1.5</b>	<b>1.4</b>	<b>1.6</b>	<b>1.5</b>	<b>1.6</b>	<b>1.3</b>	<b>44.7</b>
Depreciation	0.8	0.4	0.9	0.2	0.7	0.9	0.9	32.0
Repairs and maintenance	0.3	0.6	0.3	0.9	0.3	0.4	0.2	16.5
Fuel and oil	--	-	--	-	-	--	--	1.9
Utilities	0.2	0.4	0.1	0.3	0.5	0.2	0.1	20.4
Rent	0.1	0.1	0.1	0.2	--	0.1	0.1	11.7
<b>Financial expenses</b>	<b>34.5</b>	<b>35.1</b>	<b>34.4</b>	<b>22.1</b>	<b>46.3</b>	<b>7.5</b>	<b>48.8</b>	<b>96.1</b>
Interest and bank charges	32.5	30.3	33.0	17.6	41.1	5.6	47.6	82.5
Professional fees	2.0	4.9	1.5	4.5	5.2	1.9	1.2	86.4
<b>General expenses</b>	<b>0.5</b>	<b>1.7</b>	<b>0.3</b>	<b>1.9</b>	<b>1.5</b>	<b>0.7</b>	<b>0.1</b>	<b>39.8</b>
Advertising	0.2	0.5	0.1	1.1	--	0.3	--	18.4
Delivery expenses	0.2	1.1	0.1	0.7	1.4	0.2	--	20.4
Insurance	0.1	0.1	0.1	--	0.1	0.3	0.1	21.4
<b>Other expenses</b>	<b>13.1</b>	<b>24.5</b>	<b>10.9</b>	<b>9.8</b>	<b>37.1</b>	<b>5.4</b>	<b>13.8</b>	<b>92.2</b>
<b>Total expenses</b>	<b>59.2</b>	<b>85.2</b>	<b>54.1</b>	<b>65.9</b>	<b>101.8</b>	<b>25.5</b>	<b>69.3</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>40.8</b>	<b>14.8</b>	<b>45.9</b>	<b>34.1</b>	<b>-1.8</b>	<b>74.5</b>	<b>30.7</b>	<b>97.1</b>

**PROFITABLE vs NON-PROFITABLE BUSINESSES**

(thousands of dollars)

1989

**Profitable:**

Percent of businesses	65						
Sales	197.1	44.4	433.4	36.4	60.0	216.1	1,073.9
Expenses	77.2	21.9	162.9	14.9	35.5	22.9	575.4
Profit	119.9	22.5	270.6	21.5	24.5	193.3	498.5

**Non-Profitable:**

Sales	143.9	47.2	797.5	31.2	59.8	250.1	2,057.2
Expenses	211.5	75.9	1,127.7	51.0	95.4	400.1	2,802.1
Loss	-67.5	-28.7	-330.2	-19.8	-35.6	-150.0	-744.9

1987

**Profitable:**

Sales	297.7	45.3	498.7	33.5	57.8	156.1	1,071.9
Expenses	208.0	23.2	355.1	10.7	36.4	68.5	834.8
Profit	89.7	22.1	143.6	22.8	21.3	87.6	237.1

**Non-Profitable:**

Sales	105.1	45.2	203.7	31.4	50.0	113.1	793.0
Expenses	468.8	49.6	1,159.2	41.1	52.5	150.8	7,722.0
Loss	-363.7	-4.3	-955.5	-9.7	-2.5	-37.7	-6,929.0

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	103							
Low sales value (\$'000)	25	25	85	25	41	85	334	
High sales value (\$'000)	5,000	85	5,000	41	85	334	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>1,987.0</b>	<b>1,089.4</b>	<b>3,812.0</b>	<b>442.1</b>	<b>2,032.3</b>	<b>2,098.2</b>	<b>8,742.7</b>	<b>100.0</b>
Total current assets	874.5	153.0	2,341.4	146.5	162.5	878.9	6,549.0	100.0
Accounts receivable	42.2	3.7	120.6	1.1	7.3	30.2	380.6	59.2
Closing inventory	0.7	--	2.3	--	--	2.2	2.7	1.9
Other current assets	831.4	149.3	2,218.4	145.3	155.1	846.5	6,165.5	100.0
Net fixed assets	35.7	5.7	96.5	0.7	13.0	55.0	216.1	34.0
Other assets and adjustments	1,076.7	930.5	1,374.0	294.8	1,856.7	1,164.2	1,977.5	80.6
<b>Total liabilities</b>	<b>1,188.4</b>	<b>792.0</b>	<b>1,994.4</b>	<b>210.2</b>	<b>1,639.6</b>	<b>817.5</b>	<b>5,380.3</b>	<b>100.0</b>
Total current liabilities	483.0	126.9	1,207.0	139.7	108.3	233.4	4,008.1	99.0
Current bank loans	327.3	8.4	975.7	7.6	9.5	44.7	3,654.2	35.9
Other current liabilities	155.7	118.5	231.2	132.1	98.7	188.6	353.8	99.0
Long-term bank loans	21.5	4.3	56.6	--	10.4	33.6	123.0	4.9
Other liabilities and adjustments	683.8	660.7	730.7	70.3	1,520.8	550.5	1,249.1	81.6
<b>Total equity</b>	<b>798.5</b>	<b>297.3</b>	<b>1,817.6</b>	<b>231.9</b>	<b>392.7</b>	<b>1,280.6</b>	<b>3,362.4</b>	<b>97.1</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.8	1.2	1.9	1.0	1.5	3.7	1.6	99.0
Debt to equity	1.4	2.6	1.0	0.9	4.1	0.6	1.6	97.1
Interest coverage	2.2	1.4	2.3	2.9	0.9	14.2	1.6	82.5
Debt ratio	0.5	0.7	0.5	0.4	0.8	0.3	0.6	100.0
Sales to equity	0.2	0.1	0.2	0.1	0.1	0.1	0.3	97.1
Sales to closing inventories	237.5	-	198.4	-	-	98.6	431.5	1.9

(percent)

Current debt to equity	60.4	42.6	66.4	60.2	27.5	18.2	119.2	96.1
Operating profit on equity	9.4	2.2	11.8	5.1	-0.2	12.7	10.7	95.1
Net fixed assets to equity	4.4	1.9	5.3	0.3	3.3	4.2	6.4	34.0
Gross margin	90.4	77.6	92.9	69.4	84.5	89.6	94.6	100.0
Return on total assets	6.8	1.8	9.6	4.1	1.1	8.3	10.5	98.1

(days)

Collection period for accounts receivable	83.6	29.8	94.2	12.3	44.8	50.3	117.6	59.2
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	553	57,392	1,986.9	33
Less than 20	539	32,399	1,163.9	37
20-99	12	6,834	252.6	3
100-499	1	x	x	1
500 and over	1	x	x	-
<b>1987</b>				
Total	586	50,194	1,857.6	
Less than 20	576	23,911	926.5	
20-99	9	x	x	
100-499	0	-	-	
500 and over	1	x	x	

## SIC 722 Mortgage Companies

Establishments, other than deposit accepting, primarily engaged in investing in residential mortgages. Included in this industry are establishments known as real estate investment trusts created under a provincial or federal "Declaration of Trust" as unincorporated trusts and which are primarily engaged in making loans against residential mortgages.

Symbols:      - amount too small to be expressed  
                  - nil or zero

SOURCE:      Small Business and Special Surveys Division, Statistics Canada

## SIC 7229 - OTHER MORTGAGE COMPANIES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	99							
Low sales value (\$'000)	25	25	78	25	40	78	320	
High sales value (\$'000)	5,000	78	5,000	40	78	320	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	0.5	--	0.6	-	--	1.0	0.4	7.1
Purchases and materials	0.5	--	0.6	-	--	0.5	0.6	6.1
Closing inventory	0.4	-	0.5	-	-	-	0.8	2.0
Opening inventory	0.5	--	0.6	-	--	0.5	0.6	5.1
Wages, salaries, and benefits	9.4	24.2	6.7	30.6	17.3	5.4	7.5	46.5
Wages and benefits - direct	-	-	-	-	-	-	-	-
Wages and benefits - indirect	9.4	24.2	6.7	30.6	17.3	5.4	7.5	46.5
Occupancy expenses	1.5	1.4	1.5	1.6	1.2	1.6	1.4	43.4
Depreciation	0.9	0.3	1.0	0.2	0.4	0.9	1.0	30.3
Repairs and maintenance	0.3	0.6	0.3	0.9	0.2	0.4	0.2	17.2
Fuel and oil	--	-	--	-	-	--	-	2.0
Utilities	0.2	0.4	0.1	0.3	0.6	0.2	0.1	21.2
Rent	0.1	0.1	0.1	0.2	--	0.1	0.1	12.1
Financial expenses	34.3	37.2	33.8	21.7	53.7	8.3	48.3	96.0
Interest and bank charges	32.3	32.1	32.3	17.3	48.0	6.3	47.0	82.8
Professional fees	2.1	5.1	1.5	4.4	5.8	2.0	1.3	85.9
General expenses	0.6	1.7	0.3	1.9	1.5	0.7	0.2	40.4
Advertising	0.2	0.6	0.1	1.1	--	0.3	--	18.2
Delivery expenses	0.2	1.0	0.1	0.7	1.4	0.2	--	20.2
Insurance	0.1	0.1	0.1	--	0.1	0.2	0.1	22.2
Other expenses	13.2	27.3	10.6	9.1	46.8	5.0	13.9	91.9
Total expenses	59.4	91.8	53.7	64.9	120.4	21.9	71.7	100.0
Net profit/loss	40.6	8.2	46.3	35.1	-20.4	78.1	28.3	97.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	65							
Sales	190.4	40.8	379.9	36.4	52.0	196.2	1,039.4	
Expenses	73.6	21.5	139.6	14.9	38.7	22.9	558.7	
Profit	116.8	19.2	240.3	21.5	13.3	173.3	480.6	

## Non-Profitable:

Sales	144.1	47.2	797.5	31.1	59.6	220.7	1,412.9	
Expenses	211.8	75.9	1,127.7	49.9	95.8	379.7	1,925.8	
Loss	-67.6	-28.7	-330.2	-18.9	-36.2	-159.0	-512.9	

1987

## Profitable:

Sales	292.2	40.4	464.9	33.5	53.4	157.7	997.6	
Expenses	212.8	20.0	345.0	10.7	37.5	66.6	827.8	
Profit	79.4	20.4	119.9	22.8	15.9	91.1	169.8	

## Non-Profitable:

Sales	96.8	44.5	186.1	29.6	49.1	98.7	798.0	
Expenses	505.5	49.2	1,283.1	36.0	53.3	138.6	9,294.2	
Loss	-408.7	-4.7	-1,097.0	-6.4	-4.2	-39.9	-8,496.2	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	99							
Low sales value (\$'000)	25	25	78	25	40	78	320	
High sales value (\$'000)	5,000	78	5,000	40	78	320	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>1,953.5</b>	<b>1,125.4</b>	<b>3,383.4</b>	<b>441.4</b>	<b>2,279.5</b>	<b>1,866.4</b>	<b>8,181.7</b>	<b>100.0</b>
Total current assets	847.1	155.4	2,041.4	145.6	172.1	775.4	6,045.7	100.0
Accounts receivable	39.5	3.2	102.1	1.1	6.6	28.2	336.0	59.6
Closing inventory	0.7	--	2.1	--	--	--	8.8	2.0
Other current assets	806.8	152.2	1,937.1	144.4	165.5	747.1	5,700.9	100.0
Net fixed assets	34.7	2.6	90.1	0.7	5.8	52.2	209.8	31.3
Other assets and adjustments	1,071.6	967.3	1,251.8	295.0	2,101.4	1,038.7	1,926.1	79.8
<b>Total liabilities</b>	<b>1,154.2</b>	<b>811.6</b>	<b>1,745.7</b>	<b>209.1</b>	<b>1,828.1</b>	<b>735.5</b>	<b>4,941.1</b>	<b>100.0</b>
Total current liabilities	460.6	133.7	1,025.3	140.3	122.5	193.9	3,655.0	99.0
Current bank loans	318.9	8.9	854.3	7.6	11.0	39.3	3,432.3	34.3
Other current liabilities	141.7	124.7	170.9	132.6	111.5	154.5	222.7	99.0
Long-term bank loans	11.1	4.5	22.5	--	12.1	6.6	72.8	4.0
Other liabilities and adjustments	682.3	673.3	697.9	68.6	1,693.4	535.0	1,213.2	80.8
<b>Total equity</b>	<b>799.3</b>	<b>313.8</b>	<b>1,637.6</b>	<b>232.3</b>	<b>451.3</b>	<b>1,130.8</b>	<b>3,240.6</b>	<b>97.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.8	1.1	1.9	1.0	1.4	3.9	1.6	99.0
Debt to equity	1.4	2.5	1.0	0.9	4.0	0.6	1.5	97.0
Interest coverage	2.2	1.2	2.4	3.0	0.5	13.3	1.6	82.8
Debt ratio	0.5	0.7	0.5	0.4	0.8	0.3	0.6	100.0
Sales to equity	0.2	0.1	0.2	0.1	0.1	0.1	0.3	97.0
Sales to closing inventories	230.0	-	195.2	-	-	-	124.6	2.0

(percent)

Current debt to equity	57.6	42.6	62.6	60.3	27.1	17.1	112.7	96.0
Operating profit on equity	9.1	1.1	11.7	5.3	-2.5	13.6	9.6	94.9
Net fixed assets to equity	4.3	0.8	5.5	0.3	1.2	4.6	6.4	31.3
Gross margin	90.1	75.8	92.6	69.3	82.7	93.6	92.1	100.0
Return on total assets	6.6	1.5	9.6	4.1	0.6	8.9	10.1	98.0

(days)

Collection period for accounts receivable	80.4	27.3	89.8	12.2	43.4	52.1	111.2	59.6
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	246	32,236	1,057.3	49
Less than 20	242	12,897	441.2	48
20-99	3	x	x	1
100-499	-	-	-	-
500 and over	1	x	x	-
<b>1987</b>				
Total	295	32,802	1,156.9	
Less than 20	290	11,760	428.1	
20-99	4	x	x	
100-499	-	-	-	
500 and over	1	x	x	

## Sic 7229 Other Mortgage Companies

Establishments investing primarily in residential mortgages either directly or through purchases of mortgages, but which operate under the Corporations Act rather than under the special Loan Companies Acts. Establishments primarily engaged in investing in residential mortgages under the Loans Companies Act are classified in <7221 - Mortgage Investment Companies> and those primarily engaged in investing in commercial mortgages are classified in <7129 - Other Business Financing Companies>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 729 - OTHER INVESTMENT INTERMEDIARIES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	635							
Low sales value (\$'000)	25	25	104	25	52	104	327	
High sales value (\$'000)	5,000	104	5,000	52	104	327	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>0.9</b>	<b>0.2</b>	<b>1.0</b>	<b>0.4</b>	<b>0.1</b>	<b>1.9</b>	<b>0.7</b>	<b>5.5</b>
Purchases and materials	0.8	0.1	0.9	0.2	0.1	1.9	0.7	5.0
Closing inventory	0.3	0.1	0.4	--	0.1	0.3	0.4	2.0
Opening inventory	0.3	0.1	0.4	0.2	--	0.2	0.4	2.5
<b>Wages, salaries, and benefits</b>	<b>20.0</b>	<b>29.4</b>	<b>18.6</b>	<b>39.5</b>	<b>25.9</b>	<b>28.4</b>	<b>16.4</b>	<b>59.4</b>
Wages and benefits - direct	0.1	--	0.1	--	--	0.4	--	0.2
Wages and benefits - indirect	19.9	29.4	18.6	39.5	25.9	28.0	16.4	59.2
<b>Occupancy expenses</b>	<b>2.0</b>	<b>3.2</b>	<b>1.8</b>	<b>3.7</b>	<b>3.0</b>	<b>3.1</b>	<b>1.5</b>	<b>52.3</b>
Depreciation	1.4	2.2	1.2	2.2	2.1	2.6	0.9	44.3
Repairs and maintenance	0.3	0.2	0.3	0.7	0.1	0.1	0.3	16.9
Fuel and oil	--	--	--	--	--	0.2	--	1.3
Utilities	0.2	0.4	0.1	0.6	0.3	--	0.1	19.7
Rent	0.2	0.4	0.1	0.2	0.4	0.2	0.1	11.7
<b>Financial expenses</b>	<b>8.9</b>	<b>6.8</b>	<b>9.2</b>	<b>12.0</b>	<b>5.0</b>	<b>10.4</b>	<b>9.0</b>	<b>92.9</b>
Interest and bank charges	7.4	3.4	8.0	5.6	2.7	8.2	8.0	66.1
Professional fees	1.5	3.4	1.2	6.4	2.3	2.2	1.0	83.6
<b>General expenses</b>	<b>0.4</b>	<b>1.6</b>	<b>0.2</b>	<b>1.4</b>	<b>1.7</b>	<b>0.5</b>	<b>0.1</b>	<b>43.1</b>
Advertising	0.1	0.5	0.1	0.3	0.6	0.2	--	19.2
Delivery expenses	0.1	0.5	0.1	0.4	0.6	0.2	0.1	21.6
Insurance	0.1	0.6	--	0.8	0.5	0.1	--	22.7
<b>Other expenses</b>	<b>28.5</b>	<b>9.6</b>	<b>31.2</b>	<b>10.7</b>	<b>9.3</b>	<b>9.3</b>	<b>36.2</b>	<b>90.7</b>
<b>Total expenses</b>	<b>60.7</b>	<b>50.7</b>	<b>62.1</b>	<b>67.5</b>	<b>45.0</b>	<b>53.6</b>	<b>64.1</b>	<b>99.1</b>
<b>Net profit/loss</b>	<b>39.3</b>	<b>49.3</b>	<b>37.9</b>	<b>32.5</b>	<b>55.0</b>	<b>46.4</b>	<b>35.9</b>	<b>98.6</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	79							
Sales	303.7	60.5	600.4	35.4	76.7	175.4	1,130.4	
Expenses	165.2	16.6	346.5	12.4	19.2	63.9	698.7	
Profit	138.6	43.9	254.0	23.0	57.4	111.5	431.7	

## Non-Profitable:

Sales	113.0	56.4	245.9	38.6	76.2	161.9	1,194.9	
Expenses	159.5	81.4	343.0	58.1	107.4	217.4	1,761.2	
Loss	-46.5	-25.0	-97.1	-19.5	-31.2	-55.5	-566.3	

1987

## Profitable:

Sales	176.0	51.6	420.4	35.2	71.9	190.1	920.2	
Expenses	61.5	21.5	140.1	14.6	30.1	70.1	292.1	
Profit	114.5	30.1	280.3	20.6	41.8	120.0	628.1	

## Non-Profitable:

Sales	115.3	51.0	266.5	35.2	70.0	186.7	704.9	
Expenses	170.4	82.2	377.8	69.8	97.1	249.6	1,082.5	
Loss	-55.1	-31.2	-111.3	-34.6	-27.1	-62.8	-377.6	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	610							
Low sales value (\$'000)	25	25	104	25	52	104	343	
High sales value (\$'000)	5,000	104	5,000	52	104	343	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>1,671.5</b>	<b>504.9</b>	<b>3,236.1</b>	<b>355.5</b>	<b>617.4</b>	<b>2,623.7</b>	<b>4,144.5</b>	<b>100.0</b>
Total current assets	688.0	293.8	1,216.8	178.5	380.5	692.4	1,994.7	97.4
Accounts receivable	58.8	4.9	131.0	4.5	5.2	82.7	202.7	44.3
Closing inventory	0.8	--	1.9	--	--	0.4	4.2	2.0
Other current assets	628.3	288.8	1,083.8	173.9	375.2	609.2	1,787.7	95.7
Net fixed assets	101.2	25.6	202.6	19.7	30.0	90.0	369.7	54.3
Other assets and adjustments	882.2	185.5	1,816.5	157.3	206.8	1,841.2	1,780.0	85.6
<b>Total liabilities</b>	<b>671.0</b>	<b>159.8</b>	<b>1,356.7</b>	<b>120.5</b>	<b>189.4</b>	<b>784.2</b>	<b>2,205.8</b>	<b>99.2</b>
Total current liabilities	298.0	60.6	616.4	60.1	61.0	275.6	1,122.1	98.2
Current bank loans	35.9	1.1	82.5	1.1	1.2	25.9	166.6	18.9
Other current liabilities	262.1	59.4	533.8	59.0	59.8	249.6	955.5	98.2
Long-term bank loans	10.4	--	24.3	--	--	3.4	55.3	2.0
Other liabilities and adjustments	362.5	99.1	715.9	60.4	128.3	505.2	1,028.4	73.6
<b>Total equity</b>	<b>1,000.4</b>	<b>345.1</b>	<b>1,879.4</b>	<b>234.9</b>	<b>428.0</b>	<b>1,839.4</b>	<b>1,938.6</b>	<b>99.7</b>

**FINANCIAL RATIOS**

(times)

Current ratio	2.3	4.8	1.9	2.9	6.2	2.5	1.7	95.6
Debt to equity	0.6	0.4	0.7	0.5	0.4	0.4	1.1	98.9
Interest coverage	6.4	16.3	5.8	6.8	24.1	7.0	5.5	67.4
Debt ratio	0.4	0.3	0.4	0.3	0.3	0.2	0.5	99.2
Sales to equity	0.2	0.1	0.2	0.1	0.1	--	0.5	99.7
Sales to closing inventories	321.4	1,784.1	287.8	8,489.0	1,394.9	407.1	269.9	2.0

(percent)

Current debt to equity	29.7	17.5	32.8	25.5	14.2	14.9	57.8	97.9
Operating profit on equity	10.8	8.4	11.4	5.0	9.8	4.4	21.2	98.4
Net fixed assets to equity	10.1	7.4	10.7	8.3	7.0	4.8	19.0	53.9
Gross margin	79.2	69.7	80.5	60.0	73.1	70.2	82.8	99.8
Return on total assets	7.6	6.1	7.9	3.8	7.1	3.6	12.0	98.7

(days)

Collection period for accounts receivable	78.3	30.3	85.1	45.8	24.8	173.6	65.0	44.3
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	1,438	308,772	10,268.7	97
Less than 20	1,389	113,275	4,057.4	99
20-99	40	58,355	1,971.2	2
100-499	6	x	x	1
500 and over	3	x	x	1
<b>1987</b>				
Total	1,535	239,116	8,479.6	
Less than 20	1,488	77,083	2,850.3	
20-99	38	43,286	1,549.2	
100-499	7	x	x	
500 and over	2	x	x	

## SIC 729 Other Investment Intermediaries

Included in this industry group are establishments known as trustee pension funds, estate, trust and agency funds and other investment intermediaries not elsewhere classified.

Symbols: - amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7299 - OTHER INVESTMENT INTERMEDIARIES N.E.C.

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	632							
Low sales value (\$'000)	25	25	104	25	52	104	324	
High sales value (\$'000)	5,000	104	5,000	52	104	324	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	0.9	0.2	1.0	0.4	0.1	1.9	0.8	5.5
Purchases and materials	0.8	0.1	0.9	0.2	0.1	1.9	0.7	5.1
Closing inventory	0.3	0.1	0.4	--	0.1	0.3	0.4	2.1
Opening inventory	0.3	0.1	0.4	0.2	--	0.2	0.4	2.5
Wages, salaries, and benefits	19.9	28.7	18.6	39.5	24.9	28.2	16.4	59.2
Wages and benefits - direct	0.1	--	0.1	--	--	0.4	--	0.2
Wages and benefits - indirect	19.8	28.7	18.6	39.5	24.9	27.8	16.4	59.0
Occupancy expenses	2.0	3.2	1.8	3.7	3.0	3.1	1.5	52.2
Depreciation	1.4	2.2	1.2	2.2	2.2	2.7	0.9	44.3
Repairs and maintenance	0.3	0.2	0.3	0.7	0.1	0.1	0.3	16.8
Fuel and oil	--	--	--	--	--	0.2	--	1.3
Utilities	0.1	0.4	0.1	0.6	0.3	--	0.1	19.5
Rent	0.2	0.4	0.1	0.2	0.4	0.2	0.1	11.6
Financial expenses	9.0	6.9	9.3	12.0	5.1	10.4	9.0	93.0
Interest and bank charges	7.5	3.5	8.1	5.6	2.7	8.2	8.0	66.5
Professional fees	1.5	3.4	1.2	6.4	2.4	2.2	1.0	83.7
General expenses	0.4	1.5	0.2	1.4	1.6	0.5	0.1	43.0
Advertising	0.1	0.5	0.1	0.3	0.6	0.2	--	19.3
Delivery expenses	0.1	0.5	0.1	0.4	0.5	0.2	0.1	21.5
Insurance	0.1	0.6	--	0.8	0.5	0.1	--	22.6
Other expenses	28.6	9.7	31.3	10.7	9.3	9.3	36.3	90.7
Total expenses	60.6	50.1	62.2	67.5	43.9	53.4	64.2	99.1
Net profit/loss	39.4	49.9	37.8	32.5	56.1	46.6	35.8	98.7

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	79							
Sales	302.9	60.5	598.8	35.4	76.7	174.9	1,124.5	
Expenses	165.1	16.6	346.4	12.4	19.2	63.2	697.7	
Profit	137.8	43.9	252.3	23.0	57.4	111.7	426.8	

## Non-Profitable:

Sales	110.9	55.7	236.2	38.6	76.8	161.9	1,215.3	
Expenses	159.0	81.6	334.4	58.1	110.5	217.4	1,875.5	
Loss	-48.0	-25.9	-98.2	-19.5	-33.8	-55.5	-660.2	

1987

## Profitable:

Sales	175.8	51.6	420.0	35.2	71.9	186.0	884.5	
Expenses	61.3	21.5	139.6	14.6	30.1	64.3	289.1	
Profit	114.5	30.1	280.4	20.6	41.8	121.7	595.4	

## Non-Profitable:

Sales	115.3	51.0	266.5	35.2	70.0	186.7	704.9	
Expenses	170.4	82.2	377.8	69.8	97.1	249.6	1,082.5	
Loss	-55.1	-31.2	-111.3	-34.6	-27.1	-62.8	-377.6	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	607							
Low sales value (\$'000)	25	25	104	25	52	104	340	
High sales value (\$'000)	5,000	104	5,000	52	104	340	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>1,675.2</b>	<b>508.9</b>	<b>3,225.1</b>	<b>355.5</b>	<b>626.3</b>	<b>2,622.3</b>	<b>4,122.7</b>	<b>100.0</b>
Total current assets	692.1	296.7	1,217.5	178.4	387.4	691.3	2,001.1	97.4
Accounts receivable	59.1	4.9	131.1	4.5	5.2	82.7	203.1	44.0
Closing inventory	0.8	--	1.9	--	--	0.4	4.2	2.0
Other current assets	632.1	291.7	1,084.5	173.9	382.0	608.1	1,793.8	95.7
Net fixed assets	95.3	25.8	187.7	19.7	30.6	90.0	333.2	54.2
Other assets and adjustments	887.6	186.2	1,819.8	157.3	208.3	1,840.9	1,788.3	85.7
<b>Total liabilities</b>	<b>668.3</b>	<b>161.1</b>	<b>1,342.4</b>	<b>120.5</b>	<b>192.1</b>	<b>782.2</b>	<b>2,176.5</b>	<b>99.2</b>
Total current liabilities	299.1	60.8	615.8	60.1	61.3	275.3	1,122.9	98.2
Current bank loans	36.1	1.1	82.7	1.1	1.2	25.9	167.2	18.9
Other current liabilities	262.9	59.6	533.1	59.0	60.1	249.4	955.7	98.2
Long-term bank loans	10.4	--	24.3	--	--	3.4	55.5	2.0
Other liabilities and adjustments	358.6	100.2	702.1	60.4	130.6	503.4	998.0	73.5
<b>Total equity</b>	<b>1,006.8</b>	<b>347.7</b>	<b>1,882.7</b>	<b>234.9</b>	<b>434.2</b>	<b>1,840.0</b>	<b>1,946.2</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	2.3	4.8	1.9	2.9	6.3	2.5	1.7	95.6
Debt to equity	0.6	0.4	0.7	0.5	0.4	0.4	1.1	99.2
Interest coverage	6.3	16.3	5.8	6.8	24.1	7.0	5.5	67.7
Debt ratio	0.3	0.3	0.4	0.3	0.3	0.2	0.5	99.2
Sales to equity	0.2	0.1	0.2	0.1	0.1	--	0.5	100.0
Sales to closing inventories	319.3	1,761.2	286.1	8,485.0	1,371.0	406.6	268.0	2.0

(percent)

Current debt to equity	29.7	17.4	32.7	25.5	14.1	14.9	57.6	98.2
Operating profit on equity	10.7	8.4	11.3	5.0	9.9	4.4	21.0	98.7
Net fixed assets to equity	9.4	7.4	9.9	8.3	7.0	4.8	17.1	54.2
Gross margin	79.3	70.4	80.5	60.0	74.2	70.3	82.8	99.8
Return on total assets	7.6	6.1	7.9	3.8	7.1	3.6	12.1	98.8

(days)

Collection period for accounts receivable	78.7	30.5	85.5	45.8	24.9	173.9	65.4	44.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	1,225	158,174	5,469.3	121
Less than 20	1,194	98,460	3,548.1	124
20-99	27	41,973	1,371.3	3
100-499	3	x	x	1
500 and over	1	x	x	1
<b>1987</b>				
Total	1,346	111,564	3,896.5	
Less than 20	1,318	64,229	2,390.0	
20-99	24	x	x	
100-499	4	x	x	
500 and over	0	-	-	

## SIC 7299 Other Investment Intermediaries n.e.c.

Establishments primarily engaged in investing in a portfolio of securities and other investments not elsewhere classified. Included in this industry are pension funds not elsewhere classified. Establishments primarily engaged in underwriting insurance of all kinds.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

SIC 7311 - LIFE INSURERS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	24							
Low sales value (\$'000)	25	25	103	25	57	103	176	
High sales value (\$'000)	5,000	103	5,000	57	103	176	5,000	

SELECTED EXPENSE ITEMS	(percent of sales)							
Cost of goods sold	0.1	1.6	-	-	1.7	-	-	4.2
Purchases and materials	0.1	1.6	-	-	1.7	-	-	4.2
Closing inventory	-	-	-	-	-	-	-	-
Opening inventory	-	-	-	-	-	-	-	-
Wages, salaries, and benefits	31.8	13.7	33.0	-	15.0	2.2	36.3	70.8
Wages and benefits - direct	-	-	-	-	-	-	-	-
Wages and benefits - indirect	31.8	13.7	33.0	-	15.0	2.2	36.3	70.8
Occupancy expenses	2.2	18.9	1.1	5.1	20.2	3.1	0.9	91.7
Depreciation	0.9	4.7	0.6	2.9	4.9	1.4	0.5	75.0
Repairs and maintenance	0.4	5.4	0.1	-	6.0	-	0.1	25.0
Fuel and oil	-	-	-	-	-	-	-	-
Utilities	0.2	2.0	0.1	0.5	2.2	0.5	0.1	37.5
Rent	0.7	6.7	0.3	1.7	7.2	1.1	0.2	58.3
Financial expenses	2.4	1.1	2.5	2.9	0.9	0.1	2.7	79.2
Interest and bank charges	1.3	0.3	1.4	1.8	0.2	0.1	1.5	50.0
Professional fees	1.1	0.7	1.1	1.1	0.7	-	1.2	75.0
General expenses	4.1	2.1	4.2	5.2	1.8	6.2	4.0	91.7
Advertising	2.0	1.8	2.0	3.8	1.6	5.5	1.7	79.2
Delivery expenses	0.1	-	0.1	-	-	0.4	-	16.7
Insurance	2.0	0.3	2.1	1.4	0.2	0.4	2.3	58.3
Other expenses	23.6	13.3	24.3	21.8	12.5	19.6	24.8	100.0
Total expenses	64.2	50.7	65.1	34.9	52.2	31.2	68.7	100.0
Net profit/loss	35.8	49.3	34.9	65.1	47.8	68.8	31.3	100.0

PROFITABLE vs NON-PROFITABLE BUSINESSES	(thousands of dollars)							
1989								
<b>Profitable:</b>								
Percent of businesses	100							
Sales	229.2	63.8	277.7	40.7	67.4	129.6	315.9	
Expenses	147.1	32.3	180.8	14.2	35.2	40.5	217.0	
Profit	82.1	31.5	96.9	26.5	32.2	89.1	99.0	
<b>Non-Profitable:</b>								
Sales	-	-	-	-	-	-	-	
Expenses	-	-	-	-	-	-	-	
Loss	-	-	-	-	-	-	-	
1987								
<b>Profitable:</b>								
Sales	400.0	72.9	1,650.1	53.1	80.4	151.5	2,195.6	
Expenses	296.2	38.5	1,281.3	36.9	39.1	68.2	1,722.8	
Profit	103.8	34.4	368.9	16.1	41.4	83.3	472.8	
<b>Non-Profitable:</b>								
Sales	826.5	-	826.5	-	-	-	826.5	
Expenses	826.8	-	826.8	-	-	-	826.8	
Loss	-0.2	-	-0.2	-	-	-	-0.2	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	5							
Low sales value (\$'000)	25	-	-	-	-	-	-	
High sales value (\$'000)	5,000	-	-	-	-	-	-	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>1,549.0</b>	-	-	-	-	-	-	<b>100.0</b>
Total current assets	596.5	-	-	-	-	-	-	100.0
Accounts receivable	90.9	-	-	-	-	-	-	100.0
Closing inventory	-	-	-	-	-	-	-	-
Other current assets	505.6	-	-	-	-	-	-	100.0
Net fixed assets	57.5	-	-	-	-	-	-	60.0
Other assets and adjustments	894.9	-	-	-	-	-	-	100.0
<b>Total liabilities</b>	<b>419.8</b>	-	-	-	-	-	-	<b>100.0</b>
Total current liabilities	158.8	-	-	-	-	-	-	100.0
Current bank loans	-	-	-	-	-	-	-	-
Other current liabilities	158.8	-	-	-	-	-	-	100.0
Long-term bank loans	-	-	-	-	-	-	-	-
Other liabilities and adjustments	260.9	-	-	-	-	-	-	100.0
<b>Total equity</b>	<b>1,129.2</b>	-	-	-	-	-	-	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	3.7	-	-	-	-	-	-	100.0
Debt to equity	0.3	-	-	-	-	-	-	100.0
Interest coverage	11.3	-	-	-	-	-	-	60.0
Debt ratio	0.2	-	-	-	-	-	-	100.0
Sales to equity	0.3	-	-	-	-	-	-	100.0
Sales to closing inventories	-	-	-	-	-	-	-	-

(percent)

Current debt to equity	14.0	-	-	-	-	-	-	100.0
Operating profit on equity	6.7	-	-	-	-	-	-	100.0
Net fixed assets to equity	5.0	-	-	-	-	-	-	60.0
Gross margin	56.8	-	-	-	-	-	-	100.0
Return on total assets	5.3	-	-	-	-	-	-	100.0

(days)

Collection period for accounts receivable	86.3	-	-	-	-	-	-	100.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	538	1,859,839	58,476.0	17
Less than 20	468	22,785	734.0	22
20-99	26	53,136	1,682.9	1
100-499	17	122,650	3,927.2	3
500 and over	27	1,661,268	52,131.9	1
<b>1987</b>				
Total	521	1,624,073	56,871.1	
Less than 20	446	18,686	668.8	
20-99	27	38,813	1,354.5	
100-499	20	131,843	4,698.6	
500 and over	28	1,434,731	50,149.2	

## SIC 7311 Life Insurers

Establishments of mutual and stock companies and fraternal benefit societies registered to transact life insurance and annuity business under the Canadian and British Insurance Companies Act, the Foreign Insurance Companies Act, or a corresponding provincial act. These establishments provide two basic services; first, protection against financial hardships arising from death or from exhausting financial resources due to a prolonged life span, and second, a means of accumulating savings. Establishments known as accident and sickness branches of life insurers are classified in <7331 - Health Insurers>; establishments known as segregated funds are classified in <7213 - Segregated Funds>; and establishments known as investment funds operated by life insurers are classified in <7211 - Investment (Mutual) Funds>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 733 - PROPERTY AND CASUALTY INSURERS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	31							
Low sales value (\$'000)	25	25	871	25	103	871	2,051	
High sales value (\$'000)	5,000	871	5,000	103	871	2,051	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	0.2	0.4	0.2	3.9	0.2	-	0.2	12.9
Purchases and materials	0.2	0.2	0.2	0.1	0.2	-	0.2	12.9
Closing inventory	-	-	-	-	-	-	-	-
Opening inventory	-	0.2	-	3.8	-	-	-	3.2
Wages, salaries, and benefits	25.2	27.4	24.9	0.5	29.0	19.3	26.8	74.2
Wages and benefits - direct	-	-	-	-	-	-	-	-
Wages and benefits - indirect	25.2	27.4	24.9	0.5	29.0	19.3	26.8	74.2
Occupancy expenses	1.3	2.3	1.2	9.0	1.9	1.4	1.1	74.2
Depreciation	0.6	1.0	0.6	4.4	0.8	0.6	0.5	71.0
Repairs and maintenance	0.2	0.5	0.2	0.7	0.4	-	0.2	19.4
Fuel and oil	-	-	-	0.1	-	-	-	3.2
Utilities	0.2	0.3	0.2	2.1	0.1	0.4	0.2	25.8
Rent	0.3	0.5	0.3	1.6	0.5	0.3	0.2	32.3
Financial expenses	0.5	1.9	0.3	0.9	1.9	1.3	-	45.2
Interest and bank charges	-	0.3	-	-	0.3	-	-	16.1
Professional fees	0.5	1.6	0.3	0.8	1.6	1.3	-	45.2
General expenses	0.8	0.9	0.7	2.1	0.8	0.6	0.8	54.8
Advertising	0.5	0.3	0.5	0.2	0.3	-	0.7	35.5
Delivery expenses	0.2	0.4	0.1	-	0.4	0.5	-	9.7
Insurance	0.1	0.2	0.1	1.9	0.1	0.1	0.1	25.8
Other expenses	66.0	40.0	69.8	27.3	40.7	73.8	68.5	100.0
Total expenses	94.0	72.8	97.2	43.7	74.5	96.4	97.4	100.0
Net profit/loss	6.0	27.2	2.8	56.3	25.5	3.6	2.6	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	71							
Sales	1,000.8	277.5	2,473.8	55.9	418.3	1,213.0	4,071.8	
Expenses	769.3	158.9	2,012.2	24.4	244.4	896.4	3,426.4	
Profit	231.6	118.6	461.7	31.5	173.9	316.7	645.5	

## Non-Profitable:

Sales	2,018.2	623.9	2,447.4	-	623.9	1,783.3	2,769.2	
Expenses	2,244.1	701.3	2,719.1	-	701.3	2,124.9	3,007.0	
Loss	-225.9	-77.3	-271.7	-	-77.3	-341.6	-237.8	

1987

## Profitable:

Sales	-	-	-	-	-	-	-	
Expenses	-	-	-	-	-	-	-	
Profit	-	-	-	-	-	-	-	

## Non-Profitable:

Sales	-	-	-	-	-	-	-	
Expenses	-	-	-	-	-	-	-	
Loss	-	-	-	-	-	-	-	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	27							
Low sales value (\$'000)	25	25	1,193	25	274	1,193	2,167	
High sales value (\$'000)	5,000	1,193	5,000	274	1,193	2,167	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>4,856.9</b>	<b>1,939.9</b>	<b>8,415.4</b>	<b>99.4</b>	<b>3,038.0</b>	<b>5,372.2</b>	<b>11,033.8</b>	<b>100.0</b>
Total current assets	2,118.4	1,083.8	3,380.4	73.8	1,686.4	1,917.9	4,638.8	100.0
Accounts receivable	262.6	78.0	487.8	14.1	116.1	599.0	392.0	88.9
Closing inventory	-	-	-	-	-	-	-	-
Other current assets	1,855.7	1,005.7	2,892.6	59.7	1,570.2	1,318.8	4,246.8	96.3
Net fixed assets	222.1	141.8	319.9	24.1	212.1	233.0	394.7	88.9
Other assets and adjustments	2,516.4	714.1	4,715.0	1.3	1,139.4	3,221.3	6,000.1	81.5
<b>Total liabilities</b>	<b>1,666.4</b>	<b>820.5</b>	<b>2,698.3</b>	<b>67.1</b>	<b>1,270.0</b>	<b>1,271.8</b>	<b>3,925.7</b>	<b>100.0</b>
Total current liabilities	825.0	156.5	1,640.4	65.3	210.9	401.7	2,706.3	100.0
Current bank loans	0.2	0.3	-	1.0	-	-	-	3.7
Other current liabilities	824.8	156.1	1,640.4	64.3	210.9	401.7	2,706.3	100.0
Long-term bank loans	-	-	-	-	-	-	-	-
Other liabilities and adjustments	841.4	663.9	1,057.8	1.8	1,059.0	870.1	1,219.4	70.4
<b>Total equity</b>	<b>3,190.5</b>	<b>1,119.3</b>	<b>5,717.1</b>	<b>32.2</b>	<b>1,767.9</b>	<b>4,100.4</b>	<b>7,108.0</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	2.5	6.9	2.0	1.1	7.9	4.7	1.7	100.0
Debt to equity	0.5	0.7	0.4	2.0	0.7	0.3	0.5	100.0
Interest coverage	181.6	128.0	-	314.8	105.7	-	-	18.5
Debt ratio	0.3	0.4	0.3	0.6	0.4	0.2	0.3	100.0
Sales to equity	0.4	0.4	0.4	4.5	0.3	0.4	0.4	100.0
Sales to closing inventories	-	-	-	-	-	-	-	-

(percent)

Current debt to equity	25.8	13.9	28.6	202.5	11.9	9.7	38.0	100.0
Operating profit on equity	2.7	10.1	1.0	249.6	7.5	-0.7	1.9	100.0
Net fixed assets to equity	6.9	12.6	5.5	74.9	11.9	5.6	5.5	88.9
Gross margin	73.7	73.3	73.8	87.8	71.4	76.2	72.8	100.0
Return on total assets	1.8	5.9	0.6	81.2	4.4	-0.5	1.2	100.0

(days)

Collection period for accounts receivable	64.8	59.7	65.9	35.1	62.9	122.9	40.9	88.9
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	368	1,614,183	51,995.3	44
Less than 20	266	38,780	1,226.4	42
20-99	40	59,747	1,944.2	2
100-499	38	287,856	9,393.8	-
500 and over	24	1,227,800	39,430.9	-
<b>1987</b>				
Total	324	1,352,573	48,658.4	
Less than 20	224	26,316	931.2	
20-99	38	51,092	1,828.5	
100-499	38	241,381	8,620.6	
500 and over	24	1,033,784	37,278.1	

## SIC 733 Property and Casualty Insurers

Establishments of companies registered to underwrite a wide variety of non-life insurance contracts except deposit insurance.

Symbols: -- amount too small to be expressed  
 - nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

SIC 7339 - OTHER PROPERTY AND CASUALTY INSURERS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	30							
Low sales value (\$'000)	25	25	971	25	96	971	2,089	
High sales value (\$'000)	5,000	971	5,000	96	971	2,089	5,000	

SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	0.2	0.2	0.2	3.9	-	-	0.2	10.0
Purchases and materials	0.1	--	0.2	0.1	-	-	0.2	10.0
Closing inventory	-	-	-	-	-	-	-	-
Opening inventory	--	0.2	-	3.8	-	-	-	3.3
Wages, salaries, and benefits	25.3	25.2	25.3	0.5	26.4	21.8	26.9	73.3
Wages and benefits - direct	-	-	-	-	-	-	-	-
Wages and benefits - indirect	25.3	25.2	25.3	0.5	26.4	21.8	26.9	73.3
Occupancy expenses	1.3	1.8	1.2	9.0	1.5	1.6	1.1	73.3
Depreciation	0.6	0.8	0.6	4.4	0.7	0.5	0.6	70.0
Repairs and maintenance	0.2	0.4	0.2	0.7	0.4	-	0.2	20.0
Fuel and oil	--	--	-	0.1	-	-	-	3.3
Utilities	0.2	0.2	0.2	2.1	0.1	0.4	0.2	23.3
Rent	0.3	0.4	0.3	1.6	0.4	0.8	--	30.0
Financial expenses	0.5	1.4	0.4	0.9	1.5	1.1	--	43.3
Interest and bank charges	--	0.2	--	--	0.2	--	-	16.7
Professional fees	0.5	1.2	0.4	0.8	1.3	1.1	--	43.3
General expenses	0.8	0.7	0.8	2.1	0.7	0.7	0.8	56.7
Advertising	0.5	0.2	0.6	0.2	0.2	0.3	0.7	36.7
Delivery expenses	0.2	0.3	0.1	--	0.3	0.4	-	10.0
Insurance	0.1	0.2	0.1	1.9	0.1	--	0.1	26.7
Other expenses	66.2	45.2	70.3	27.3	46.0	77.1	67.1	100.0
Total expenses	94.3	74.5	98.1	43.7	75.9	102.3	96.1	100.0
Net profit/loss	5.7	25.5	1.9	56.3	24.1	-2.3	3.9	100.0

PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

Profitable:

Percent of businesses	70							
Sales	1,035.7	357.2	2,921.7	55.9	533.8	1,381.7	4,071.8	
Expenses	799.7	227.1	2,391.5	24.4	345.8	1,006.0	3,426.4	
Profit	236.0	130.2	530.1	31.5	188.0	375.7	645.5	

Non-Profitable:

Sales	2,018.2	623.9	2,447.4	-	623.9	1,929.0	3,023.1	
Expenses	2,244.1	701.3	2,719.1	-	701.3	2,196.0	3,300.0	
Loss	-225.9	-77.3	-271.7	-	-77.3	-266.9	-276.9	

1987

Profitable:

Sales	-	-	-	-	-	-	-	
Expenses	-	-	-	-	-	-	-	
Profit	-	-	-	-	-	-	-	

Non-Profitable:

Sales	-	-	-	-	-	-	-	
Expenses	-	-	-	-	-	-	-	
Loss	-	-	-	-	-	-	-	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	26							
Low sales value (\$'000)	25	25	1,263	25	360	1,263	2,230	
High sales value (\$'000)	5,000	1,263	5,000	360	1,263	2,230	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>5,008.5</b>	<b>2,051.4</b>	<b>8,415.4</b>	<b>109.3</b>	<b>3,038.0</b>	<b>5,372.2</b>	<b>11,033.8</b>	<b>100.0</b>
Total current assets	2,183.8	1,145.1	3,380.4	79.6	1,686.4	1,917.9	4,638.8	100.0
Accounts receivable	269.7	80.5	487.8	10.3	116.1	599.0	392.0	88.5
Closing inventory	-	-	-	-	-	-	-	-
Other current assets	1,914.0	1,064.6	2,892.6	69.3	1,570.2	1,318.8	4,246.8	96.2
Net fixed assets	229.0	150.1	319.9	28.1	212.1	233.0	394.7	88.5
Other assets and adjustments	2,595.6	756.1	4,715.0	1.6	1,139.4	3,221.3	6,000.1	84.6
<b>Total liabilities</b>	<b>1,718.8</b>	<b>868.6</b>	<b>2,698.3</b>	<b>78.4</b>	<b>1,270.0</b>	<b>1,271.8</b>	<b>3,925.7</b>	<b>100.0</b>
Total current liabilities	850.9	165.6	1,640.4	76.3	210.9	401.7	2,706.3	100.0
Current bank loans	0.2	0.3	--	1.1	--	--	--	3.8
Other current liabilities	850.7	165.2	1,640.4	75.1	210.9	401.7	2,706.3	100.0
Long-term bank loans	-	-	-	-	-	-	-	-
Other liabilities and adjustments	867.9	703.0	1,057.8	2.1	1,059.0	870.1	1,219.4	73.1
<b>Total equity</b>	<b>3,289.6</b>	<b>1,182.8</b>	<b>5,717.1</b>	<b>30.9</b>	<b>1,767.9</b>	<b>4,100.4</b>	<b>7,108.0</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	2.5	6.9	2.0	1.0	7.9	4.7	1.7	100.0
Debt to equity	0.5	0.7	0.4	2.5	0.7	0.3	0.5	100.0
Interest coverage	173.6	120.1	-	240.5	105.7	-	-	19.2
Debt ratio	0.3	0.4	0.3	0.7	0.4	0.2	0.3	100.0
Sales to equity	0.4	0.4	0.4	4.5	0.3	0.4	0.4	100.0
Sales to closing inventories	-	-	-	-	-	-	-	-

(percent)

Current debt to equity	25.8	14.0	28.6	246.9	11.9	9.7	38.0	100.0
Operating profit on equity	2.6	9.5	1.0	233.5	7.5	-0.7	1.9	100.0
Net fixed assets to equity	6.9	12.6	5.5	90.9	11.9	5.6	5.5	88.5
Gross margin	73.7	73.2	73.8	90.1	71.4	76.2	72.8	100.0
Return on total assets	1.7	5.5	0.6	66.2	4.4	-0.5	1.2	100.0

(days)

Collection period for accounts receivable	64.8	59.5	65.9	26.9	62.9	122.9	40.9	88.5
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	307	1,264,960	40,559.1	28
Less than 20	231	35,913	1,131.3	28
20-99	28	42,051	1,363.1	-
100-499	29	215,827	7,017.4	-
500 and over	19	971,169	31,047.3	-
<b>1987</b>				
Total	279	1,053,520	37,842.5	
Less than 20	203	24,528	867.5	
20-99	28	36,572	1,294.8	
100-499	29	178,922	6,353.3	
500 and over	19	813,498	29,326.9	

## SIC 7339 Other Property and Casualty Insurers

Establishments of companies registered to transact property and casualty business under the Canadian and British Insurance Companies Act, the Foreign Insurance Companies Act, or a corresponding provincial act. These establishments write a wide variety of non-life insurance including property, automobile, marine, liability, etc. Included in this industry are establishments specializing in underwriting reinsurance covering both property and casualty insurance and life insurance. Also included are establishments of government insurance corporations and agencies. Establishments primarily engaged in underwriting accident and sickness business are classified in <7331 - Health Insurers>. Establishments primarily engaged in operating as security dealers and brokers, mortgage brokers, security and commodity exchanges and other financial intermediaries not elsewhere classified.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7411 - INVESTMENT DEALERS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	36							
Low sales value (\$'000)	25	25	496	25	88	496	1,588	
High sales value (\$'000)	5,000	496	5,000	88	496	1,588	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	3.6	16.6	2.3	30.9	11.1	5.2	-	11.1
Purchases and materials	3.4	16.5	2.1	30.9	11.0	4.7	-	11.1
Closing inventory	-	-	-	-	-	-	-	-
Opening inventory	0.2	0.1	0.2	-	0.1	0.5	-	5.6
Wages, salaries, and benefits	24.7	51.6	22.0	11.6	66.9	29.7	15.7	69.4
Wages and benefits - direct	-	-	-	-	-	-	-	-
Wages and benefits - indirect	24.7	51.6	22.0	11.6	66.9	29.7	15.7	69.4
Occupancy expenses	3.8	5.0	3.7	1.8	6.3	2.1	5.0	77.8
Depreciation	1.1	2.2	1.0	1.6	2.4	0.3	1.6	72.2
Repairs and maintenance	0.1	0.1	0.1	-	0.1	-	0.2	19.4
Fuel and oil	-	-	-	-	-	-	-	-
Utilities	0.9	0.8	0.9	0.2	1.1	1.3	0.5	36.1
Rent	1.7	2.0	1.7	-	2.7	0.5	2.7	25.0
Financial expenses	4.9	1.9	5.2	2.3	1.8	3.5	6.5	88.9
Interest and bank charges	3.3	1.0	3.6	1.3	0.9	1.7	5.1	69.4
Professional fees	1.5	0.9	1.6	1.0	0.8	1.9	1.4	69.4
General expenses	1.1	2.7	1.0	4.7	1.9	0.4	1.4	55.6
Advertising	0.9	2.0	0.8	3.3	1.5	0.2	1.3	38.9
Delivery expenses	0.1	0.6	-	1.4	0.3	-	-	22.2
Insurance	0.1	0.1	0.1	-	0.1	0.1	0.1	22.2
Other expenses	40.2	13.3	42.9	18.5	11.4	23.7	58.6	97.2
Total expenses	78.3	91.1	77.0	69.8	99.3	64.5	87.2	100.0
Net profit/loss	21.7	8.9	23.0	30.2	0.7	35.5	12.8	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	64							
Sales	816.0	76.0	1,632.8	59.8	100.6	1,085.5	2,693.8	
Expenses	499.2	49.2	995.7	28.7	80.6	434.6	2,083.4	
Profit	316.9	26.7	637.1	31.1	20.0	650.9	610.4	

## Non-Profitable:

Sales	789.6	236.3	1,567.9	83.8	362.8	1,253.4	2,034.3	
Expenses	895.1	251.1	1,801.1	89.6	385.0	1,476.1	2,283.0	
Loss	-105.5	-14.7	-233.2	-5.8	-22.1	-222.7	-248.6	

1987

## Profitable:

Sales	595.7	107.9	1,203.7	76.4	375.1	1,095.8	2,046.7	
Expenses	419.7	23.8	913.2	10.2	138.8	785.4	1,911.7	
Profit	176.0	84.1	290.5	66.2	236.3	310.4	135.0	

## Non-Profitable:

Sales	225.9	73.9	4,003.8	55.1	312.5	-	4,003.8	
Expenses	256.8	96.5	4,242.9	76.0	355.6	-	4,242.9	
Loss	-31.0	-22.6	-239.0	-21.0	-43.1	-	-239.0	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	24							
Low sales value (\$'000)	25	25	646	25	102	646	1,614	
High sales value (\$'000)	5,000	646	5,000	102	646	1,614	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>906.1</b>	<b>345.4</b>	<b>2,347.3</b>	<b>161.2</b>	<b>527.6</b>	<b>1,625.4</b>	<b>2,983.7</b>	<b>100.0</b>
Total current assets	706.2	261.7	1,848.5	146.1	376.0	1,502.6	2,153.4	100.0
Accounts receivable	128.8	9.2	436.4	15.1	3.2	618.8	275.5	83.3
Closing inventory	-	-	-	-	-	-	-	-
Other current assets	577.3	252.5	1,412.1	130.9	372.7	883.8	1,877.8	100.0
Net fixed assets	140.6	47.8	379.3	13.9	81.2	86.2	637.6	79.2
Other assets and adjustments	59.3	35.8	119.5	1.0	70.2	36.5	192.7	66.7
<b>Total liabilities</b>	<b>477.8</b>	<b>233.9</b>	<b>1,104.8</b>	<b>47.5</b>	<b>418.2</b>	<b>1,138.6</b>	<b>1,075.0</b>	<b>100.0</b>
Total current liabilities	354.6	156.7	863.1	34.4	277.6	969.5	769.3	100.0
Current bank loans	94.0	102.0	73.4	--	203.0	--	138.2	8.3
Other current liabilities	260.5	54.6	789.6	34.4	74.6	969.5	631.0	100.0
Long-term bank loans	-	-	-	-	-	-	-	-
Other liabilities and adjustments	123.2	77.1	241.7	13.0	140.5	169.1	305.7	70.8
<b>Total equity</b>	<b>428.3</b>	<b>111.5</b>	<b>1,242.4</b>	<b>113.7</b>	<b>109.4</b>	<b>486.7</b>	<b>1,908.6</b>	<b>87.5</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.9	1.6	2.1	4.2	1.3	1.5	2.7	100.0
Debt to equity	1.1	2.0	0.8	0.4	3.8	2.3	0.5	87.5
Interest coverage	3.0	-0.5	4.5	11.8	-1.2	1.1	5.5	70.8
Debt ratio	0.5	0.6	0.4	0.2	0.7	0.7	0.3	100.0
Sales to equity	1.6	1.8	1.6	0.6	3.0	2.8	1.3	87.5
Sales to closing inventories	-	-	-	-	-	-	-	-

(percent)

Current debt to equity	82.7	140.5	69.4	30.3	253.7	199.1	40.3	87.5
Operating profit on equity	11.6	-13.8	17.5	9.7	-38.1	1.1	21.1	87.5
Net fixed assets to equity	32.8	42.8	30.5	12.3	74.2	17.7	33.4	79.2
Gross margin	63.1	29.7	71.7	40.3	27.3	30.7	90.9	100.0
Return on total assets	8.1	-1.6	11.8	7.5	-4.4	2.0	16.5	100.0

(days)

Collection period for accounts receivable	66.2	16.6	78.9	74.7	3.6	164.7	38.8	83.3
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	368	1,051,635	22,947.6	23
Less than 20	313	44,876	1,049.2	19
20-99	26	80,679	1,755.7	2
100-499	18	97,260	2,257.1	1
500 and over	11	828,820	17,885.6	1
<b>1987</b>				
Total	391	1,283,200	27,813.1	
Less than 20	332	30,835	736.6	
20-99	28	51,687	1,188.5	
100-499	19	136,888	3,135.3	
500 and over	12	1,063,790	22,752.7	

## SIC 7411 Investment Dealers

Establishments primarily engaged in acting as principals in the underwriting and trading of government and corporate securities. A few of these investment dealers, known as money market dealers, also participate in the money market in Canada.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7412 - STOCK BROKERS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	36							
Low sales value (\$'000)	25	25	174	25	72	174	1,003	
High sales value (\$'000)	5,000	174	5,000	72	174	1,003	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	19.9	20.6	19.5	17.8	21.0	20.8	18.3	33.3
Purchases and materials	19.8	20.4	19.5	11.8	21.7	20.8	18.3	33.3
Closing inventory	3.1	8.4	-	2.0	9.4	-	-	5.6
Opening inventory	3.2	8.6	-	8.1	8.7	-	-	5.6
Wages, salaries, and benefits	16.0	6.3	21.6	6.9	6.3	34.2	10.4	41.7
Wages and benefits - direct	-	-	-	-	-	-	-	-
Wages and benefits - indirect	16.0	6.3	21.6	6.9	6.3	34.2	10.4	41.7
Occupancy expenses	3.6	1.4	4.9	6.4	0.6	6.2	3.6	52.8
Depreciation	1.2	1.1	1.2	5.4	0.5	0.4	2.0	33.3
Repairs and maintenance	0.1	-	0.1	-	-	0.2	-	5.6
Fuel and oil	-	-	-	-	-	-	-	-
Utilities	0.7	0.1	1.0	0.3	0.1	1.4	0.7	25.0
Rent	1.6	0.2	2.5	0.7	0.1	4.2	0.9	25.0
Financial expenses	4.8	4.9	4.7	1.1	5.5	5.5	3.9	83.3
Interest and bank charges	2.9	3.3	2.7	0.7	3.7	1.6	3.7	69.4
Professional fees	1.8	1.6	2.0	0.4	1.8	3.9	0.2	55.6
General expenses	2.7	2.4	2.8	3.0	2.3	5.0	0.9	47.2
Advertising	2.3	2.2	2.3	2.2	2.2	4.0	0.8	36.1
Delivery expenses	0.1	0.2	0.1	0.7	0.1	0.2	-	13.9
Insurance	0.3	-	0.4	0.1	-	0.8	-	25.0
Other expenses	26.6	9.9	36.2	28.8	7.0	11.6	58.2	88.9
Total expenses	73.5	45.6	89.7	64.1	42.8	83.4	95.3	100.0
Net profit/loss	26.5	54.4	10.3	35.9	57.2	16.6	4.7	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	58							
Sales	291.1	127.0	840.1	52.4	169.3	592.1	1,596.2	
Expenses	183.5	23.0	720.2	24.5	22.1	472.7	1,474.7	
Profit	107.7	104.0	119.9	27.9	147.1	119.4	121.5	

## Non-Profitable:

Sales	203.0	109.0	825.7	52.9	122.5	295.9	1,949.9	
Expenses	216.8	118.2	869.6	67.0	130.5	337.1	1,999.5	
Loss	-13.8	-9.2	-43.9	-14.1	-8.0	-41.2	-49.7	

1987

## Profitable:

Sales	568.7	91.6	1,625.8	51.9	105.9	470.3	2,049.0	
Expenses	496.8	47.4	1,492.6	16.6	58.5	365.4	1,905.4	
Profit	71.9	44.2	133.2	35.3	47.4	104.9	143.6	

## Non-Profitable:

Sales	213.3	76.1	1,766.0	61.3	159.9	615.4	3,986.0	
Expenses	373.4	83.1	3,660.0	68.3	167.0	1,180.7	8,443.6	
Loss	-160.2	-7.0	-1,894.0	-7.0	-7.1	-565.3	-4,457.6	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	18							
Low sales value (\$'000)	25	25	300	25	122	300	833	
High sales value (\$'000)	5,000	300	5,000	122	300	833	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>551.5</b>	<b>403.5</b>	<b>1,048.1</b>	<b>164.9</b>	<b>414.4</b>	<b>549.9</b>	<b>2,680.5</b>	<b>100.0</b>
Total current assets	398.7	271.5	825.5	52.5	281.5	332.9	2,439.9	100.0
Accounts receivable	120.1	15.7	470.5	2.2	16.3	181.3	1,418.2	61.1
Closing inventory	11.8	15.3	--	--	16.0	--	--	5.6
Other current assets	266.8	240.5	355.0	50.3	249.2	151.5	1,021.6	100.0
Net fixed assets	5.8	4.5	10.1	15.4	4.1	3.7	30.8	50.0
Other assets and adjustments	146.9	127.4	212.4	96.8	128.8	213.2	209.6	83.3
<b>Total liabilities</b>	<b>350.3</b>	<b>195.2</b>	<b>870.7</b>	<b>127.1</b>	<b>198.3</b>	<b>408.8</b>	<b>2,384.0</b>	<b>100.0</b>
Total current liabilities	333.0	177.3	855.6	20.3	184.5	399.3	2,350.6	88.9
Current bank loans	68.3	88.5	0.4	--	92.5	0.1	1.2	27.8
Other current liabilities	264.7	88.8	855.1	20.3	91.9	399.1	2,349.3	88.9
Long-term bank loans	--	--	--	--	--	--	--	--
Other liabilities and adjustments	17.2	17.9	15.1	106.8	13.8	9.5	33.3	66.7
<b>Total equity</b>	<b>201.2</b>	<b>208.3</b>	<b>177.3</b>	<b>37.7</b>	<b>216.0</b>	<b>141.0</b>	<b>296.4</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.1	1.5	0.9	2.5	1.5	0.8	1.0	88.9
Debt to equity	1.7	0.9	4.9	3.3	0.9	2.8	8.0	100.0
Interest coverage	10.0	15.9	5.4	-0.4	16.5	13.4	2.5	88.9
Debt ratio	0.6	0.4	0.8	0.7	0.4	0.7	0.8	100.0
Sales to equity	1.5	0.7	4.7	2.3	0.7	4.2	5.5	100.0
Sales to closing inventories	26.6	10.2	--	--	9.9	--	--	5.6

(percent)

Current debt to equity	165.5	85.1	482.3	53.8	85.3	283.1	792.8	88.9
Operating profit on equity	50.2	45.7	68.0	-18.7	46.2	83.0	44.8	100.0
Net fixed assets to equity	2.9	2.2	5.7	40.9	1.8	2.6	10.4	50.0
Gross margin	69.4	74.1	66.5	62.0	74.4	51.2	84.5	100.0
Return on total assets	20.3	25.2	14.1	-1.3	25.6	23.0	8.1	100.0

(days)

Collection period for accounts receivable	139.5	36.6	203.5	9.1	37.3	110.8	313.5	61.1
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	<b>231</b>	<b>322,822</b>	<b>8,632.6</b>	<b>22</b>
Less than 20	183	96,873	3,491.1	11
20-99	29	50,537	1,163.7	7
100-499	17	x	x	4
500 and over	2	x	x	-
<b>1987</b>				
<b>Total</b>	<b>209</b>	<b>264,567</b>	<b>5,892.1</b>	
Less than 20	172	14,054	317.7	
20-99	22	41,490	953.0	
100-499	13	x	x	
500 and over	2	x	x	

## SIC 7412 Stock Brokers

Establishments primarily engaged in acting as the agent in the execution of buy and sell orders for the securities of companies which may or may not be listed on a stock exchange.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7421 - MORTGAGE BROKERS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	24							
Low sales value (\$'000)	25	25	445	25	147	445	1,421	
High sales value (\$'000)	5,000	445	5,000	147	445	1,421	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	0.6	2.1	-	-	2.4	-	-	4.2
Purchases and materials	0.6	2.1	-	-	2.4	-	-	4.2
Closing inventory	-	-	-	-	-	-	-	-
Opening inventory	-	-	-	-	-	-	-	-
Wages, salaries, and benefits	52.0	30.6	59.9	30.2	30.7	41.6	71.8	91.7
Wages and benefits - direct	-	-	-	-	-	-	-	-
Wages and benefits - indirect	52.0	30.6	59.9	30.2	30.7	41.6	71.8	91.7
Occupancy expenses	4.9	8.8	3.4	18.3	7.1	4.0	3.0	95.8
Depreciation	1.3	2.4	0.9	10.3	1.0	0.6	1.1	95.8
Repairs and maintenance	0.3	0.5	0.2	1.2	0.4	-	0.3	41.7
Fuel and oil	--	--	-	--	-	-	-	4.2
Utilities	1.2	1.9	1.0	1.5	1.9	2.2	0.2	79.2
Rent	2.0	4.0	1.3	5.2	3.7	1.2	1.4	66.7
Financial expenses	5.5	4.2	6.0	6.6	3.7	3.0	8.0	95.8
Interest and bank charges	3.8	1.9	4.5	5.4	1.3	1.9	6.2	83.3
Professional fees	1.7	2.3	1.5	1.1	2.5	1.1	1.8	95.8
General expenses	8.8	12.7	7.3	5.7	14.0	4.5	9.1	95.8
Advertising	7.4	10.4	6.3	3.7	11.7	3.5	8.1	95.8
Delivery expenses	0.9	1.9	0.6	0.4	2.2	1.0	0.3	50.0
Insurance	0.5	0.4	0.5	1.6	0.2	0.1	0.7	54.2
Other expenses	26.7	17.7	30.1	10.7	18.9	38.2	24.8	100.0
Total expenses	98.4	76.0	106.7	71.4	76.9	91.3	116.8	100.0
Net profit/loss	1.6	24.0	-6.7	28.6	23.1	8.7	-16.8	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	75							
Sales	325.9	138.2	1,139.9	52.5	193.1	951.6	1,644.6	
Expenses	283.9	101.2	1,076.6	33.3	144.7	869.0	1,632.9	
Profit	42.0	37.0	63.4	19.2	48.4	82.6	11.7	

## Non-Profitable:

Sales	1,023.9	133.4	2,416.1	39.4	374.9	-	2,416.1	
Expenses	1,308.9	144.0	3,130.3	53.1	377.4	-	3,130.3	
Loss	-285.1	-10.6	-714.2	-13.7	-2.5	-	-714.2	

1987

## Profitable:

Sales	148.0	123.0	1,926.7	70.5	315.0	898.5	4,562.9	
Expenses	102.4	79.5	1,732.0	31.6	254.5	701.8	4,373.8	
Profit	45.6	43.5	194.6	38.9	60.6	196.8	189.1	

## Non-Profitable:

Sales	144.3	144.3	-	144.3	-	-	-	
Expenses	144.3	144.3	-	144.3	-	-	-	
Loss	--	--	-	--	-	-	-	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	19							
Low sales value (\$'000)	25	25	757	25	293	757	1,451	
High sales value (\$'000)	5,000	757	5,000	293	757	1,451	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>402.1</b>	<b>122.7</b>	<b>1,111.1</b>	<b>67.0</b>	<b>238.2</b>	<b>503.8</b>	<b>2,012.7</b>	<b>100.0</b>
Total current assets	117.9	68.2	244.0	23.9	160.2	209.4	295.4	100.0
Accounts receivable	20.7	15.7	33.5	--	48.1	38.4	26.1	78.9
Closing inventory	-	-	-	-	-	-	-	-
Other current assets	97.2	52.5	210.5	23.8	112.1	170.9	269.2	100.0
Net fixed assets	45.1	37.2	65.0	42.0	27.4	59.6	73.1	100.0
Other assets and adjustments	239.0	17.1	802.0	1.0	50.5	234.7	1,644.1	84.2
<b>Total liabilities</b>	<b>328.3</b>	<b>88.8</b>	<b>936.1</b>	<b>51.3</b>	<b>166.5</b>	<b>306.3</b>	<b>1,871.1</b>	<b>100.0</b>
Total current liabilities	121.9	46.1	314.5	11.7	117.3	283.2	360.9	100.0
Current bank loans	25.2	2.9	81.8	--	9.1	132.3	6.9	21.1
Other current liabilities	96.7	43.1	232.6	11.7	108.2	150.8	353.9	100.0
Long-term bank loans	57.0	--	201.7	--	--	--	501.2	10.5
Other liabilities and adjustments	149.3	42.7	419.8	39.5	49.2	23.0	1,009.0	73.7
<b>Total equity</b>	<b>73.7</b>	<b>33.8</b>	<b>175.0</b>	<b>15.6</b>	<b>71.6</b>	<b>197.5</b>	<b>141.5</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	0.9	1.4	0.7	2.0	1.3	0.7	0.8	100.0
Debt to equity	4.4	2.6	5.3	3.2	2.3	1.5	13.2	100.0
Interest coverage	0.5	7.0	-1.1	8.7	6.0	3.4	-1.5	89.5
Debt ratio	0.8	0.7	0.8	0.7	0.6	0.6	0.9	100.0
Sales to equity	8.2	6.8	8.9	8.8	5.9	5.8	15.3	100.0
Sales to closing inventories	-	-	-	-	-	-	-	-

(percent)

Current debt to equity	165.3	136.0	179.7	74.9	163.7	143.4	254.9	100.0
Operating profit on equity	-15.3	124.7	-84.1	193.6	93.5	13.6	-286.6	100.0
Net fixed assets to equity	61.1	109.9	37.1	267.9	38.2	30.1	51.6	100.0
Gross margin	43.7	58.7	38.0	65.0	54.5	51.0	27.7	100.0
Return on total assets	3.3	40.1	-6.9	51.1	33.7	7.5	-12.3	100.0

(days)

Collection period for accounts receivable	12.4	24.6	7.8	0.2	41.0	12.1	4.4	78.9
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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1989

Total	284	42,730	923.8	69
Less than 20	281	x	x	69
20-99	3	x	x	-
100-499	-	-	-	-
500 and over	-	-	-	-

1987

Total	215	25,122	538.9	
Less than 20	212	x	x	
20-99	3	x	x	
100-499	-	-	-	
500 and over	-	-	-	

## SIC 7421 Mortgage Brokers

Establishments primarily engaged in acting as agents in bringing together mortgage lenders and mortgage borrowers.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7499 - OTHER FINANCIAL INTERMEDIARIES N.E.C.

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	188							
Low sales value (\$'000)	25	25	94	25	38	94	239	
High sales value (\$'000)	5,000	94	5,000	38	94	239	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>2.2</b>	<b>0.1</b>	<b>2.5</b>	<b>-</b>	<b>0.2</b>	<b>1.1</b>	<b>2.8</b>	<b>9.6</b>
Purchases and materials	2.3	0.1	2.6	-	0.2	1.1	2.9	9.6
Closing inventory	0.1	-	0.1	-	0.1	0.1	0.2	3.7
Opening inventory	-	-	-	-	-	0.1	-	2.1
<b>Wages, salaries, and benefits</b>	<b>16.3</b>	<b>13.3</b>	<b>16.7</b>	<b>23.2</b>	<b>6.0</b>	<b>8.7</b>	<b>18.4</b>	<b>54.3</b>
Wages and benefits - direct	0.1	-	0.1	-	-	0.6	-	1.6
Wages and benefits - indirect	16.1	13.3	16.5	23.2	6.0	8.1	18.4	53.7
<b>Occupancy expenses</b>	<b>4.1</b>	<b>5.1</b>	<b>3.9</b>	<b>2.5</b>	<b>7.0</b>	<b>4.0</b>	<b>3.9</b>	<b>61.7</b>
Depreciation	1.2	1.2	1.2	1.5	1.0	2.2	1.0	50.0
Repairs and maintenance	0.9	2.1	0.8	0.1	3.6	0.3	0.9	17.6
Fuel and oil	-	0.1	-	0.1	0.1	-	-	2.1
Utilities	0.5	0.6	0.5	0.1	0.9	0.5	0.5	29.8
Rent	1.5	1.1	1.6	0.7	1.4	1.0	1.7	25.5
<b>Financial expenses</b>	<b>8.9</b>	<b>14.8</b>	<b>8.1</b>	<b>8.3</b>	<b>19.6</b>	<b>11.7</b>	<b>7.3</b>	<b>89.4</b>
Interest and bank charges	4.5	8.0	4.1	3.7	11.3	5.4	3.8	66.0
Professional fees	4.4	6.8	4.1	4.6	8.3	6.3	3.6	83.5
<b>General expenses</b>	<b>2.1</b>	<b>2.1</b>	<b>2.1</b>	<b>1.2</b>	<b>2.7</b>	<b>1.2</b>	<b>2.3</b>	<b>42.6</b>
Advertising	1.2	1.3	1.2	0.6	1.9	0.5	1.4	24.5
Delivery expenses	0.6	0.5	0.7	0.3	0.6	0.4	0.7	22.3
Insurance	0.2	0.3	0.2	0.4	0.2	0.2	0.2	27.7
<b>Other expenses</b>	<b>17.8</b>	<b>17.2</b>	<b>17.9</b>	<b>11.1</b>	<b>21.8</b>	<b>37.8</b>	<b>13.5</b>	<b>92.0</b>
<b>Total expenses</b>	<b>51.4</b>	<b>52.7</b>	<b>51.2</b>	<b>46.4</b>	<b>57.3</b>	<b>64.5</b>	<b>48.4</b>	<b>99.5</b>
<b>Net profit/loss</b>	<b>48.6</b>	<b>47.3</b>	<b>48.8</b>	<b>53.6</b>	<b>42.7</b>	<b>35.5</b>	<b>51.6</b>	<b>95.7</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	73							
Sales	223.3	43.7	507.3	30.8	60.7	167.4	858.2	
Expenses	82.5	18.5	183.6	10.0	29.8	73.8	296.9	
Profit	140.9	25.2	323.7	20.8	30.9	93.6	561.3	

## Non-Profitable:

Sales	220.5	37.4	434.3	30.0	60.4	136.1	1,408.9	
Expenses	304.0	49.8	600.8	35.7	93.7	199.9	1,911.5	
Loss	-83.5	-12.4	-166.6	-5.7	-33.3	-63.8	-502.6	

1987

## Profitable:

Sales	138.2	44.0	290.2	25.9	58.2	125.8	752.0	
Expenses	53.4	21.7	104.6	8.5	32.1	35.4	299.1	
Profit	84.8	22.3	185.6	17.4	26.2	90.4	452.9	

## Non-Profitable:

Sales	215.4	52.3	490.0	30.3	63.9	111.0	562.7	
Expenses	241.9	57.2	553.0	33.7	69.5	349.9	591.9	
Loss	-26.5	-4.9	-63.0	-3.4	-5.6	-238.9	-29.2	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	166							
Low sales value (\$'000)	25	25	102	25	40	102	246	
High sales value (\$'000)	5,000	102	5,000	40	102	246	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>487.2</b>	<b>263.3</b>	<b>848.8</b>	<b>260.5</b>	<b>268.9</b>	<b>872.7</b>	<b>823.9</b>	<b>100.0</b>
Total current assets	313.9	158.8	564.4	170.5	136.1	552.4	576.8	98.8
Accounts receivable	51.0	26.5	90.5	13.1	52.7	55.8	126.8	66.3
Closing inventory	0.3	--	0.8	--	--	0.1	1.5	4.2
Other current assets	262.5	132.2	473.0	157.4	83.4	496.4	448.4	96.4
Net fixed assets	54.6	5.6	133.8	5.2	6.4	158.9	107.5	54.8
Other assets and adjustments	118.7	98.9	150.6	84.7	126.3	161.3	139.5	75.9
<b>Total liabilities</b>	<b>276.5</b>	<b>67.0</b>	<b>614.8</b>	<b>55.3</b>	<b>89.6</b>	<b>642.6</b>	<b>585.8</b>	<b>99.4</b>
Total current liabilities	105.0	38.9	211.7	28.9	58.3	129.4	297.7	98.8
Current bank loans	9.0	--	23.6	--	0.1	0.1	48.2	8.4
Other current liabilities	95.9	38.8	188.0	28.9	58.2	129.2	249.5	98.2
Long-term bank loans	19.1	--	49.9	--	--	52.7	46.9	3.0
Other liabilities and adjustments	152.3	28.0	353.2	26.3	31.2	460.3	241.2	71.7
<b>Total equity</b>	<b>210.7</b>	<b>196.3</b>	<b>234.0</b>	<b>205.1</b>	<b>179.3</b>	<b>230.1</b>	<b>238.0</b>	<b>99.4</b>

**FINANCIAL RATIOS**

(times)

Current ratio	2.9	4.0	2.6	5.8	2.3	4.2	1.9	98.2
Debt to equity	1.3	0.3	2.6	0.2	0.5	2.7	2.4	98.8
Interest coverage	17.8	7.8	21.4	19.2	4.6	5.9	32.1	68.7
Debt ratio	0.5	0.2	0.7	0.2	0.3	0.7	0.7	99.4
Sales to equity	1.0	0.2	2.2	0.1	0.3	0.7	3.7	99.4
Sales to closing inventories	693.6	3,148.6	626.4	-	1,685.7	1,023.5	582.1	4.2

(percent)

Current debt to equity	49.8	19.8	90.4	14.0	32.5	56.2	125.0	98.8
Operating profit on equity	55.4	10.3	116.6	8.6	13.9	23.0	211.2	94.6
Net fixed assets to equity	25.9	2.8	57.1	2.5	3.5	69.0	45.1	54.8
Gross margin	80.4	84.9	79.8	77.7	91.1	89.6	77.8	100.0
Return on total assets	25.4	8.8	33.7	7.2	11.8	7.3	63.0	97.0

(days)

Collection period for accounts receivable	82.0	218.1	63.3	152.7	274.9	121.6	51.8	66.3
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	202	51,037	1,810.8	45
Less than 20	190	15,365	503.1	42
20-99	9	x	x	3
100-499	3	x	x	-
500 and over	-	-	-	-

## 1987

Total	157	34,609	1,314.3
Less than 20	148	9,975	326.8
20-99	6	x	x
100-499	3	x	x
500 and over	-	-	-

## SIC 7499 Other Financial Intermediaries n.e.c.

Establishments of financial intermediaries not elsewhere classified including holders of intellectual properties such as patents and copyrights. This major group includes real estate operators and owners and lessors of real property. This major group does not include establishments primarily engaged in operating hotels, rooming houses, camps, trailer camps or other lodging places which are classified in <Major Group 91 - Accommodation Service Industries>. Establishments primarily engaged in the construction of buildings are classified in <Major Group 40 - Building, Developing and General Contracting Industries> and those primarily engaged in land development are classified in <4491 - Land Developers>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7511 - OPERATORS OF RESIDENTIAL BUILDINGS AND DWELLINGS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	998							
Low sales value (\$'000)	25	25	197	25	73	197	759	
High sales value (\$'000)	5,000	197	5,000	73	197	759	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	0.9	1.1	0.9	0.3	1.6	0.5	1.2	6.3
Purchases and materials	1.2	0.8	1.4	0.2	1.1	0.5	2.2	6.3
Closing inventory	1.9	0.1	2.5	0.1	0.1	0.1	4.6	2.0
Opening inventory	1.6	0.5	1.9	0.2	0.6	0.1	3.6	1.9
Wages, salaries, and benefits	10.2	11.6	9.8	8.2	13.4	10.1	9.5	56.6
Wages and benefits - direct	--	--	-	-	--	-	-	0.1
Wages and benefits - indirect	10.2	11.5	9.8	8.2	13.3	10.1	9.5	56.6
Occupancy expenses	27.9	24.4	29.0	23.5	24.8	29.6	28.5	97.0
Depreciation	9.4	11.3	8.8	13.0	10.5	11.0	6.8	83.7
Repairs and maintenance	8.8	6.9	9.4	5.3	7.7	8.7	10.1	74.5
Fuel and oil	0.2	0.4	0.2	0.1	0.6	0.3	--	3.4
Utilities	8.6	4.9	9.7	4.8	5.0	8.4	11.0	72.2
Rent	0.9	0.9	0.9	0.4	1.2	1.3	0.6	18.8
Financial expenses	32.2	35.7	31.1	36.9	35.1	34.7	27.7	96.8
Interest and bank charges	30.3	32.5	29.7	33.5	31.9	33.5	26.2	87.9
Professional fees	1.8	3.3	1.4	3.4	3.2	1.2	1.5	88.4
General expenses	1.6	3.0	1.2	3.9	2.6	1.5	0.9	80.8
Advertising	0.2	0.2	0.2	0.2	0.3	0.2	0.3	39.1
Delivery expenses	0.1	0.3	0.1	0.4	0.3	0.1	0.1	18.1
Insurance	1.2	2.5	0.8	3.3	2.1	1.2	0.5	74.6
Other expenses	26.4	27.8	26.0	26.9	28.3	22.4	29.3	98.2
Total expenses	99.3	103.7	97.9	99.7	105.9	98.9	97.1	99.5
Net profit/loss	0.7	-3.7	2.1	0.3	-5.9	1.1	2.9	97.5

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	54							
Sales	227.5	72.9	594.8	45.6	120.0	364.2	1,530.4	
Expenses	184.5	54.2	494.1	34.7	87.9	296.3	1,296.7	
Profit	43.0	18.7	100.7	10.9	32.1	67.9	233.8	

## Non-Profitable:

Sales	233.0	78.7	659.8	44.4	116.3	376.9	1,828.5	
Expenses	282.0	106.7	767.0	59.6	158.6	459.6	2,037.0	
Loss	-49.1	-28.1	-107.2	-15.2	-42.2	-82.7	-208.5	

1987

## Profitable:

Sales	234.6	79.3	590.1	47.6	119.5	374.5	1,413.0	
Expenses	191.1	62.1	486.4	35.8	95.5	300.6	1,195.5	
Profit	43.5	17.2	103.7	11.8	24.0	73.9	217.5	

## Non-Profitable:

Sales	183.7	70.7	575.8	45.5	115.7	343.6	1,459.5	
Expenses	224.0	96.1	667.4	62.0	157.1	415.9	1,625.1	
Loss	-40.3	-25.4	-91.7	-16.5	-41.4	-72.2	-165.7	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	855							
Low sales value (\$'000)	25	25	211	25	75	211	843	
High sales value (\$'000)	5,000	211	5,000	75	211	843	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>1,303.0</b>	<b>532.5</b>	<b>3,284.9</b>	<b>349.2</b>	<b>805.0</b>	<b>2,179.4</b>	<b>8,130.8</b>	<b>99.9</b>
Total current assets	176.7	80.5	424.0	68.9	97.8	221.3	1,312.7	97.1
Accounts receivable	10.4	5.4	23.2	3.6	8.2	18.3	44.7	55.9
Closing inventory	4.4	--	15.8	--	--	0.5	82.7	2.0
Other current assets	161.8	75.0	385.0	65.2	89.5	202.4	1,185.2	95.2
Net fixed assets	886.4	374.8	2,202.5	232.5	586.3	1,638.5	4,674.4	94.0
Other assets and adjustments	239.8	77.1	658.4	47.7	120.9	319.5	2,143.7	77.2
<b>Total liabilities</b>	<b>1,057.8</b>	<b>406.7</b>	<b>2,732.5</b>	<b>253.1</b>	<b>635.2</b>	<b>1,846.4</b>	<b>6,616.5</b>	<b>99.9</b>
Total current liabilities	197.3	83.9	489.1	59.0	120.9	346.9	1,112.3	99.3
Current bank loans	28.9	13.7	68.3	15.2	11.3	69.3	63.7	28.1
Other current liabilities	168.3	70.2	420.8	43.7	109.5	277.6	1,048.6	99.2
Long-term bank loans	39.6	9.5	116.9	5.6	15.3	90.1	234.7	10.6
Other liabilities and adjustments	820.8	313.3	2,126.3	188.5	498.8	1,409.2	5,269.4	89.9
<b>Total equity</b>	<b>245.2</b>	<b>125.7</b>	<b>552.4</b>	<b>96.0</b>	<b>169.8</b>	<b>332.9</b>	<b>1,514.3</b>	<b>99.9</b>

**FINANCIAL RATIOS**

(times)

Current ratio	0.8	0.9	0.8	1.1	0.8	0.6	1.1	96.5
Debt to equity	4.3	3.2	4.9	2.6	3.7	5.5	4.3	99.9
Interest coverage	1.0	0.9	1.0	1.0	0.8	1.0	1.0	88.0
Debt ratio	0.8	0.7	0.8	0.7	0.7	0.8	0.8	99.9
Sales to equity	0.9	0.6	1.1	0.4	0.7	1.1	1.1	99.9
Sales to closing inventories	52.7	1,429.0	40.5	1,314.3	1,501.8	728.2	21.1	2.0

(percent)

Current debt to equity	80.4	66.7	88.5	61.4	71.2	104.2	73.4	99.3
Operating profit on equity	0.6	-1.7	1.9	0.1	-3.2	1.0	2.8	97.4
Net fixed assets to equity	361.5	298.0	398.6	242.0	345.1	492.0	308.6	94.0
Gross margin	88.8	86.9	89.4	90.5	84.9	89.4	89.4	100.0
Return on total assets	5.5	4.3	6.1	4.2	4.3	6.0	6.1	99.3

(days)

Collection period for accounts receivable	16.2	25.7	13.2	28.6	24.1	17.2	9.3	55.9
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	10,747	1,441,157	55,950.0	298
Less than 20	10,317	613,675	24,485.7	301
20-99	368	407,709	15,755.3	3
100-499	58	x	x	-
500 and over	4	x	x	-
<b>1987</b>				
Total	11,045	1,146,657	50,836.7	
Less than 20	10,618	477,051	21,601.5	
20-99	365	313,719	14,049.9	
100-499	58	x	x	
500 and over	4	x	x	

## SIC 7511 Operators Of Residential Buildings and Dwellings

Establishments primarily engaged in operating, or owning and operating residential buildings and dwellings.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7512 - OPERATORS OF NON-RESIDENTIAL BUILDINGS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	681							
Low sales value (\$'000)	25	25	171	25	70	171	805	
High sales value (\$'000)	5,000	171	5,000	70	171	805	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>1.2</b>	<b>0.3</b>	<b>1.4</b>	<b>0.3</b>	<b>0.4</b>	<b>2.0</b>	<b>0.9</b>	<b>7.6</b>
Purchases and materials	1.1	0.3	1.3	0.2	0.3	2.1	0.7	7.2
Closing inventory	0.1	0.2	0.1	--	0.2	0.2	--	2.3
Opening inventory	0.2	0.3	0.2	0.2	0.3	0.1	0.2	2.8
<b>Wages, salaries, and benefits</b>	<b>13.0</b>	<b>14.0</b>	<b>12.7</b>	<b>16.2</b>	<b>13.0</b>	<b>15.0</b>	<b>10.8</b>	<b>54.8</b>
Wages and benefits - direct	--	--	--	--	--	--	--	0.4
Wages and benefits - indirect	13.0	14.0	12.7	16.2	13.0	15.0	10.7	54.6
<b>Occupancy expenses</b>	<b>22.7</b>	<b>20.5</b>	<b>23.2</b>	<b>24.4</b>	<b>18.7</b>	<b>26.7</b>	<b>20.1</b>	<b>96.2</b>
Depreciation	11.4	11.8	11.3	12.9	11.3	13.2	9.6	86.6
Repairs and maintenance	3.6	3.7	3.6	3.3	3.9	3.5	3.6	55.8
Fuel and oil	--	--	--	--	--	0.1	--	2.5
Utilities	3.6	2.9	3.7	3.6	2.6	4.3	3.2	55.1
Rent	4.1	2.1	4.6	4.6	1.0	5.6	3.7	24.5
<b>Financial expenses</b>	<b>28.4</b>	<b>36.3</b>	<b>26.3</b>	<b>25.1</b>	<b>41.3</b>	<b>25.4</b>	<b>27.2</b>	<b>95.3</b>
Interest and bank charges	26.5	33.5	24.7	21.4	38.9	23.2	26.0	85.9
Professional fees	1.9	2.8	1.7	3.8	2.4	2.1	1.2	83.0
<b>General expenses</b>	<b>1.6</b>	<b>2.2</b>	<b>1.5</b>	<b>2.3</b>	<b>2.2</b>	<b>1.7</b>	<b>1.2</b>	<b>67.3</b>
Advertising	0.5	0.3	0.6	0.5	0.2	0.8	0.4	30.1
Delivery expenses	0.2	0.3	0.1	0.3	0.2	0.1	0.2	17.0
Insurance	0.9	1.7	0.7	1.5	1.8	0.8	0.6	59.5
<b>Other expenses</b>	<b>27.3</b>	<b>19.4</b>	<b>29.4</b>	<b>16.5</b>	<b>20.7</b>	<b>27.0</b>	<b>31.5</b>	<b>94.0</b>
<b>Total expenses</b>	<b>94.2</b>	<b>92.8</b>	<b>94.5</b>	<b>84.9</b>	<b>96.3</b>	<b>97.8</b>	<b>91.6</b>	<b>99.9</b>
<b>Net profit/loss</b>	<b>5.8</b>	<b>7.2</b>	<b>5.5</b>	<b>15.1</b>	<b>3.7</b>	<b>2.2</b>	<b>8.4</b>	<b>98.4</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	59						
Sales	266.0	74.2	560.4	45.9	111.5	325.2	1,733.1
Expenses	197.4	49.5	424.3	22.7	84.8	252.8	1,279.8
Profit	68.6	24.7	136.1	23.1	26.7	72.5	453.3

## Non-Profitable:

Sales	229.7	86.2	607.2	46.9	123.9	329.4	1,893.1
Expenses	295.4	104.0	799.1	63.2	143.1	463.3	2,353.3
Loss	-65.7	-17.8	-191.9	-16.4	-19.2	-134.0	-460.3

1987

## Profitable:

Sales	278.4	72.6	547.5	45.6	109.3	358.9	1,433.7
Expenses	209.0	54.5	410.8	30.0	87.8	269.9	1,073.1
Profit	69.5	18.1	136.7	15.6	21.5	89.0	360.6

## Non-Profitable:

Sales	175.2	71.5	589.8	46.4	104.2	367.1	1,785.3
Expenses	224.3	97.2	733.0	71.6	130.4	424.4	2,389.8
Loss	-49.2	-25.6	-143.3	-25.1	-26.3	-57.4	-604.5

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	597							
Low sales value (\$'000)	25	25	186	25	74	186	827	
High sales value (\$'000)	5,000	186	5,000	74	186	827	5,000	

## BALANCE SHEET

(thousands of dollars)

Total assets	1,575.2	649.4	3,348.5	422.9	903.5	1,894.4	9,992.6	100.0
Total current assets	209.1	139.7	342.1	151.0	127.1	198.8	996.8	98.2
Accounts receivable	23.2	4.7	58.8	1.8	7.9	28.4	197.7	60.8
Closing inventory	0.2	--	0.7	--	--	0.6	0.8	2.3
Other current assets	185.6	135.0	282.5	149.1	119.2	169.6	798.2	92.5
Net fixed assets	1,176.9	433.6	2,600.9	225.3	667.2	1,501.8	7,622.8	93.0
Other assets and adjustments	189.0	76.0	405.5	46.5	109.1	193.7	1,372.9	80.2
Total liabilities	1,248.5	488.3	2,704.9	296.5	703.3	1,551.2	7,976.4	99.8
Total current liabilities	304.0	116.2	663.7	120.3	111.7	408.4	1,829.8	96.6
Current bank loans	88.5	47.3	167.4	74.8	16.5	85.9	540.0	33.7
Other current liabilities	215.4	68.9	496.2	45.5	95.2	322.5	1,289.7	96.6
Long-term bank loans	62.6	13.0	157.7	2.7	24.5	64.7	582.3	12.2
Other liabilities and adjustments	881.9	359.0	1,883.5	173.4	567.0	1,078.0	5,564.2	89.1
Total equity	326.6	161.1	643.6	126.3	200.1	343.2	2,016.2	99.7

## FINANCIAL RATIOS

(times)

Current ratio	0.6	1.2	0.5	1.2	1.1	0.4	0.5	94.8
Debt to equity	3.8	3.0	4.2	2.3	3.5	4.5	3.9	99.5
Interest coverage	1.2	1.1	1.2	1.5	1.0	1.1	1.4	87.8
Debt ratio	0.7	0.7	0.8	0.7	0.7	0.8	0.7	99.8
Sales to equity	0.8	0.5	0.9	0.3	0.6	1.0	0.9	99.7
Sales to closing inventories	1,062.2	10,010.6	858.1	3,494.1	48,659.4	515.7	2,110.0	2.3

(percent)

Current debt to equity	93.0	72.1	103.1	95.2	55.8	119.0	90.7	96.3
Operating profit on equity	5.3	2.8	6.5	4.8	1.4	3.7	8.7	98.0
Net fixed assets to equity	360.3	269.0	404.1	178.3	333.3	437.6	378.0	92.6
Gross margin	86.6	85.0	87.1	85.2	84.9	84.6	89.3	100.0
Return on total assets	5.4	5.0	5.6	4.1	5.4	5.2	5.9	99.5

(days)

Collection period for accounts receivable	31.6	20.0	34.7	14.1	22.5	29.2	39.7	60.8
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	3,788	853,949	35,778.3	200
Less than 20	3,544	287,257	11,904.1	174
20-99	185	177,428	7,319.4	22
100-499	52	203,267	8,660.1	5
500 and over	7	185,997	7,894.7	1
<b>1987</b>				
Total	3,588	651,981	30,982.6	
Less than 20	3,370	195,104	9,192.3	
20-99	163	134,812	6,350.8	
100-499	47	156,588	7,386.7	
500 and over	8	165,477	8,052.8	

## SIC 7512 Operators Of Non-Residential Buildings

Establishments primarily engaged in operating, or owning and operating non-residential buildings.

Symbols:      - amount too small to be expressed  
                  - nil or zero

SOURCE:      Small Business and Special Surveys Division, Statistics Canada

## SIC 7599 - OTHER REAL ESTATE OPERATORS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	464							
Low sales value (\$'000)	25	25	283	25	88	283	991	
High sales value (\$'000)	5,000	283	5,000	88	283	991	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	59.5	50.6	62.4	36.5	54.6	62.0	62.8	75.6
Purchases and materials	53.9	52.4	54.4	34.7	57.4	46.2	62.8	73.7
Closing inventory	14.4	9.0	16.1	1.3	11.2	11.6	20.8	16.2
Opening inventory	20.0	7.3	24.1	3.1	8.4	27.3	20.8	16.8
Wages, salaries, and benefits	4.8	5.3	4.7	6.3	5.0	5.5	3.8	48.3
Wages and benefits - direct	0.4	0.5	0.3	-	0.6	0.2	0.4	5.0
Wages and benefits - indirect	4.5	4.8	4.4	6.3	4.4	5.3	3.4	44.4
Occupancy expenses	4.6	8.3	3.3	16.5	6.0	3.2	3.5	59.1
Depreciation	2.3	4.6	1.6	10.7	2.8	1.3	1.8	36.2
Repairs and maintenance	0.9	1.5	0.8	2.0	1.4	0.7	0.9	34.1
Fuel and oil	--	--	--	--	--	--	--	4.7
Utilities	0.9	1.4	0.7	2.0	1.3	0.9	0.6	41.8
Rent	0.4	0.8	0.3	1.8	0.5	0.3	0.2	11.9
Financial expenses	8.7	10.0	8.3	15.6	8.3	6.6	10.1	85.3
Interest and bank charges	7.0	8.8	6.5	13.2	7.6	4.0	9.0	65.9
Professional fees	1.7	1.1	1.9	2.5	0.8	2.6	1.1	78.0
General expenses	0.5	0.7	0.4	1.2	0.6	0.4	0.4	48.9
Advertising	0.1	0.1	0.2	0.1	0.1	0.1	0.2	23.9
Delivery expenses	0.1	0.3	0.1	0.4	0.3	0.1	0.1	15.1
Insurance	0.2	0.3	0.2	0.7	0.2	0.2	0.2	37.3
Other expenses	8.5	14.1	6.7	16.6	13.4	5.5	7.9	90.9
Total expenses	86.6	89.0	85.8	92.8	87.9	83.2	88.5	100.0
Net profit/loss	13.4	11.0	14.2	7.2	12.1	16.8	11.5	98.3

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	67						
Sales	405.8	126.1	934.3	46.0	172.8	636.0	2,065.4
Expenses	329.4	98.8	764.9	28.9	139.6	510.6	1,729.2
Profit	76.5	27.3	169.4	17.0	33.3	125.4	336.2

## Non-Profitable:

Sales	174.1	80.7	975.1	47.3	155.0	469.6	2,007.5
Expenses	191.1	89.8	1,060.0	53.7	170.2	522.0	2,158.6
Loss	-17.0	-9.1	-84.8	-6.4	-15.2	-52.4	-151.1

1987

## Profitable:

Sales	244.1	78.2	896.6	48.3	141.5	647.6	1,939.3
Expenses	178.5	55.6	662.2	30.7	108.1	395.4	1,779.3
Profit	65.6	22.6	234.4	17.5	33.3	252.2	160.0

## Non-Profitable:

Sales	221.4	76.7	651.3	48.2	136.0	467.6	1,986.3
Expenses	244.7	89.5	705.8	65.0	140.3	506.5	2,153.5
Loss	-23.3	-12.8	-54.4	-16.9	-4.3	-38.9	-167.2

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	226							
Low sales value (\$'000)	25	25	363	25	92	363	1,416	
High sales value (\$'000)	5,000	363	5,000	92	363	1,416	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>751.9</b>	<b>529.6</b>	<b>1,282.0</b>	<b>767.7</b>	<b>331.9</b>	<b>744.3</b>	<b>3,465.8</b>	<b>100.0</b>
Total current assets	282.6	107.8	699.5	106.0	109.2	337.3	2,170.6	99.6
Accounts receivable	25.4	4.1	76.2	5.5	3.0	37.4	233.7	47.8
Closing inventory	63.4	13.7	181.8	0.6	24.6	106.2	489.1	22.1
Other current assets	193.7	89.8	441.4	99.8	81.6	193.6	1,447.8	94.7
Net fixed assets	349.1	301.4	462.9	477.6	155.1	299.2	1,128.0	69.5
Other assets and adjustments	120.1	120.4	119.5	184.0	67.5	107.7	167.1	69.9
<b>Total liabilities</b>	<b>489.4</b>	<b>317.7</b>	<b>898.7</b>	<b>412.1</b>	<b>239.3</b>	<b>497.0</b>	<b>2,530.3</b>	<b>99.1</b>
Total current liabilities	222.5	172.4	342.0	232.4	122.7	202.1	910.3	97.8
Current bank loans	35.1	4.9	107.2	6.7	3.5	38.9	384.4	25.7
Other current liabilities	187.3	167.4	234.8	225.6	119.2	163.1	525.8	97.3
Long-term bank loans	31.5	1.6	102.5	--	3.0	13.0	466.1	6.6
Other liabilities and adjustments	235.3	143.6	454.1	179.7	113.5	281.8	1,153.8	83.6
<b>Total equity</b>	<b>262.5</b>	<b>211.8</b>	<b>383.2</b>	<b>355.5</b>	<b>92.6</b>	<b>247.3</b>	<b>935.4</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.2	0.6	2.0	0.4	0.8	1.6	2.3	97.8
Debt to equity	1.8	1.4	2.3	1.1	2.5	2.0	2.7	99.1
Interest coverage	2.8	1.9	3.2	1.1	2.4	5.2	2.1	78.8
Debt ratio	0.6	0.5	0.7	0.5	0.7	0.6	0.7	99.1
Sales to equity	1.4	0.5	2.7	0.1	2.0	2.9	2.4	100.0
Sales to closing inventories	6.2	8.9	5.7	73.0	7.5	6.7	4.7	22.1

(percent)

Current debt to equity	84.7	81.4	89.2	65.3	132.5	81.7	97.3	97.8
Operating profit on equity	21.6	6.0	42.2	0.2	24.4	54.5	29.0	96.5
Net fixed assets to equity	133.0	142.2	120.7	134.3	167.5	120.9	120.5	69.5
Gross margin	38.2	50.2	34.8	70.7	45.8	34.9	34.6	99.6
Return on total assets	11.6	4.8	18.3	1.2	11.6	22.3	14.7	98.2

(days)

Collection period for accounts receivable	23.5	12.3	26.7	42.3	5.8	18.9	36.7	47.8
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	667	118,509	4,675.7	21
Less than 20	640	47,068	1,960.8	25
20-99	21	21,591	839.5	4
100-499	5	x	x	-
500 and over	1	x	x	-

## 1987

Total	646	81,011	3,630.8	
Less than 20	615	33,167	1,535.6	
20-99	25	20,507	925.7	
100-499	5	x	x	
500 and over	1	x	x	

## SIC 7599 Other Real Estate Operators

Establishments primarily engaged in operating, or owning and operating real estate not elsewhere classified.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7611 - INSURANCE AND REAL ESTATE AGENCIES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	782							
Low sales value (\$'000)	25	25	331	25	102	331	1,247	
High sales value (\$'000)	5,000	331	5,000	102	331	1,247	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	2.7	2.0	3.0	3.0	1.7	2.9	3.0	10.2
Purchases and materials	3.4	1.8	4.1	2.3	1.6	4.9	3.2	9.7
Closing inventory	1.1	0.1	1.5	0.1	0.1	2.5	0.3	1.8
Opening inventory	0.3	0.3	0.3	0.8	0.1	0.5	0.1	2.0
Wages, salaries, and benefits	56.0	44.3	60.9	37.2	46.5	54.6	68.4	84.0
Wages and benefits - direct	0.1	--	0.1	--	--	0.2	-	0.4
Wages and benefits - indirect	55.9	44.3	60.8	37.2	46.5	54.4	68.4	83.8
Occupancy expenses	7.3	10.6	5.9	11.2	10.5	6.9	4.7	92.2
Depreciation	2.0	2.8	1.7	2.7	2.9	2.1	1.2	83.6
Repairs and maintenance	0.6	0.6	0.6	0.5	0.6	0.7	0.5	46.0
Fuel and oil	--	0.1	--	0.3	--	--	--	3.1
Utilities	1.7	2.1	1.6	2.4	2.1	1.9	1.2	71.6
Rent	2.9	5.0	2.0	5.3	4.9	2.1	1.8	61.6
Financial expenses	3.1	4.0	2.7	4.4	3.8	3.2	2.2	92.6
Interest and bank charges	1.7	1.9	1.7	2.4	1.7	2.1	1.1	73.3
Professional fees	1.4	2.1	1.1	2.0	2.1	1.1	1.1	86.3
General expenses	5.0	6.4	4.5	6.6	6.3	5.4	3.3	89.9
Advertising	3.3	3.9	3.0	3.7	3.9	3.5	2.5	80.4
Delivery expenses	1.1	1.4	0.9	2.0	1.3	1.2	0.5	42.2
Insurance	0.7	1.1	0.5	1.0	1.2	0.7	0.3	63.6
Other expenses	16.2	19.3	15.0	21.0	18.7	16.8	12.8	99.0
Total expenses	90.4	86.5	92.0	83.4	87.5	90.0	94.3	99.6
Net profit/loss	9.6	13.5	8.0	16.6	12.5	10.0	5.7	99.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	76							
Sales	367.8	129.3	941.4	53.6	209.3	629.0	2,148.7	
Expenses	312.7	94.2	837.9	29.0	163.2	543.2	1,976.9	
Profit	55.2	35.1	103.5	24.6	46.2	85.8	171.9	

## Non-Profitable:

Sales	236.5	124.5	908.6	61.8	199.9	664.5	1,945.4	
Expenses	254.9	138.1	955.4	77.0	211.6	693.9	2,065.8	
Loss	-18.4	-13.6	-46.8	-15.2	-11.7	-29.4	-120.4	

1987

## Profitable:

Sales	301.6	122.0	921.0	60.4	183.4	622.2	2,060.1	
Expenses	253.2	91.5	810.6	36.7	146.2	533.3	1,868.0	
Profit	48.4	30.5	110.3	23.7	37.2	88.9	192.0	

## Non-Profitable:

Sales	232.2	112.2	877.3	55.3	175.9	699.9	2,514.9	
Expenses	254.6	130.3	923.2	79.1	187.5	744.1	2,576.5	
Loss	-22.4	-18.1	-45.9	-23.8	-11.6	-44.2	-61.6	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	559							
Low sales value (\$'000)	25	25	702	25	212	702	1,498	
High sales value (\$'000)	5,000	702	5,000	212	702	1,498	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>318.2</b>	<b>206.7</b>	<b>934.9</b>	<b>123.2</b>	<b>319.3</b>	<b>721.7</b>	<b>1,419.1</b>	<b>100.0</b>
Total current assets	182.7	129.9	474.4	71.6	208.5	384.3	679.1	100.0
Accounts receivable	69.5	44.6	207.1	23.0	73.6	182.3	263.3	78.7
Closing inventory	4.2	3.5	7.6	--	8.4	8.4	5.9	2.0
Other current assets	108.9	81.7	259.6	48.5	126.4	193.4	409.8	95.3
Net fixed assets	57.8	34.6	186.2	22.9	50.4	162.0	241.1	93.0
Other assets and adjustments	77.7	42.1	274.2	28.6	60.3	175.3	498.7	82.5
<b>Total liabilities</b>	<b>241.3</b>	<b>161.1</b>	<b>684.3</b>	<b>86.9</b>	<b>261.3</b>	<b>540.3</b>	<b>1,011.3</b>	<b>100.0</b>
Total current liabilities	169.6	112.1	487.4	56.5	187.1	397.4	691.8	99.8
Current bank loans	11.9	9.3	26.1	4.9	15.3	24.1	30.7	38.6
Other current liabilities	157.6	102.7	461.2	51.5	171.8	373.2	661.1	99.8
Long-term bank loans	7.8	3.0	34.9	0.1	6.8	8.3	95.4	15.7
Other liabilities and adjustments	63.7	46.0	161.9	30.2	67.2	134.6	224.1	78.4
<b>Total equity</b>	<b>76.9</b>	<b>45.5</b>	<b>250.6</b>	<b>36.3</b>	<b>58.0</b>	<b>181.4</b>	<b>407.7</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.0	1.1	0.9	1.2	1.1	0.9	0.9	99.8
Debt to equity	3.1	3.5	2.7	2.3	4.5	2.9	2.4	100.0
Interest coverage	5.6	5.5	5.8	2.0	6.7	5.7	6.0	78.5
Debt ratio	0.7	0.7	0.7	0.7	0.8	0.7	0.7	100.0
Sales to equity	5.0	4.5	5.5	2.7	6.0	5.3	5.7	100.0
Sales to closing inventories	92.2	57.7	181.1	4,854.2	41.8	114.2	398.1	2.0

(percent)

Current debt to equity	220.4	246.2	194.4	155.7	322.6	219.0	169.6	99.8
Operating profit on equity	40.1	45.0	35.2	6.3	77.7	39.7	30.6	98.9
Net fixed assets to equity	75.1	76.0	74.3	63.1	86.9	89.3	59.1	93.0
Gross margin	39.2	46.0	33.5	47.8	45.3	39.5	28.0	100.0
Return on total assets	11.8	12.1	11.3	3.6	16.5	12.1	10.5	99.5

(days)

Collection period for accounts receivable	65.2	78.4	54.2	83.6	76.4	68.8	40.7	78.7
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	<b>17,165</b>	<b>4,485,454</b>	<b>139,559.0</b>	<b>402</b>
Less than 20	16,184	1,766,417	55,106.4	382
20-99	826	1,133,297	33,310.7	16
100-499	138	805,410	23,514.4	3
500 and over	17	780,330	27,627.5	1
<b>1987</b>				
<b>Total</b>	<b>16,763</b>	<b>3,543,232</b>	<b>128,153.4</b>	
Less than 20	15,802	1,263,616	45,499.2	
20-99	810	863,246	30,102.4	
100-499	135	727,457	24,950.3	
500 and over	16	688,913	27,601.5	

## SIC 7611 Insurance and Real Estate Agencies

Establishments primarily engaged in either the selling of insurance and pension products as an independent agent or broker or dealing in real estate such as buying and selling for others, managing and appraising real estate for others or whose activities encompass both fields. Establishments primarily engaged in providing services more to the business community than to the general public. Included in this major group are employment agencies and personnel suppliers; computer services; accounting and bookkeeping services; advertising services; architectural, engineering and other scientific services; lawyer and notary services; management consulting services; and business services not elsewhere classified.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7711 - EMPLOYMENT AGENCIES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	120							
Low sales value (\$'000)	25	25	782	25	204	782	1,394	
High sales value (\$'000)	5,000	782	5,000	204	782	1,394	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	6.3	0.9	9.7	0.3	1.3	7.4	11.4	8.3
Purchases and materials	6.3	0.9	9.7	0.3	1.3	7.4	11.4	8.3
Closing inventory	-	-	-	-	-	-	-	-
Opening inventory	-	-	-	-	-	-	-	-
Wages, salaries, and benefits	51.7	41.2	58.1	29.7	49.7	59.6	57.0	94.2
Wages and benefits - direct	-	-	-	-	-	-	-	-
Wages and benefits - indirect	51.7	41.2	58.1	29.7	49.7	59.6	57.0	94.2
Occupancy expenses	5.9	9.7	3.6	12.0	8.0	4.3	3.1	92.5
Depreciation	0.9	1.3	0.6	1.4	1.3	0.6	0.6	85.0
Repairs and maintenance	0.1	0.2	0.1	0.5	0.1	0.1	0.1	28.3
Fuel and oil	--	--	-	--	--	-	-	1.7
Utilities	1.4	2.2	0.9	2.7	1.8	1.1	0.6	80.8
Rent	3.6	6.0	2.1	7.4	4.9	2.5	1.8	72.5
Financial expenses	2.4	2.2	2.5	2.5	2.0	2.6	2.4	93.3
Interest and bank charges	0.8	0.9	0.7	1.2	0.6	0.9	0.5	72.5
Professional fees	1.6	1.3	1.8	1.3	1.3	1.7	1.9	88.3
General expenses	3.9	6.3	2.5	9.3	4.1	3.1	2.0	90.8
Advertising	2.9	4.4	1.9	6.0	3.2	2.2	1.7	85.8
Delivery expenses	0.8	1.5	0.4	2.9	0.5	0.5	0.3	52.5
Insurance	0.3	0.4	0.2	0.4	0.4	0.3	0.1	55.8
Other expenses	17.3	16.9	17.5	16.8	17.1	17.0	17.9	99.2
Total expenses	87.5	77.2	93.9	70.6	82.1	94.0	93.8	99.2
Net profit/loss	12.5	22.8	6.1	29.4	17.9	6.0	6.2	97.5

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	82							
Sales	348.1	158.0	1,604.4	87.9	412.1	1,005.6	2,566.0	
Expenses	298.7	118.7	1,488.7	60.5	329.5	922.5	2,397.8	
Profit	49.4	39.4	115.7	27.4	82.6	83.1	168.2	

## Non-Profitable:

Sales	493.8	174.3	1,310.7	78.1	361.2	1,151.7	2,338.8	
Expenses	506.4	183.9	1,331.2	83.2	379.5	1,174.0	2,347.7	
Loss	-12.7	-9.6	-20.5	-5.1	-18.3	-22.4	-8.9	

1987

## Profitable:

Sales	311.0	136.8	1,665.4	73.3	442.7	1,080.9	2,052.1	
Expenses	282.3	119.1	1,551.1	60.0	404.1	1,001.2	1,914.9	
Profit	28.7	17.7	114.3	13.3	38.6	79.7	137.2	

## Non-Profitable:

Sales	465.3	289.0	1,290.0	92.0	414.6	1,127.7	1,599.9	
Expenses	473.9	292.1	1,324.5	93.9	418.5	1,173.0	1,613.6	
Loss	-8.7	-3.2	-34.5	-1.9	-3.9	-45.3	-13.7	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	90							
Low sales value (\$'000)	25	25	856	25	352	856	1,670	
High sales value (\$'000)	5,000	856	5,000	352	856	1,670	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>187.7</b>	<b>129.0</b>	<b>432.3</b>	<b>112.8</b>	<b>167.2</b>	<b>312.3</b>	<b>645.8</b>	<b>100.0</b>
Total current assets	124.8	77.3	322.8	60.1	117.7	246.9	457.9	100.0
Accounts receivable	61.0	22.4	221.5	9.7	52.4	186.6	283.6	95.6
Closing inventory	-	-	-	-	-	-	-	-
Other current assets	63.8	54.8	101.3	50.4	65.2	60.3	174.3	81.1
Net fixed assets	23.0	16.5	50.0	5.9	41.6	39.3	69.2	96.7
Other assets and adjustments	39.7	35.1	59.3	46.7	7.8	26.0	118.6	75.6
<b>Total liabilities</b>	<b>100.4</b>	<b>64.3</b>	<b>250.8</b>	<b>28.8</b>	<b>147.7</b>	<b>176.4</b>	<b>383.3</b>	<b>100.0</b>
Total current liabilities	81.0	50.1	209.8	21.1	118.1	123.2	363.9	100.0
Current bank loans	10.3	2.1	44.4	1.9	2.6	24.1	80.5	23.3
Other current liabilities	70.7	48.0	165.3	19.2	115.5	99.0	283.3	100.0
Long-term bank loans	0.6	0.8	-	1.1	-	-	-	5.6
Other liabilities and adjustments	18.7	13.3	41.0	6.4	29.5	53.1	19.4	82.2
<b>Total equity</b>	<b>87.2</b>	<b>64.6</b>	<b>181.4</b>	<b>83.9</b>	<b>19.4</b>	<b>135.9</b>	<b>262.4</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.5	1.5	1.5	2.8	0.9	2.0	1.2	100.0
Debt to equity	1.1	0.9	1.3	0.3	7.5	1.2	1.4	100.0
Interest coverage	17.1	26.7	10.0	25.9	27.5	7.8	13.2	74.4
Debt ratio	0.5	0.4	0.5	0.2	0.8	0.5	0.5	100.0
Sales to equity	6.2	3.9	9.5	1.6	26.7	8.6	10.4	100.0
Sales to closing inventories	-	-	-	-	-	-	-	-

(percent)

Current debt to equity	92.8	77.5	115.6	25.2	606.7	90.6	138.6	100.0
Operating profit on equity	71.4	80.7	57.6	43.3	459.6	53.0	61.8	98.9
Net fixed assets to equity	26.4	25.6	27.5	7.0	213.8	28.9	26.3	96.7
Gross margin	40.3	60.5	27.9	60.9	60.3	23.8	31.1	100.0
Return on total assets	35.2	42.0	26.8	33.5	55.5	26.4	27.1	98.9

(days)

Collection period for accounts receivable	41.1	32.1	46.6	24.9	36.7	57.9	37.8	95.6
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	1,532	649,898	35,346.4	25
Less than 20	1,216	107,655	6,083.0	41
20-99	250	232,583	12,661.4	15
100-499	63	x	x	1
500 and over	3	x	x	-
<b>1987</b>				
Total	1,557	460,320	28,473.1	
Less than 20	1,257	75,224	4,846.4	
20-99	235	158,930	9,868.2	
100-499	62	x	x	
500 and over	3	x	x	

## SIC 7711 Employment Agencies

Establishments primarily engaged in listing employment vacancies and in selecting, referring and placing applicants in employment on either a permanent or temporary basis. Establishments primarily engaged in supplying their own workers to clients' offices or plants are classified in <7712 - Personnel Suppliers>. The Public Service Commissions of governments are classified in <8159 or 8259 - Other General Administrative Services>, federal and provincial, respectively.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7712 - PERSONNEL SUPPLIERS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	197							
Low sales value (\$'000)	25	25	902	25	368	902	1,815	
High sales value (\$'000)	5,000	902	5,000	368	902	1,815	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	1.6	2.1	1.3	1.5	2.5	0.1	2.8	11.2
Purchases and materials	1.6	2.1	1.3	1.5	2.4	0.2	2.8	11.2
Closing inventory	--	--	--	--	--	--	--	2.0
Opening inventory	--	0.1	--	--	0.1	--	--	2.0
Wages, salaries, and benefits	78.2	73.3	80.9	82.1	68.8	84.6	75.6	95.4
Wages and benefits - direct	1.0	0.1	1.4	0.3	--	--	3.4	1.5
Wages and benefits - indirect	77.3	73.2	79.4	81.8	68.8	84.6	72.2	95.4
Occupancy expenses	3.0	5.2	1.8	4.6	5.5	1.8	1.9	81.7
Depreciation	0.6	1.0	0.5	0.6	1.1	0.4	0.5	72.6
Repairs and maintenance	0.1	0.1	0.1	0.1	0.1	0.1	0.2	31.0
Fuel and oil	--	--	--	--	--	--	--	3.0
Utilities	0.7	1.1	0.5	1.1	1.1	0.5	0.4	65.0
Rent	1.6	3.0	0.8	2.8	3.2	0.8	0.8	56.3
Financial expenses	1.4	2.4	0.9	3.6	1.8	0.7	1.3	93.4
Interest and bank charges	0.6	0.8	0.5	1.0	0.7	0.3	0.6	80.2
Professional fees	0.9	1.6	0.5	2.6	1.1	0.4	0.7	87.8
General expenses	1.8	2.2	1.6	2.4	2.1	1.5	1.8	74.6
Advertising	1.2	1.1	1.3	1.2	1.0	1.3	1.5	63.5
Delivery expenses	0.5	1.0	0.2	1.0	1.0	0.2	0.2	36.0
Insurance	0.1	0.1	0.1	0.2	0.1	0.1	0.1	47.7
Other expenses	10.6	11.0	10.4	4.7	14.3	7.9	13.9	99.5
Total expenses	96.7	96.3	97.0	99.0	94.9	96.7	97.4	100.0
Net profit/loss	3.3	3.7	3.0	1.0	5.1	3.3	2.6	99.5

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	77							
Sales	643.5	295.4	1,434.8	98.3	591.4	1,106.9	2,836.6	
Expenses	612.1	277.3	1,373.2	91.4	556.3	1,060.2	2,711.5	
Profit	31.5	18.2	61.6	6.9	35.1	46.8	125.1	

## Non-Profitable:

Sales	418.4	217.7	1,885.1	178.0	522.1	1,290.9	2,668.1	
Expenses	430.7	223.8	1,943.5	184.1	528.4	1,339.4	2,739.5	
Loss	-12.4	-6.1	-58.4	-6.0	-6.4	-48.5	-71.3	

1987

## Profitable:

Sales	380.3	216.7	1,430.1	128.6	577.8	1,276.3	2,365.6	
Expenses	346.4	187.4	1,367.0	100.7	543.0	1,216.6	2,281.2	
Profit	33.8	29.3	63.1	27.9	34.8	59.6	84.3	

## Non-Profitable:

Sales	301.8	152.5	1,457.6	80.7	494.6	1,279.4	2,521.6	
Expenses	311.5	159.9	1,484.7	86.9	507.5	1,310.7	2,523.9	
Loss	-9.7	-7.4	-27.1	-6.2	-12.9	-31.3	-2.2	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	183							
Low sales value (\$'000)	25	25	936	25	389	936	1,867	
High sales value (\$'000)	5,000	936	5,000	389	936	1,867	5,000	

## BALANCE SHEET

(thousands of dollars)

<b>Total assets</b>	<b>142.6</b>	<b>82.3</b>	<b>419.1</b>	<b>35.1</b>	<b>185.8</b>	<b>328.4</b>	<b>584.6</b>	<b>100.0</b>
Total current assets	93.1	58.3	253.1	26.2	128.5	213.4	325.4	99.5
Accounts receivable	43.9	24.6	132.3	14.6	46.6	88.0	213.1	86.3
Closing inventory	0.1	--	0.2	0.1	--	0.3	--	1.1
Other current assets	49.1	33.5	120.5	11.5	81.8	125.0	112.3	89.1
Net fixed assets	37.0	18.9	120.0	3.5	52.6	100.1	156.3	73.8
Other assets and adjustments	12.4	5.0	46.0	5.2	4.7	14.8	102.8	72.1
<b>Total liabilities</b>	<b>94.3</b>	<b>49.7</b>	<b>299.0</b>	<b>21.0</b>	<b>112.3</b>	<b>248.7</b>	<b>390.6</b>	<b>100.0</b>
Total current liabilities	82.6	45.0	254.8	20.1	99.6	211.3	334.3	100.0
Current bank loans	8.6	6.1	20.1	1.3	16.6	8.1	42.0	30.6
Other current liabilities	73.9	38.8	234.7	18.7	82.9	203.1	292.3	100.0
Long-term bank loans	0.6	0.7	--	--	2.3	--	--	3.3
Other liabilities and adjustments	11.0	3.8	44.1	0.8	10.4	37.4	56.3	68.9
<b>Total equity</b>	<b>48.3</b>	<b>32.6</b>	<b>120.1</b>	<b>14.0</b>	<b>73.4</b>	<b>79.6</b>	<b>193.9</b>	<b>100.0</b>

## FINANCIAL RATIOS

(times)

Current ratio	1.1	1.2	0.9	1.3	1.2	1.0	0.9	99.5
Debt to equity	1.9	1.5	2.4	1.5	1.5	3.1	2.0	100.0
Interest coverage	6.4	5.4	7.3	--	7.8	11.2	5.0	80.9
Debt ratio	0.6	0.6	0.7	0.6	0.6	0.7	0.6	100.0
Sales to equity	11.7	8.8	15.4	10.2	8.2	16.6	14.5	100.0
Sales to closing inventories	5,349.6	3,699.7	7,844.0	1,267.3	--	3,621.6	--	1.1

(percent)

Current debt to equity	170.9	137.9	212.1	143.7	135.5	265.3	172.3	100.0
Operating profit on equity	39.0	28.5	52.2	-6.7	43.2	73.0	36.6	99.5
Net fixed assets to equity	76.6	58.0	99.9	25.6	71.6	125.7	80.5	73.8
Gross margin	22.8	24.7	21.5	14.0	30.3	21.3	21.7	100.0
Return on total assets	15.6	13.8	17.3	--	19.5	19.4	15.1	99.5

(days)

Collection period for accounts receivable	28.1	31.1	26.0	37.0	28.1	24.2	27.5	86.3
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	<b>991</b>	<b>820,874</b>	<b>46,684.5</b>	<b>83</b>
Less than 20	614	75,680	4,128.2	48
20-99	284	232,383	13,191.8	30
100-499	81	261,633	14,940.7	5
500 and over	12	251,178	14,423.8	-
<b>1987</b>				
<b>Total</b>	<b>908</b>	<b>614,638</b>	<b>39,307.6</b>	
Less than 20	566	43,276	2,623.2	
20-99	254	163,944	10,391.4	
100-499	76	216,707	13,942.4	
500 and over	12	190,711	12,350.6	

## SIC 7712 Personnel Suppliers

Establishments primarily engaged in placing their own employees in clients' offices or plants on a temporary or permanent basis for a fee. Labour contractors which supply labour to only one industry and which represent the labour portion of that industry are classified in that industry.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7721 - COMPUTER SERVICES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	719							
Low sales value (\$'000)	25	25	114	25	53	114	760	
High sales value (\$'000)	5,000	114	5,000	53	114	760	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	13.8	4.2	16.3	5.6	3.6	12.4	18.0	36.2
Purchases and materials	14.1	4.3	16.7	6.1	3.4	12.4	18.6	35.9
Closing inventory	1.2	0.3	1.4	0.7	--	1.0	1.6	14.7
Opening inventory	0.8	0.2	1.0	0.2	0.2	0.9	1.0	12.4
Wages, salaries, and benefits	31.9	16.5	36.0	15.1	17.3	37.0	35.5	66.6
Wages and benefits - direct	2.3	--	2.9	--	--	0.6	3.9	5.4
Wages and benefits - indirect	29.6	16.5	33.1	15.1	17.2	36.4	31.6	65.2
Occupancy expenses	8.5	9.5	8.3	11.1	8.6	10.3	7.4	92.6
Depreciation	4.1	4.5	4.0	5.8	3.9	4.1	3.9	85.8
Repairs and maintenance	0.4	0.5	0.4	0.6	0.4	0.5	0.3	32.3
Fuel and oil	--	0.2	--	0.3	0.2	--	--	3.3
Utilities	1.2	1.0	1.2	0.8	1.1	1.5	1.1	59.2
Rent	2.8	3.2	2.7	3.6	3.0	4.1	2.1	57.6
Financial expenses	6.2	4.6	6.6	4.1	4.9	3.6	7.8	86.5
Interest and bank charges	1.3	1.2	1.4	2.0	0.8	1.0	1.5	67.2
Professional fees	4.8	3.4	5.2	2.1	4.1	2.6	6.3	72.3
General expenses	2.7	3.7	2.4	4.0	3.6	3.3	2.0	78.7
Advertising	1.3	1.4	1.3	1.2	1.4	1.5	1.2	57.3
Delivery expenses	1.1	2.0	0.9	2.5	1.7	1.6	0.6	43.7
Insurance	0.3	0.4	0.2	0.4	0.5	0.2	0.2	48.5
Other expenses	22.1	12.4	24.7	13.3	12.0	23.9	25.0	98.7
Total expenses	85.1	51.0	94.2	53.2	49.9	90.5	95.8	99.3
Net profit/loss	14.9	49.0	5.8	46.8	50.1	9.5	4.2	97.8

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	76							
Sales	174.3	55.5	534.6	35.2	74.5	227.5	1,668.3	
Expenses	133.3	23.3	467.0	13.3	32.6	193.4	1,477.1	
Profit	41.0	32.2	67.6	21.9	41.9	34.1	191.2	

## Non-Profitable:

Sales	309.8	53.0	875.8	43.9	69.2	310.7	1,874.4	
Expenses	344.9	56.7	980.3	47.4	73.3	346.7	2,100.0	
Loss	-35.1	-3.7	-104.5	-3.5	-4.1	-36.0	-225.6	

1987

## Profitable:

Sales	310.7	53.4	877.6	36.5	74.6	290.6	2,131.4	
Expenses	251.6	24.0	752.8	12.1	39.0	242.7	1,842.4	
Profit	59.2	29.4	124.8	24.4	35.7	47.9	289.0	

## Non-Profitable:

Sales	171.7	52.2	390.7	34.5	71.9	291.2	1,233.6	
Expenses	242.9	58.7	580.3	41.9	77.4	487.2	1,369.0	
Loss	-71.2	-6.5	-189.6	-7.4	-5.5	-196.0	-135.3	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	416							
Low sales value (\$'000)	25	25	354	25	86	354	1,117	
High sales value (\$'000)	5,000	354	5,000	86	354	1,117	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>189.4</b>	<b>42.2</b>	<b>726.3</b>	<b>27.1</b>	<b>79.0</b>	<b>504.3</b>	<b>1,122.2</b>	<b>99.8</b>
Total current assets	100.1	26.3	369.4	14.3	55.5	249.0	584.1	97.6
Accounts receivable	47.4	10.0	183.8	4.0	24.6	144.6	253.5	87.0
Closing inventory	4.5	0.5	19.3	0.1	1.3	7.6	40.2	17.8
Other current assets	48.1	15.7	166.2	10.1	29.5	96.7	290.3	92.1
Net fixed assets	51.8	11.9	197.1	10.8	14.8	144.1	291.7	92.3
Other assets and adjustments	37.4	3.9	159.6	2.0	8.6	111.0	246.4	79.3
<b>Total liabilities</b>	<b>121.0</b>	<b>30.7</b>	<b>450.4</b>	<b>24.5</b>	<b>45.9</b>	<b>316.9</b>	<b>688.4</b>	<b>99.8</b>
Total current liabilities	85.3	20.8	320.5	14.2	37.0	243.4	458.0	98.3
Current bank loans	15.6	2.3	64.0	2.2	2.5	55.3	79.6	33.7
Other current liabilities	69.7	18.5	256.4	11.9	34.5	188.0	378.4	98.3
Long-term bank loans	4.1	2.8	8.9	3.8	0.3	2.3	20.5	13.0
Other liabilities and adjustments	31.5	7.0	121.0	6.4	8.5	71.1	209.9	77.9
<b>Total equity</b>	<b>68.4</b>	<b>11.5</b>	<b>275.9</b>	<b>2.6</b>	<b>33.1</b>	<b>187.3</b>	<b>433.8</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.1	1.2	1.1	1.0	1.4	1.0	1.2	96.9
Debt to equity	1.7	2.6	1.6	9.1	1.3	1.6	1.5	99.8
Interest coverage	6.3	13.4	4.2	10.1	19.5	7.7	2.8	71.2
Debt ratio	0.6	0.7	0.6	0.9	0.5	0.6	0.6	99.5
Sales to equity	4.5	7.5	4.0	20.7	4.9	3.4	4.5	100.0
Sales to closing inventories	67.7	165.9	58.1	309.3	119.8	84.9	48.9	17.8

(percent)

Current debt to equity	124.7	181.1	116.1	533.1	111.9	129.9	105.5	98.3
Operating profit on equity	29.8	120.4	16.0	346.5	75.9	22.1	11.4	97.1
Net fixed assets to equity	75.7	104.1	71.4	406.5	44.7	76.9	67.2	92.3
Gross margin	46.4	56.6	43.5	56.0	57.0	43.3	43.6	100.0
Return on total assets	12.7	35.4	7.9	37.7	33.5	9.4	6.8	98.8

(days)

Collection period for accounts receivable	55.7	42.1	59.5	26.5	55.1	80.7	46.9	87.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	5,216	1,597,576	44,491.0	720
Less than 20	4,910	528,839	14,661.2	730
20-99	243	372,828	10,363.7	4
100-499	53	375,619	10,347.7	6
500 and over	10	320,290	9,118.4	-
<b>1987</b>				
Total	4,496	1,182,772	37,433.3	
Less than 20	4,180	307,578	9,800.9	
20-99	247	293,687	9,292.6	
100-499	59	318,682	9,880.2	
500 and over	10	262,825	8,459.6	

## SIC 7721 Computer Services

Establishments primarily engaged in providing computer facilities on a rental, leasing or time sharing basis and such activities as programming, planning and systems work. Establishments primarily engaged in financial leasing are classified in <7124 - Financial Leasing Companies>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7722 - COMPUTER EQUIPMENT MAINTENANCE AND REPAIR

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	15							
Low sales value (\$'000)	25	25	279	25	79	279	1,267	
High sales value (\$'000)	5,000	279	5,000	79	279	1,267	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	23.0	45.3	16.4	50.0	42.0	12.1	17.9	66.7
Purchases and materials	23.8	46.8	17.0	46.4	47.1	12.3	18.6	60.0
Closing inventory	3.3	9.2	1.5	2.6	13.9	2.1	1.4	60.0
Opening inventory	2.5	7.7	0.9	6.1	8.8	2.0	0.6	53.3
Wages, salaries, and benefits	29.4	16.3	33.2	1.1	27.1	42.4	30.1	93.3
Wages and benefits - direct	-	-	-	-	-	-	-	-
Wages and benefits - indirect	29.4	16.3	33.2	1.1	27.1	42.4	30.1	93.3
Occupancy expenses	7.6	4.8	8.5	1.8	7.0	4.7	9.7	100.0
Depreciation	4.9	0.8	6.2	0.5	0.9	1.4	7.8	86.7
Repairs and maintenance	0.2	0.5	0.1	0.1	0.9	0.2	0.1	33.3
Fuel and oil	-	-	-	-	-	-	-	-
Utilities	0.9	1.5	0.8	1.2	1.8	1.2	0.6	93.3
Rent	1.6	2.0	1.4	-	3.4	1.9	1.3	66.7
Financial expenses	1.1	2.4	0.7	1.2	3.2	1.2	0.5	93.3
Interest and bank charges	0.4	0.7	0.3	0.6	0.9	0.7	0.1	66.7
Professional fees	0.7	1.7	0.4	0.7	2.4	0.5	0.4	80.0
General expenses	1.9	3.1	1.5	0.8	4.7	4.0	0.7	93.3
Advertising	1.0	1.6	0.8	-	2.8	2.4	0.2	73.3
Delivery expenses	0.7	1.0	0.5	0.6	1.3	1.0	0.4	53.3
Insurance	0.2	0.4	0.2	0.1	0.6	0.7	-	73.3
Other expenses	16.9	17.0	16.8	27.1	9.9	21.9	15.1	100.0
Total expenses	79.9	88.9	77.2	82.0	93.9	86.4	74.1	100.0
Net profit/loss	20.1	11.1	22.8	18.0	6.1	13.6	25.9	93.3

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	73							
Sales	400.1	84.5	1,722.2	61.2	148.9	781.7	3,245.3	
Expenses	300.3	66.0	1,281.8	47.3	117.5	675.2	2,264.3	
Profit	99.8	18.5	440.3	13.9	31.3	106.5	981.0	

## Non-Profitable:

Sales	186.6	100.4	2,565.8	40.8	174.6	-	2,565.8	
Expenses	193.8	107.2	2,582.0	40.8	189.9	-	2,582.0	
Loss	-7.1	-6.8	-16.2	-	-15.3	-	-16.2	

1987

## Profitable:

Sales	334.8	128.4	689.9	45.3	237.7	387.3	2,064.1	
Expenses	290.9	96.8	624.9	20.3	197.6	336.8	1,932.9	
Profit	43.8	31.5	65.0	25.0	40.1	50.5	131.2	

## Non-Profitable:

Sales	149.0	72.7	643.4	72.7	-	643.4	-	
Expenses	179.6	102.8	677.4	102.8	-	677.4	-	
Loss	-30.6	-30.1	-34.0	-30.1	-	-34.0	-	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	12							
Low sales value (\$'000)	25	25	938	-	-	-	-	
High sales value (\$'000)	5,000	938	5,000	-	-	-	-	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>273.9</b>	<b>63.9</b>	<b>1,179.2</b>	-	-	-	-	<b>100.0</b>
Total current assets	162.3	54.4	627.8	-	-	-	-	100.0
Accounts receivable	44.8	11.8	187.5	-	-	-	-	100.0
Closing inventory	19.0	14.2	40.2	-	-	-	-	58.3
Other current assets	98.3	28.4	400.1	-	-	-	-	91.7
Net fixed assets	105.5	6.9	530.9	-	-	-	-	100.0
Other assets and adjustments	6.0	2.6	20.5	-	-	-	-	83.3
<b>Total liabilities</b>	<b>64.4</b>	<b>37.6</b>	<b>179.8</b>	-	-	-	-	<b>100.0</b>
Total current liabilities	59.6	37.5	154.7	-	-	-	-	100.0
Current bank loans	2.3	1.4	6.2	-	-	-	-	33.3
Other current liabilities	57.2	36.1	148.5	-	-	-	-	100.0
Long-term bank loans	--	--	--	-	-	-	-	25.0
Other liabilities and adjustments	4.7	--	25.0	-	-	-	-	58.3
<b>Total equity</b>	<b>209.5</b>	<b>26.3</b>	<b>999.4</b>	-	-	-	-	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	2.7	1.4	4.0	-	-	-	-	100.0
Debt to equity	0.3	1.4	0.1	-	-	-	-	100.0
Interest coverage	63.9	9.5	109.3	-	-	-	-	58.3
Debt ratio	0.2	0.5	0.1	-	-	-	-	100.0
Sales to equity	2.7	5.7	2.4	-	-	-	-	100.0
Sales to closing inventories	30.1	10.6	59.8	-	-	-	-	58.3

(percent)

Current debt to equity	28.4	142.5	15.4	-	-	-	-	100.0
Operating profit on equity	54.2	32.6	56.7	-	-	-	-	91.7
Net fixed assets to equity	50.3	26.2	53.1	-	-	-	-	100.0
Gross margin	48.7	48.4	48.8	-	-	-	-	100.0
Return on total assets	42.1	15.0	48.5	-	-	-	-	91.7

(days)

Collection period for accounts receivable	28.4	28.5	28.4	-	-	-	-	100.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	<b>196</b>	<b>185,225</b>	<b>5,538.7</b>	<b>39</b>
Less than 20	176	28,025	743.2	37
20-99	14	26,553	712.7	1
100-499	5	x	x	1
500 and over	1	x	x	-
<b>1987</b>				
<b>Total</b>	<b>157</b>	<b>161,453</b>	<b>5,695.4</b>	
Less than 20	139	12,029	369.9	
20-99	13	18,193	549.6	
100-499	4	x	x	
500 and over	1	x	x	

## SIC 7722 Computer Equipment Maintenance and Repair

Establishments primarily engaged in providing computer equipment maintenance and repair services.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7731 - OFFICES OF CHARTERED AND CERTIFIED ACCOUNTANTS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	107							
Low sales value (\$'000)	25	25	116	25	72	116	283	
High sales value (\$'000)	5,000	116	5,000	72	116	283	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	1.1	1.9	0.9	2.5	1.5	1.0	0.8	19.6
Purchases and materials	1.1	1.9	0.9	2.5	1.5	1.0	0.8	19.6
Closing inventory	-	-	-	-	-	-	-	-
Opening inventory	-	-	-	-	-	-	-	-
Wages, salaries, and benefits	50.4	45.3	51.9	46.4	44.6	53.5	50.1	91.6
Wages and benefits - direct	-	-	-	-	-	-	-	-
Wages and benefits - indirect	50.4	45.3	51.9	46.4	44.6	53.5	50.1	91.6
Occupancy expenses	8.3	8.8	8.1	11.7	6.9	8.5	7.7	88.8
Depreciation	2.3	3.7	1.9	2.8	4.2	1.8	2.0	78.5
Repairs and maintenance	0.3	0.1	0.4	0.2	--	0.5	0.2	29.0
Fuel and oil	--	--	--	0.1	-	--	-	1.9
Utilities	1.3	1.2	1.3	1.9	0.7	1.3	1.3	65.4
Rent	4.4	3.8	4.6	6.8	2.0	4.9	4.2	56.1
Financial expenses	3.7	3.1	3.9	3.7	2.7	4.4	3.3	91.6
Interest and bank charges	1.8	1.5	1.9	2.5	1.0	2.1	1.6	79.4
Professional fees	1.9	1.5	2.0	1.2	1.7	2.3	1.6	58.9
General expenses	4.4	5.1	4.2	7.4	3.6	5.9	2.2	86.0
Advertising	1.5	1.5	1.5	1.7	1.3	2.0	1.0	67.3
Delivery expenses	2.0	2.7	1.8	4.7	1.5	2.8	0.7	66.4
Insurance	0.9	0.9	0.9	1.1	0.8	1.1	0.6	55.1
Other expenses	17.0	17.5	16.9	17.2	17.6	14.1	20.0	99.1
Total expenses	84.9	81.6	85.9	89.0	76.9	87.4	84.1	100.0
Net profit/loss	15.1	18.4	14.1	11.0	23.1	12.6	15.9	96.3

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	79							
Sales	170.5	76.8	252.4	47.9	100.3	169.0	535.4	
Expenses	135.8	56.6	205.0	34.3	74.7	136.3	438.6	
Profit	34.7	20.2	47.3	13.6	25.6	32.7	96.8	

## Non-Profitable:

Sales	115.9	54.5	286.6	49.2	85.1	200.7	741.7	
Expenses	133.6	59.7	339.2	54.7	88.3	259.8	760.0	
Loss	-17.7	-5.2	-52.6	-5.6	-3.2	-59.1	-18.3	

1987

## Profitable:

Sales	177.0	76.3	345.4	51.0	90.8	149.0	605.2	
Expenses	128.0	52.3	254.6	36.7	61.3	112.6	442.5	
Profit	49.0	24.0	90.8	14.3	29.5	36.4	162.7	

## Non-Profitable:

Sales	88.4	62.9	398.5	53.7	88.3	189.2	882.5	
Expenses	97.3	69.3	439.1	59.4	96.4	209.6	969.9	
Loss	-9.0	-6.4	-40.6	-5.7	-8.2	-20.4	-87.5	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	96							
Low sales value (\$'000)	25	25	119	25	75	119	277	
High sales value (\$'000)	5,000	119	5,000	75	119	277	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>177.9</b>	<b>74.7</b>	<b>258.4</b>	<b>60.0</b>	<b>86.6</b>	<b>198.8</b>	<b>486.3</b>	<b>100.0</b>
Total current assets	86.4	46.3	117.7	30.1	59.4	56.5	351.7	99.0
Accounts receivable	23.0	8.1	34.6	5.1	10.5	19.8	91.5	83.3
Closing inventory	-	-	-	-	-	-	-	-
Other current assets	63.3	38.1	83.0	24.9	48.8	36.7	260.2	91.7
Net fixed assets	16.2	6.1	24.0	7.2	5.3	20.5	37.6	87.5
Other assets and adjustments	75.2	22.2	116.6	22.6	21.8	121.7	96.9	91.7
<b>Total liabilities</b>	<b>117.1</b>	<b>62.4</b>	<b>159.7</b>	<b>44.7</b>	<b>76.8</b>	<b>94.3</b>	<b>409.8</b>	<b>100.0</b>
Total current liabilities	62.6	46.9	74.8	26.9	63.1	61.1	127.3	100.0
Current bank loans	10.6	15.5	6.9	2.6	25.9	2.9	22.0	55.2
Other current liabilities	51.9	31.3	67.9	24.2	37.1	58.2	105.2	100.0
Long-term bank loans	1.5	1.7	1.4	-	3.0	1.2	2.3	16.7
Other liabilities and adjustments	52.9	13.8	83.4	17.7	10.6	31.9	280.2	86.5
<b>Total equity</b>	<b>60.8</b>	<b>12.2</b>	<b>98.7</b>	<b>15.2</b>	<b>9.8</b>	<b>104.5</b>	<b>76.5</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.3	0.9	1.5	1.1	0.9	0.9	2.7	99.0
Debt to equity	1.9	5.0	1.6	2.9	7.8	0.9	5.3	100.0
Interest coverage	9.4	11.6	8.8	5.2	19.4	8.5	9.2	79.2
Debt ratio	0.6	0.8	0.6	0.7	0.8	0.4	0.8	100.0
Sales to equity	2.8	6.4	2.5	3.3	10.2	1.6	7.0	100.0
Sales to closing inventories	-	-	-	-	-	-	-	-

(percent)

Current debt to equity	102.9	382.1	75.8	176.2	641.5	58.5	166.3	100.0
Operating profit on equity	41.7	121.1	34.0	46.7	214.8	22.7	93.1	95.8
Net fixed assets to equity	26.6	50.3	24.3	47.3	54.0	19.6	49.1	87.5
Gross margin	46.9	50.5	46.0	48.2	51.4	44.9	47.3	100.0
Return on total assets	15.9	21.7	14.6	14.7	25.7	13.5	16.4	99.0

(days)

Collection period for accounts receivable	48.0	37.8	50.5	36.6	38.2	41.2	62.3	83.3
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	<b>2,667</b>	<b>345,026</b>	<b>13,507.7</b>	<b>334</b>
Less than 20	2,604	145,273	5,626.7	321
20-99	54	42,305	1,700.1	12
100-499	5	x	x	1
500 and over	4	x	x	-
<b>1987</b>				
<b>Total</b>	<b>2,333</b>	<b>252,897</b>	<b>10,857.2</b>	
Less than 20	2,283	101,326	4,310.6	
20-99	42	33,246	1,457.8	
100-499	4	x	x	
500 and over	4	x	x	

## SIC 7731 Offices Of Chartered and Certified Accountants

Establishments primarily engaged in providing auditing and accounting services. These establishments are headed by one or several accountants who are members of a professional accounting organization.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7739 - OTHER ACCOUNTING AND BOOKKEEPING SERVICES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	451							
Low sales value (\$'000)	25	25	60	25	36	60	108	
High sales value (\$'000)	5,000	60	5,000	36	60	108	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>2.0</b>	<b>2.8</b>	<b>1.6</b>	<b>2.5</b>	<b>3.1</b>	<b>1.0</b>	<b>1.8</b>	<b>14.9</b>
Purchases and materials	1.9	2.4	1.6	1.6	3.1	1.0	1.8	14.4
Closing inventory	0.1	0.1	--	0.2	--	0.1	--	2.0
Opening inventory	0.2	0.6	--	1.2	0.1	--	--	1.3
<b>Wages, salaries, and benefits</b>	<b>35.8</b>	<b>14.8</b>	<b>45.1</b>	<b>7.3</b>	<b>21.2</b>	<b>34.2</b>	<b>49.1</b>	<b>71.2</b>
Wages and benefits - direct	--	--	--	--	--	--	--	0.2
Wages and benefits - indirect	35.8	14.8	45.1	7.3	21.2	34.2	49.1	71.2
<b>Occupancy expenses</b>	<b>10.3</b>	<b>10.1</b>	<b>10.4</b>	<b>10.4</b>	<b>9.9</b>	<b>9.9</b>	<b>10.6</b>	<b>93.6</b>
Depreciation	3.2	3.2	3.2	4.1	2.5	3.7	3.1	77.8
Repairs and maintenance	0.8	0.7	0.8	0.8	0.7	0.6	0.8	49.0
Fuel and oil	0.2	0.3	0.2	0.3	0.2	0.2	0.2	6.2
Utilities	1.8	1.8	1.8	1.9	1.8	1.5	1.9	72.7
Rent	4.4	4.1	4.5	3.3	4.7	4.0	4.7	58.8
<b>Financial expenses</b>	<b>3.4</b>	<b>2.7</b>	<b>3.7</b>	<b>3.2</b>	<b>2.3</b>	<b>2.7</b>	<b>4.1</b>	<b>81.4</b>
Interest and bank charges	2.4	1.8	2.7	1.8	1.8	2.1	2.9	72.3
Professional fees	1.0	0.9	1.0	1.4	0.4	0.5	1.2	40.1
<b>General expenses</b>	<b>4.1</b>	<b>6.0</b>	<b>3.2</b>	<b>6.6</b>	<b>5.5</b>	<b>3.7</b>	<b>3.1</b>	<b>89.4</b>
Advertising	1.8	2.2	1.7	2.3	2.1	1.4	1.8	72.1
Delivery expenses	1.7	2.9	1.1	3.3	2.6	1.8	0.8	52.5
Insurance	0.6	0.9	0.5	0.9	0.8	0.4	0.5	57.6
<b>Other expenses</b>	<b>18.1</b>	<b>16.8</b>	<b>18.6</b>	<b>19.3</b>	<b>14.7</b>	<b>18.8</b>	<b>18.5</b>	<b>97.6</b>
<b>Total expenses</b>	<b>73.7</b>	<b>53.3</b>	<b>82.7</b>	<b>49.4</b>	<b>56.7</b>	<b>70.3</b>	<b>87.3</b>	<b>98.9</b>
<b>Net profit/loss</b>	<b>26.3</b>	<b>46.7</b>	<b>17.3</b>	<b>50.6</b>	<b>43.3</b>	<b>29.7</b>	<b>12.7</b>	<b>97.1</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

<b>Profitable:</b>								
Percent of businesses	83							
Sales	77.8	36.2	153.9	29.6	45.1	82.5	236.4	
Expenses	53.1	15.4	122.0	11.5	20.7	54.9	199.6	
Profit	24.7	20.8	31.9	18.1	24.4	27.6	36.8	
<b>Non-Profitable:</b>								
Sales	78.6	38.0	163.9	31.9	43.7	75.3	217.1	
Expenses	83.0	42.1	168.9	36.5	47.3	80.8	221.9	
Loss	-4.4	-4.1	-5.0	-4.6	-3.6	-5.5	-4.8	

1987

<b>Profitable:</b>								
Sales	62.3	35.3	137.4	29.2	44.8	80.8	219.6	
Expenses	39.7	14.7	109.2	10.7	21.1	55.9	186.6	
Profit	22.6	20.5	28.2	18.5	23.7	24.9	33.0	
<b>Non-Profitable:</b>								
Sales	107.7	41.9	179.8	31.1	47.4	85.4	530.5	
Expenses	110.1	42.7	184.0	31.8	48.3	88.6	538.1	
Loss	-2.4	-0.8	-4.1	-0.7	-0.9	-3.2	-7.6	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	169							
Low sales value (\$'000)	25	25	93	25	53	93	225	
High sales value (\$'000)	5,000	93	5,000	53	93	225	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>93.7</b>	<b>38.1</b>	<b>158.9</b>	<b>33.9</b>	<b>43.7</b>	<b>121.0</b>	<b>319.1</b>	<b>100.0</b>
Total current assets	52.5	20.7	89.8	13.9	30.0	76.6	146.0	95.9
Accounts receivable	19.8	7.2	34.6	6.8	7.7	24.9	75.2	81.1
Closing inventory	--	--	--	--	--	--	--	1.8
Other current assets	32.7	13.5	55.2	7.0	22.2	51.5	70.8	95.3
Net fixed assets	25.9	11.6	42.7	12.4	10.5	22.3	129.0	94.7
Other assets and adjustments	15.1	5.7	26.3	7.5	3.1	22.1	44.0	75.7
<b>Total liabilities</b>	<b>54.0</b>	<b>22.9</b>	<b>90.4</b>	<b>26.2</b>	<b>18.4</b>	<b>65.6</b>	<b>195.6</b>	<b>98.8</b>
Total current liabilities	27.6	10.8	47.3	9.7	12.5	34.8	100.4	97.6
Current bank loans	2.5	0.3	5.2	0.4	0.1	4.5	8.1	32.0
Other current liabilities	25.0	10.5	42.1	9.2	12.3	30.2	92.2	97.6
Long-term bank loans	3.2	1.9	4.8	2.9	0.5	--	25.2	5.9
Other liabilities and adjustments	23.0	10.1	38.2	13.6	5.3	30.7	69.8	67.5
<b>Total equity</b>	<b>39.7</b>	<b>15.2</b>	<b>68.4</b>	<b>7.7</b>	<b>25.3</b>	<b>55.4</b>	<b>123.5</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.8	1.9	1.8	1.4	2.4	2.2	1.4	94.7
Debt to equity	1.3	1.5	1.3	3.4	0.7	1.1	1.5	98.8
Interest coverage	6.4	11.6	5.5	9.6	13.3	9.3	3.0	74.6
Debt ratio	0.5	0.6	0.5	0.7	0.4	0.5	0.6	98.8
Sales to equity	3.1	3.3	3.1	5.0	2.6	2.4	4.4	100.0
Sales to closing inventories	5,286.4	5,905.0	5,138.3	-	3,291.0	2,640.1	-	1.8

(percent)

Current debt to equity	69.6	71.6	69.1	125.7	49.3	62.7	81.3	97.6
Operating profit on equity	39.9	52.3	36.7	66.6	46.4	40.9	28.5	92.3
Net fixed assets to equity	65.3	76.6	62.4	161.4	41.6	40.3	104.4	94.7
Gross margin	43.7	47.9	42.5	53.0	43.9	44.6	40.2	100.0
Return on total assets	20.0	22.8	19.2	16.8	29.1	21.0	16.4	98.2

(days)

Collection period for accounts receivable	57.2	52.2	58.6	64.2	42.6	66.6	50.1	81.1
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$'000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	3,280	209,198	8,480.6	483
Less than 20	3,237	123,627	4,861.7	473
20-99	34	29,030	1,155.7	9
100-499	6	x	x	1
500 and over	3	x	x	-
<b>1987</b>				
Total	2,797	162,018	7,529.0	
Less than 20	2,764	79,652	3,508.9	
20-99	25	19,100	860.2	
100-499	5	x	x	
500 and over	3	x	x	

**SIC 7739 Other Accounting and Bookkeeping Services**

Establishments primarily engaged in providing accounting and bookkeeping services not elsewhere classified. Establishments primarily engaged in income tax compilation are included here.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7741 - ADVERTISING AGENCIES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	381							
Low sales value (\$'000)	25	25	568	25	191	568	1,612	
High sales value (\$'000)	5,000	568	5,000	191	568	1,612	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	13.9	12.1	14.5	7.4	14.2	16.4	13.5	36.0
Purchases and materials	14.0	11.9	14.6	7.3	14.0	16.6	13.7	35.7
Closing inventory	0.5	0.3	0.6	0.3	0.3	1.0	0.4	14.4
Opening inventory	0.4	0.4	0.4	0.4	0.5	0.8	0.2	12.1
Wages, salaries, and benefits	19.6	21.9	18.9	16.8	24.1	19.5	18.6	87.4
Wages and benefits - direct	1.0	--	1.3	-	0.1	1.8	1.1	5.2
Wages and benefits - indirect	18.6	21.8	17.6	16.8	24.0	17.8	17.5	86.9
Occupancy expenses	4.7	6.2	4.2	9.2	4.9	4.9	3.8	92.9
Depreciation	1.3	1.8	1.1	3.1	1.2	1.7	0.9	85.0
Repairs and maintenance	0.3	0.6	0.2	1.3	0.3	0.2	0.2	36.5
Fuel and oil	--	0.1	--	0.1	--	--	-	2.4
Utilities	0.9	1.5	0.7	2.1	1.2	0.9	0.6	74.3
Rent	2.2	2.3	2.2	2.5	2.2	2.2	2.2	72.7
Financial expenses	2.1	3.4	1.7	6.1	2.2	2.1	1.5	96.6
Interest and bank charges	0.7	1.4	0.5	1.9	1.2	0.8	0.4	76.6
Professional fees	1.4	2.0	1.1	4.2	1.1	1.3	1.1	92.7
General expenses	6.6	5.1	7.0	5.8	4.9	6.1	7.5	90.3
Advertising	5.5	3.2	6.3	3.6	2.9	5.3	6.9	73.0
Delivery expenses	0.8	1.6	0.5	1.5	1.7	0.6	0.4	58.5
Insurance	0.3	0.4	0.2	0.6	0.2	0.2	0.2	54.6
Other expenses	48.1	44.3	49.4	40.1	46.1	47.2	50.4	100.0
Total expenses	95.0	93.0	95.6	85.4	96.3	96.2	95.3	100.0
Net profit/loss	5.0	7.0	4.4	14.6	3.7	3.8	4.7	98.2

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	71							
Sales	548.8	141.1	1,698.8	79.8	346.1	935.0	2,830.3	
Expenses	499.4	117.7	1,575.8	64.6	295.3	854.3	2,644.7	
Profit	49.5	23.4	123.0	15.2	50.8	80.8	185.6	

## Non-Profitable:

Sales	438.2	219.0	1,500.9	73.4	310.0	790.3	2,875.6	
Expenses	470.2	233.3	1,617.9	78.5	330.2	917.3	2,973.4	
Loss	-31.9	-14.4	-117.0	-5.1	-20.1	-127.0	-97.7	

1987

## Profitable:

Sales	310.6	132.9	1,149.2	73.3	335.4	951.2	2,297.8	
Expenses	268.3	109.0	1,019.5	55.1	292.3	851.9	1,991.4	
Profit	42.4	23.8	129.8	18.2	43.1	99.3	306.4	

## Non-Profitable:

Sales	564.9	139.0	1,972.8	83.5	293.3	862.2	2,781.5	
Expenses	582.2	151.3	2,006.7	93.5	311.6	905.2	2,808.7	
Loss	-17.2	-12.2	-33.8	-10.0	-18.3	-42.9	-27.2	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	290							
Low sales value (\$'000)	25	25	838	25	314	838	1,859	
High sales value (\$'000)	5,000	838	5,000	314	838	1,859	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>453.9</b>	<b>173.4</b>	<b>1,297.2</b>	<b>84.6</b>	<b>363.4</b>	<b>997.7</b>	<b>1,633.2</b>	<b>100.0</b>
Total current assets	342.5	104.5	1,058.2	39.9	242.8	724.8	1,432.1	100.0
Accounts receivable	236.0	68.6	739.5	18.8	175.1	307.3	1,224.3	93.8
Closing inventory	2.9	0.8	9.3	0.1	2.3	11.3	7.1	14.8
Other current assets	103.5	35.0	309.2	20.9	65.3	406.1	200.6	92.4
Net fixed assets	59.7	29.9	149.4	26.5	37.2	171.7	124.5	91.4
Other assets and adjustments	51.5	38.8	89.5	18.0	83.4	101.2	76.5	81.4
<b>Total liabilities</b>	<b>311.2</b>	<b>127.1</b>	<b>864.8</b>	<b>52.3</b>	<b>287.1</b>	<b>436.3</b>	<b>1,345.3</b>	<b>99.7</b>
Total current liabilities	260.2	79.4	804.0	39.5	164.7	376.8	1,283.1	99.7
Current bank loans	26.4	11.2	72.3	10.2	13.3	26.4	123.8	46.6
Other current liabilities	233.7	68.1	731.7	29.3	151.3	350.4	1,159.3	99.7
Long-term bank loans	0.7	0.4	1.6	0.5	0.1	2.6	0.6	5.2
Other liabilities and adjustments	50.2	47.2	59.0	12.2	122.2	56.8	61.5	74.1
<b>Total equity</b>	<b>142.6</b>	<b>46.3</b>	<b>432.4</b>	<b>32.2</b>	<b>76.3</b>	<b>561.3</b>	<b>287.8</b>	<b>97.6</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.3	1.3	1.3	1.0	1.4	1.9	1.1	99.7
Debt to equity	2.1	2.7	1.9	1.6	3.7	0.7	4.6	97.2
Interest coverage	8.2	3.7	12.9	4.9	2.3	11.5	13.5	76.2
Debt ratio	0.6	0.7	0.6	0.6	0.7	0.4	0.8	99.7
Sales to equity	4.9	5.3	4.7	4.2	6.2	2.1	10.6	97.6
Sales to closing inventories	235.1	280.3	222.3	703.1	204.2	106.3	429.4	14.8

(percent)

Current debt to equity	182.4	171.4	185.9	122.5	215.7	67.1	445.7	97.2
Operating profit on equity	26.8	21.6	28.4	36.3	8.3	9.9	68.9	95.9
Net fixed assets to equity	41.9	64.6	34.5	82.3	48.7	30.5	43.2	91.4
Gross margin	66.6	65.1	67.1	66.3	64.4	66.6	67.4	100.0
Return on total assets	9.5	7.8	10.2	17.4	3.1	6.1	13.1	98.6

(days)

Collection period for accounts receivable	122.6	101.7	130.1	49.8	133.8	93.2	146.4	93.8
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	2,556	554,376	20,730.3	36
Less than 20	2,373	217,649	8,482.1	38
20-99	153	160,333	6,023.9	1
100-499	27	x	x	3
500 and over	3	x	x	-
<b>1987</b>				
Total	2,520	441,359	21,333.1	
Less than 20	2,335	151,552	7,225.7	
20-99	152	118,438	5,858.6	
100-499	30	x	x	
500 and over	3	x	x	

## SIC 7741 Advertising Agencies

Establishments primarily engaged in creating and/or placing advertising with the publications, radio and television media.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7742 - MEDIA REPRESENTATIVES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	41							
Low sales value (\$'000)	25	25	1,096	25	156	1,096	2,421	
High sales value (\$'000)	5,000	1,096	5,000	156	1,096	2,421	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	41.3	0.3	51.2	0.8	-	21.0	61.4	26.8
Purchases and materials	41.5	0.3	51.4	0.8	-	21.2	61.5	26.8
Closing inventory	0.4	-	0.5	-	-	0.7	0.4	14.6
Opening inventory	0.2	-	0.3	-	-	0.5	0.2	14.6
Wages, salaries, and benefits	16.6	30.4	13.3	29.5	31.1	16.1	12.3	80.5
Wages and benefits - direct	1.1	-	1.3	-	-	0.1	1.8	4.9
Wages and benefits - indirect	15.5	30.4	11.9	29.5	31.1	16.1	10.5	80.5
Occupancy expenses	3.8	4.8	3.5	7.3	3.0	4.6	3.2	92.7
Depreciation	0.9	0.7	0.9	0.9	0.6	2.2	0.5	85.4
Repairs and maintenance	0.2	0.2	0.1	0.3	0.2	0.1	0.1	31.7
Fuel and oil	-	-	-	-	-	-	-	-
Utilities	0.6	0.7	0.6	0.6	0.8	0.9	0.4	73.2
Rent	2.1	3.0	1.9	5.5	1.3	1.3	2.1	65.9
Financial expenses	1.4	2.6	1.2	2.9	2.5	0.6	1.3	90.2
Interest and bank charges	0.3	0.2	0.3	0.1	0.3	0.2	0.3	61.0
Professional fees	1.2	2.4	0.9	2.7	2.2	0.4	1.1	85.4
General expenses	4.1	9.2	2.9	5.3	11.9	1.1	3.5	78.0
Advertising	2.7	5.9	1.9	1.8	8.8	0.5	2.4	58.5
Delivery expenses	1.3	3.1	0.9	3.5	2.8	0.5	1.1	61.0
Insurance	0.1	0.1	0.1	-	0.2	0.1	0.1	39.0
Other expenses	25.0	29.9	23.9	9.8	43.9	46.4	16.3	100.0
Total expenses	92.3	77.2	95.9	55.5	92.4	89.7	98.0	100.0
Net profit/loss	7.7	22.8	4.1	44.5	7.6	10.3	2.0	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	78							
Sales	622.2	131.2	3,035.7	67.5	515.6	1,827.1	3,910.4	
Expenses	566.8	93.8	2,891.2	33.2	459.5	1,628.0	3,805.4	
Profit	55.5	37.4	144.5	34.3	56.1	199.1	105.0	

## Non-Profitable:

Sales	574.9	286.7	2,557.7	100.7	810.8	1,647.3	3,088.3	
Expenses	620.8	307.3	2,777.8	113.0	854.7	1,687.2	3,413.6	
Loss	-45.9	-20.6	-220.1	-12.3	-43.9	-39.8	-325.3	

1987

## Profitable:

Sales	492.4	264.9	1,667.7	40.0	368.4	1,461.4	2,925.9	
Expenses	419.4	203.5	1,534.5	36.6	280.2	1,330.3	2,780.6	
Profit	73.1	61.4	133.2	3.3	88.1	131.2	145.3	

## Non-Profitable:

Sales	588.8	404.8	2,200.8	-	404.8	2,069.4	2,463.5	
Expenses	604.1	415.1	2,260.5	-	415.1	2,156.7	2,467.9	
Loss	-15.3	-10.3	-59.7	-	-10.3	-87.3	-4.4	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	38							
Low sales value (\$'000)	25	25	1,137	25	277	1,137	2,464	
High sales value (\$'000)	5,000	1,137	5,000	277	1,137	2,464	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>667.3</b>	<b>291.1</b>	<b>1,541.8</b>	<b>94.5</b>	<b>822.1</b>	<b>1,098.5</b>	<b>1,797.3</b>	<b>100.0</b>
Total current assets	595.6	244.5	1,411.7	59.0	745.6	963.4	1,670.1	100.0
Accounts receivable	373.3	160.5	867.8	17.2	547.9	457.1	1,104.6	92.1
Closing inventory	4.9	--	16.3	--	--	15.4	16.8	15.8
Other current assets	217.3	83.9	527.5	41.8	197.6	490.9	548.6	84.2
Net fixed assets	47.3	17.0	117.7	6.8	44.4	117.8	117.6	100.0
Other assets and adjustments	24.3	29.5	12.3	28.6	32.0	17.2	9.5	78.9
<b>Total liabilities</b>	<b>512.2</b>	<b>204.9</b>	<b>1,226.5</b>	<b>27.0</b>	<b>685.4</b>	<b>526.2</b>	<b>1,630.3</b>	<b>100.0</b>
Total current liabilities	476.2	199.6	1,119.2	26.9	666.4	489.2	1,482.5	100.0
Current bank loans	14.3	13.5	16.4	1.2	46.6	11.5	19.1	31.6
Other current liabilities	461.9	186.1	1,102.8	25.7	619.8	477.6	1,463.3	100.0
Long-term bank loans	--	--	--	--	--	--	--	--
Other liabilities and adjustments	35.9	5.2	107.3	0.1	18.9	37.0	147.8	76.3
<b>Total equity</b>	<b>155.0</b>	<b>86.2</b>	<b>315.2</b>	<b>67.5</b>	<b>136.7</b>	<b>572.2</b>	<b>166.9</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.2	1.2	1.2	2.1	1.1	1.9	1.1	100.0
Debt to equity	3.3	2.3	3.8	0.4	5.0	0.9	9.7	100.0
Interest coverage	17.7	32.7	14.8	26.8	36.3	37.6	7.9	63.2
Debt ratio	0.7	0.7	0.7	0.2	0.8	0.4	0.9	100.0
Sales to equity	7.7	3.7	10.2	2.0	6.1	3.6	23.2	100.0
Sales to closing inventories	243.2	35,118.9	197.0	--	24,395.8	133.7	230.3	15.8

(percent)

Current debt to equity	307.1	231.6	355.0	39.9	487.4	85.4	887.7	100.0
Operating profit on equity	34.3	27.1	38.9	14.7	43.6	35.9	44.8	100.0
Net fixed assets to equity	30.5	19.7	37.3	10.2	32.5	20.5	70.4	100.0
Gross margin	39.6	57.5	35.4	55.9	58.3	68.3	25.4	100.0
Return on total assets	8.4	8.2	8.5	10.9	7.4	19.2	4.7	100.0

(days)

Collection period for accounts receivable	113.8	179.4	98.3	45.9	238.1	80.9	103.6	92.1
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	133	64,971	2,609.4	22
Less than 20	115	10,015	407.3	22
20-99	13	19,098	709.7	1
100-499	4	x	x	1
500 and over	1	x	x	-
<b>1987</b>				
Total	111	50,520	2,453.4	
Less than 20	93	5,767	284.6	
20-99	14	13,318	617.7	
100-499	3	x	x	
500 and over	1	x	x	

## SIC 7742 Media Representatives

Establishments primarily engaged in selling time and space for various media.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7743 - OUTDOOR DISPLAY AND BILLBOARD ADVERTISING

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	41							
Low sales value (\$'000)	25	25	142	25	46	142	428	
High sales value (\$'000)	5,000	142	5,000	46	142	428	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	14.9	7.6	16.4	20.3	4.9	6.9	20.6	46.3
Purchases and materials	14.8	7.5	16.4	19.4	4.9	6.9	20.5	46.3
Closing inventory	0.5	0.5	0.5	2.0	0.2	0.1	0.7	26.8
Opening inventory	0.6	0.6	0.6	2.8	0.2	0.1	0.8	22.0
Wages, salaries, and benefits	29.7	22.6	31.3	15.3	24.1	23.3	34.8	75.6
Wages and benefits - direct	12.3	1.4	14.6	-	1.7	1.7	20.3	17.1
Wages and benefits - indirect	17.4	21.1	16.6	15.3	22.4	21.6	14.5	70.7
Occupancy expenses	13.0	18.8	11.7	26.3	17.1	11.0	12.0	95.1
Depreciation	4.7	9.8	3.6	15.3	8.6	3.9	3.4	82.9
Repairs and maintenance	1.2	2.1	1.0	5.1	1.4	1.9	0.6	58.5
Fuel and oil	0.1	0.3	-	1.7	-	-	-	7.3
Utilities	1.8	1.8	1.7	1.8	1.9	3.3	1.0	75.6
Rent	5.3	4.7	5.4	2.5	5.2	1.8	7.0	65.9
Financial expenses	3.6	5.6	3.1	10.5	4.5	2.5	3.4	90.2
Interest and bank charges	1.7	3.7	1.3	8.7	2.6	1.2	1.3	75.6
Professional fees	1.9	1.9	1.9	1.8	1.9	1.3	2.1	78.0
General expenses	4.0	4.8	3.9	10.0	3.7	3.6	4.0	92.7
Advertising	1.0	1.7	0.8	2.0	1.6	0.3	1.1	68.3
Delivery expenses	2.4	2.6	2.4	6.8	1.7	2.9	2.2	63.4
Insurance	0.6	0.5	0.6	1.2	0.4	0.4	0.8	63.4
Other expenses	23.2	31.0	21.5	20.3	33.3	31.0	17.4	100.0
Total expenses	88.4	90.3	88.0	102.7	87.6	78.2	92.2	100.0
Net profit/loss	11.6	9.7	12.0	-2.7	12.4	21.8	7.8	97.6

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	68							
Sales	279.1	78.3	557.0	34.0	92.0	239.2	1,332.2	
Expenses	236.4	65.9	472.4	27.3	77.7	179.1	1,187.8	
Profit	42.7	12.5	84.6	6.6	14.2	60.1	144.4	

## Non-Profitable:

Sales	153.7	54.2	513.0	38.1	86.4	268.7	816.7	
Expenses	171.8	61.6	569.9	46.1	92.5	280.2	930.1	
Loss	-18.1	-7.4	-56.9	-8.0	-6.1	-11.5	-113.4	

1987

## Profitable:

Sales	120.1	68.1	344.7	40.6	76.8	277.5	719.7	
Expenses	94.7	49.4	290.6	22.5	57.9	227.0	645.7	
Profit	25.3	18.7	54.0	18.0	18.9	50.5	74.1	

## Non-Profitable:

Sales	173.7	128.1	389.3	-	128.1	314.2	553.9	
Expenses	182.6	130.3	430.2	-	130.3	341.9	623.6	
Loss	-8.9	-2.1	-40.9	-	-2.1	-27.7	-69.8	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	23							
Low sales value (\$'000)	25	25	256	25	120	256	787	
High sales value (\$'000)	5,000	256	5,000	120	256	787	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>213.3</b>	<b>62.9</b>	<b>532.7</b>	<b>84.5</b>	<b>44.0</b>	<b>475.1</b>	<b>610.7</b>	<b>100.0</b>
Total current assets	108.8	32.1	271.7	32.8	31.5	169.0	410.7	100.0
Accounts receivable	41.8	14.6	99.6	19.7	10.1	85.6	118.6	91.3
Closing inventory	1.3	--	4.0	--	--	0.9	8.3	17.4
Other current assets	65.7	17.5	167.9	13.1	21.4	82.4	283.7	100.0
Net fixed assets	39.3	18.4	83.8	25.8	11.9	89.6	75.8	100.0
Other assets and adjustments	65.1	12.3	177.2	25.8	0.4	216.4	124.1	87.0
<b>Total liabilities</b>	<b>88.6</b>	<b>36.9</b>	<b>198.6</b>	<b>36.6</b>	<b>37.1</b>	<b>138.4</b>	<b>280.0</b>	<b>100.0</b>
Total current liabilities	73.2	33.7	157.0	31.0	36.0	70.1	274.6	100.0
Current bank loans	1.4	0.6	3.1	1.4	--	5.4	--	8.7
Other current liabilities	71.7	33.0	153.9	29.6	36.0	64.7	274.6	100.0
Long-term bank loans	2.0	3.0	--	5.2	1.0	--	--	8.7
Other liabilities and adjustments	13.4	0.1	41.5	0.3	--	68.2	5.4	78.3
<b>Total equity</b>	<b>124.6</b>	<b>26.0</b>	<b>334.1</b>	<b>47.9</b>	<b>6.8</b>	<b>336.7</b>	<b>330.6</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.4	0.9	1.7	1.0	0.8	2.4	1.4	100.0
Debt to equity	0.7	1.4	0.5	0.7	5.4	0.4	0.8	100.0
Interest coverage	11.3	2.3	28.1	1.3	14.3	31.3	22.4	69.6
Debt ratio	0.4	0.5	0.3	0.4	0.8	0.2	0.4	100.0
Sales to equity	3.0	4.3	2.8	1.4	21.9	1.4	4.8	100.0
Sales to closing inventories	294.0	-	235.9	-	-	531.4	190.9	17.4

(percent)

Current debt to equity	58.7	129.7	46.9	64.7	526.4	20.8	83.0	100.0
Operating profit on equity	30.6	18.3	32.6	4.8	100.9	40.2	22.3	95.7
Net fixed assets to equity	31.5	70.8	25.0	53.8	174.5	26.6	22.9	100.0
Gross margin	53.2	65.5	50.2	77.6	60.7	77.6	38.6	100.0
Return on total assets	19.6	13.2	21.2	11.0	16.9	29.4	12.6	100.0

(days)

Collection period for accounts receivable	39.5	47.5	37.6	105.9	24.5	62.4	27.0	91.3
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	151	14,317	592.9	5
Less than 20	146	x	x	4
20-99	5	x	x	1
100-499	-	-	-	-
500 and over	-	-	-	-
<b>1987</b>				
Total	146	11,443	540.0	
Less than 20	142	x	x	
20-99	4	x	x	
100-499	-	-	-	
500 and over	-	-	-	

## SIC 7743 Outdoor Display and Billboard Advertising

Establishments primarily engaged in the rental of space on signs, displays and billboards of all kinds whether of own construction or manufactured by others. Establishments primarily engaged in manufacturing neon signs, non-electric signs or other sign materials are classified in <3971 - Sign and Display Industry>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7749 - OTHER ADVERTISING SERVICES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	529							
Low sales value (\$'000)	25	25	186	25	66	186	749	
High sales value (\$'000)	5,000	186	5,000	66	186	749	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	19.0	14.0	21.3	19.4	11.5	19.9	22.1	50.7
Purchases and materials	19.3	14.1	21.8	19.5	11.6	21.5	22.0	50.7
Closing inventory	1.0	0.3	1.3	0.5	0.2	1.9	1.0	17.8
Opening inventory	0.6	0.2	0.8	0.4	0.1	0.4	1.1	15.7
Wages, salaries, and benefits	28.2	29.8	27.5	7.1	40.3	24.6	28.9	73.7
Wages and benefits - direct	3.0	0.2	4.4	0.2	0.2	5.0	4.0	8.7
Wages and benefits - indirect	25.2	29.6	23.1	7.0	40.0	19.5	24.9	71.5
Occupancy expenses	7.0	8.1	6.5	10.9	6.9	7.4	6.0	96.8
Depreciation	2.6	3.4	2.1	4.9	2.7	3.1	1.6	87.7
Repairs and maintenance	0.4	0.4	0.4	0.6	0.3	0.5	0.3	37.4
Fuel and oil	0.1	0.2	--	0.6	0.1	--	--	6.0
Utilities	1.3	1.5	1.2	2.2	1.1	1.2	1.2	72.8
Rent	2.7	2.6	2.8	2.6	2.6	2.6	2.8	67.5
Financial expenses	2.4	2.3	2.5	2.3	2.2	3.5	1.9	93.4
Interest and bank charges	1.1	0.9	1.1	0.9	0.9	1.7	0.9	73.2
Professional fees	1.3	1.4	1.3	1.4	1.3	1.8	1.1	81.9
General expenses	3.7	4.5	3.3	4.2	4.7	5.6	2.1	90.4
Advertising	1.8	1.6	1.8	1.2	1.8	3.6	0.9	70.1
Delivery expenses	1.6	2.3	1.2	1.9	2.5	1.6	1.0	61.8
Insurance	0.4	0.6	0.3	1.0	0.4	0.4	0.2	53.7
Other expenses	32.5	27.8	34.7	33.7	25.0	34.0	35.1	99.6
Total expenses	92.8	86.5	95.8	77.6	90.6	95.0	96.2	99.8
Net profit/loss	7.2	13.5	4.2	22.4	9.4	5.0	3.8	99.2

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	79							
Sales	184.3	64.6	769.9	44.6	97.3	370.1	1,632.6	
Expenses	160.2	48.7	705.4	32.6	74.9	320.3	1,536.4	
Profit	24.2	15.9	64.5	12.0	22.3	49.8	96.2	

## Non-Profitable:

Sales	213.0	106.9	728.1	39.1	131.4	360.8	1,678.5	
Expenses	233.1	116.1	801.2	45.8	141.5	439.2	1,737.9	
Loss	-20.1	-9.1	-73.1	-6.6	-10.0	-78.4	-59.4	

1987

## Profitable:

Sales	121.8	55.2	630.1	39.9	102.5	390.3	1,409.5	
Expenses	98.3	36.3	572.3	21.6	81.4	348.0	1,301.5	
Profit	23.5	19.0	57.8	18.3	21.0	42.3	108.0	

## Non-Profitable:

Sales	130.2	64.9	573.8	42.7	107.3	320.4	1,270.3	
Expenses	141.7	72.3	613.3	50.0	114.8	353.0	1,328.6	
Loss	-11.5	-7.4	-39.5	-7.3	-7.5	-32.6	-58.3	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	252							
Low sales value (\$'000)	25	25	530	25	172	530	1,257	
High sales value (\$'000)	5,000	530	5,000	172	530	1,257	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>141.0</b>	<b>56.7</b>	<b>544.1</b>	<b>34.3</b>	<b>153.7</b>	<b>324.7</b>	<b>838.9</b>	<b>100.0</b>
Total current assets	92.0	32.4	377.0	22.4	75.8	221.6	585.9	99.2
Accounts receivable	50.7	9.3	248.8	6.7	20.6	138.0	397.8	92.9
Closing inventory	2.2	0.4	10.7	0.1	1.3	4.6	19.0	20.6
Other current assets	39.0	22.6	117.4	15.4	53.8	79.0	169.0	94.0
Net fixed assets	34.4	14.6	129.2	8.3	41.7	86.3	186.9	95.2
Other assets and adjustments	14.5	9.6	37.8	3.5	36.1	16.7	66.1	77.8
<b>Total liabilities</b>	<b>96.2</b>	<b>35.7</b>	<b>385.9</b>	<b>28.1</b>	<b>68.1</b>	<b>218.5</b>	<b>610.9</b>	<b>100.0</b>
Total current liabilities	75.6	28.1	302.7	24.5	43.8	165.7	486.8	98.0
Current bank loans	6.4	1.0	32.5	0.4	3.6	30.3	35.4	38.9
Other current liabilities	69.1	27.1	270.2	24.1	40.1	135.3	451.4	98.0
Long-term bank loans	4.3	0.9	20.9	1.0	0.3	29.2	9.9	15.1
Other liabilities and adjustments	16.2	6.6	62.2	2.5	23.9	23.6	114.1	73.0
<b>Total equity</b>	<b>44.7</b>	<b>21.0</b>	<b>158.1</b>	<b>6.1</b>	<b>85.6</b>	<b>106.2</b>	<b>228.0</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.2	1.1	1.2	0.9	1.7	1.3	1.2	97.2
Debt to equity	2.1	1.6	2.4	4.5	0.7	2.0	2.6	100.0
Interest coverage	6.2	7.9	5.2	13.3	5.5	4.4	6.0	77.8
Debt ratio	0.6	0.6	0.7	0.8	0.4	0.6	0.7	100.0
Sales to equity	7.6	6.0	8.5	15.0	3.3	8.0	8.8	100.0
Sales to closing inventories	154.7	314.8	125.6	511.3	204.6	185.0	106.3	20.6

(percent)

Current debt to equity	168.8	133.6	191.3	398.7	51.1	156.0	213.5	98.0
Operating profit on equity	37.9	49.5	30.6	113.8	29.5	34.1	28.4	98.8
Net fixed assets to equity	76.9	69.4	81.7	135.9	48.8	81.3	81.9	95.2
Gross margin	49.0	49.3	48.9	45.5	54.6	49.7	48.5	100.0
Return on total assets	14.3	21.0	11.0	22.0	20.0	14.3	9.2	99.6

(days)

Collection period for accounts receivable	54.4	26.5	67.0	26.7	26.3	58.8	71.7	92.9
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

<b>Total</b>	<b>1,336</b>	<b>143,673</b>	<b>5,511.4</b>	<b>463</b>
Less than 20	1,290	80,559	3,106.5	462
20-99	40	36,316	1,376.9	-
100-499	5	x	x	2
500 and over	1	x	x	1

## 1987

<b>Total</b>	<b>873</b>	<b>102,625</b>	<b>4,981.3</b>	
Less than 20	828	46,573	2,204.6	
20-99	40	29,035	1,408.8	
100-499	3	x	x	
500 and over	2	x	x	

## SIC 7749 Other Advertising Services

Establishments primarily engaged in advertising services not elsewhere classified. Own-account portrait and landscape artists are classified in <9999 - Other Services n.e.c.>

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7751 - OFFICES OF ARCHITECTS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	285							
Low sales value (\$'000)	25	25	542	25	195	542	1,185	
High sales value (\$'000)	5,000	542	5,000	195	542	1,185	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	5.8	6.3	5.6	5.7	6.5	4.2	6.6	27.7
Purchases and materials	5.8	6.3	5.7	5.7	6.5	4.2	6.7	27.0
Closing inventory	0.1	0.1	0.1	-	0.1	0.1	0.1	2.1
Opening inventory	0.1	0.1	0.1	-	0.1	0.1	-	2.1
Wages, salaries, and benefits	40.0	38.3	40.6	39.7	37.9	40.4	40.7	92.6
Wages and benefits - direct	0.6	0.4	0.6	-	0.6	0.6	0.6	2.5
Wages and benefits - indirect	39.4	37.9	40.0	39.7	37.3	39.8	40.1	92.3
Occupancy expenses	5.6	6.7	5.2	7.6	6.4	6.6	4.2	93.7
Depreciation	1.5	2.0	1.4	2.2	1.9	1.6	1.2	90.5
Repairs and maintenance	0.3	0.4	0.3	0.2	0.4	0.2	0.3	38.6
Fuel and oil	--	--	-	--	-	-	-	1.4
Utilities	1.0	1.4	0.9	1.4	1.4	1.2	0.6	76.5
Rent	2.8	3.0	2.7	3.7	2.7	3.7	2.0	70.2
Financial expenses	15.7	12.6	16.9	11.8	12.8	14.5	18.7	98.2
Interest and bank charges	1.0	1.5	0.8	2.2	1.2	1.0	0.6	82.8
Professional fees	14.8	11.1	16.2	9.6	11.6	13.5	18.0	97.5
General expenses	3.2	3.5	3.1	4.1	3.2	3.7	2.7	92.6
Advertising	0.7	0.7	0.8	0.9	0.7	0.9	0.7	64.9
Delivery expenses	1.0	1.4	0.8	1.7	1.3	1.2	0.5	54.4
Insurance	1.5	1.3	1.6	1.5	1.2	1.6	1.5	76.5
Other expenses	20.2	20.4	20.1	17.4	21.4	21.0	19.4	98.9
Total expenses	90.5	87.7	91.6	86.2	88.3	90.4	92.4	99.6
Net profit/loss	9.5	12.3	8.4	13.8	11.7	9.6	7.6	98.6

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	78							
Sales	532.4	212.6	1,213.2	82.2	340.1	791.2	1,887.0	
Expenses	466.2	177.2	1,081.5	61.6	290.3	683.5	1,717.0	
Profit	66.2	35.4	131.7	20.6	49.8	107.7	170.0	

## Non-Profitable:

Sales	413.2	170.0	1,207.7	118.8	368.0	800.8	2,215.5	
Expenses	441.7	184.9	1,280.7	124.6	418.3	886.5	2,256.7	
Loss	-28.5	-14.9	-72.9	-5.8	-50.3	-85.7	-41.2	

1987

## Profitable:

Sales	403.5	187.2	1,060.2	110.4	314.6	805.0	1,728.7	
Expenses	340.1	146.9	926.6	82.9	253.1	694.7	1,534.2	
Profit	63.4	40.3	133.6	27.5	61.5	110.3	194.5	

## Non-Profitable:

Sales	228.2	141.7	1,135.9	86.8	322.6	865.8	1,472.2	
Expenses	243.0	153.1	1,186.0	98.5	333.3	912.9	1,526.0	
Loss	-14.8	-11.4	-50.1	-11.7	-10.7	-47.1	-53.9	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	256							
Low sales value (\$'000)	25	25	583	25	215	583	1,196	
High sales value (\$'000)	5,000	583	5,000	215	583	1,196	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>275.5</b>	<b>147.9</b>	<b>566.3</b>	<b>91.2</b>	<b>209.3</b>	<b>383.1</b>	<b>918.1</b>	<b>100.0</b>
Total current assets	205.6	95.0	457.6	49.7	144.0	304.1	752.5	100.0
Accounts receivable	124.2	45.6	303.2	27.9	64.8	199.3	502.7	90.2
Closing inventory	0.3	0.1	0.9	--	0.2	0.5	1.7	2.3
Other current assets	81.0	49.2	153.4	21.6	79.0	104.2	248.0	93.4
Net fixed assets	41.0	25.1	77.3	20.4	30.3	65.3	100.5	94.9
Other assets and adjustments	28.8	27.7	31.3	21.1	34.9	13.7	65.0	85.9
<b>Total liabilities</b>	<b>166.2</b>	<b>77.3</b>	<b>368.8</b>	<b>53.2</b>	<b>103.5</b>	<b>200.5</b>	<b>692.2</b>	<b>100.0</b>
Total current liabilities	145.4	55.3	350.4	30.6	82.1	193.4	652.1	100.0
Current bank loans	17.4	5.4	44.9	5.0	5.7	39.3	55.7	34.8
Other current liabilities	127.9	49.9	305.5	25.5	76.3	154.0	596.3	100.0
Long-term bank loans	3.4	2.5	5.4	2.9	2.1	3.3	9.6	10.9
Other liabilities and adjustments	17.4	19.3	12.8	19.5	19.1	3.7	30.4	75.4
<b>Total equity</b>	<b>109.2</b>	<b>70.5</b>	<b>197.4</b>	<b>38.0</b>	<b>105.8</b>	<b>182.6</b>	<b>225.9</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.4	1.7	1.3	1.6	1.7	1.5	1.1	100.0
Debt to equity	1.5	1.0	1.8	1.3	0.9	1.0	3.0	100.0
Interest coverage	10.8	8.2	13.0	4.9	10.1	12.5	13.6	82.8
Debt ratio	0.6	0.5	0.6	0.5	0.4	0.5	0.7	100.0
Sales to equity	4.8	3.2	6.1	2.8	3.3	4.4	8.6	100.0
Sales to closing inventories	1,348.3	1,565.0	1,272.6	2,014.0	1,458.9	1,490.7	1,138.1	2.3

(percent)

Current debt to equity	133.0	78.4	177.5	80.6	77.6	105.9	288.6	100.0
Operating profit on equity	46.2	34.6	55.6	25.2	38.2	48.7	66.5	98.4
Net fixed assets to equity	37.6	35.6	39.1	53.6	28.6	35.7	44.4	94.9
Gross margin	54.3	55.4	53.8	52.9	56.2	54.3	53.4	100.0
Return on total assets	20.2	18.8	21.0	13.2	21.4	25.2	17.6	98.4

(days)

Collection period for accounts receivable	86.2	73.2	91.8	94.9	66.2	88.9	94.2	90.2
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
<b>Total</b>	<b>2,138</b>	<b>371,483</b>	<b>13,285.2</b>	<b>-177</b>
Less than 20	2,018	226,629	8,149.1	160
20-99	113	107,917	3,917.8	16
100-499	7	36,937	1,218.3	1
500 and over	-	-	-	-
<b>1987</b>				
<b>Total</b>	<b>1,961</b>	<b>241,162</b>	<b>9,684.3</b>	
Less than 20	1,858	141,619	5,725.7	
20-99	97	77,800	3,129.9	
100-499	6	21,743	828.7	
500 and over	-	-	-	

## SIC 7751 Offices Of Architects

Establishments primarily engaged in the planning and designing of buildings and structures.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7752 - OFFICES OF ENGINEERS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	708							
Low sales value (\$'000)	25	25	423	25	99	423	1,218	
High sales value (\$'000)	5,000	423	5,000	99	423	1,218	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>8.8</b>	<b>3.5</b>	<b>10.4</b>	<b>2.2</b>	<b>3.9</b>	<b>11.3</b>	<b>9.7</b>	<b>38.1</b>
Purchases and materials	9.2	3.5	10.8	2.2	4.1	11.1	10.5	38.1
Closing inventory	0.7	0.2	0.8	--	0.3	0.4	1.2	4.5
Opening inventory	0.4	0.1	0.4	-	0.2	0.6	0.3	4.2
<b>Wages, salaries, and benefits</b>	<b>38.4</b>	<b>38.0</b>	<b>38.5</b>	<b>42.3</b>	<b>36.3</b>	<b>42.3</b>	<b>35.7</b>	<b>90.1</b>
Wages and benefits - direct	0.4	0.2	0.5	-	0.2	0.7	0.4	2.0
Wages and benefits - indirect	37.9	37.8	38.0	42.3	36.1	41.6	35.3	89.7
<b>Occupancy expenses</b>	<b>5.2</b>	<b>7.0</b>	<b>4.7</b>	<b>9.2</b>	<b>6.2</b>	<b>5.8</b>	<b>3.9</b>	<b>94.4</b>
Depreciation	1.8	2.5	1.6	5.3	1.4	2.2	1.2	89.4
Repairs and maintenance	0.3	0.4	0.3	0.8	0.2	0.4	0.3	34.0
Fuel and oil	--	0.1	--	0.1	0.1	--	--	3.1
Utilities	0.9	1.2	0.8	1.0	1.2	1.2	0.6	69.9
Rent	2.1	2.9	1.9	2.0	3.2	2.0	1.8	65.8
<b>Financial expenses</b>	<b>4.1</b>	<b>8.0</b>	<b>3.0</b>	<b>4.8</b>	<b>9.3</b>	<b>2.6</b>	<b>3.3</b>	<b>94.2</b>
Interest and bank charges	0.7	1.0	0.7	0.8	1.1	0.8	0.6	73.9
Professional fees	3.3	7.0	2.3	4.0	8.2	1.8	2.6	90.0
<b>General expenses</b>	<b>2.7</b>	<b>4.3</b>	<b>2.3</b>	<b>4.6</b>	<b>4.2</b>	<b>2.7</b>	<b>2.0</b>	<b>87.0</b>
Advertising	0.9	1.5	0.7	1.0	1.7	0.7	0.7	58.8
Delivery expenses	0.9	1.4	0.7	2.5	1.0	0.9	0.5	54.1
Insurance	1.0	1.4	0.9	1.2	1.5	1.0	0.8	63.7
<b>Other expenses</b>	<b>32.6</b>	<b>31.3</b>	<b>33.0</b>	<b>26.3</b>	<b>33.2</b>	<b>23.7</b>	<b>39.7</b>	<b>99.4</b>
<b>Total expenses</b>	<b>91.8</b>	<b>92.0</b>	<b>91.8</b>	<b>89.4</b>	<b>93.0</b>	<b>88.3</b>	<b>94.3</b>	<b>99.9</b>
<b>Net profit/loss</b>	<b>8.2</b>	<b>8.0</b>	<b>8.2</b>	<b>10.6</b>	<b>7.0</b>	<b>11.7</b>	<b>5.7</b>	<b>98.9</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	74							
Sales	447.1	113.9	1,128.4	51.2	219.6	661.4	2,357.8	
Expenses	393.6	91.4	1,011.4	38.7	180.1	566.2	2,183.4	
Profit	53.6	22.5	117.0	12.5	39.4	95.3	174.4	

## Non-Profitable:

Sales	236.3	113.2	1,411.6	50.3	212.1	874.7	2,407.5	
Expenses	255.8	126.9	1,486.7	57.3	236.3	932.6	2,514.5	
Loss	-19.5	-13.7	-75.1	-7.0	-24.2	-57.9	-106.9	

1987

## Profitable:

Sales	307.8	127.8	1,019.8	51.3	213.6	689.4	1,701.0	
Expenses	266.7	101.1	921.8	34.4	175.9	603.6	1,577.9	
Profit	41.1	26.7	98.0	17.0	37.7	85.8	123.2	

## Non-Profitable:

Sales	148.2	89.0	818.3	52.1	179.7	680.9	1,725.4	
Expenses	162.5	100.0	870.7	57.2	205.1	734.7	1,769.3	
Loss	-14.3	-11.0	-52.4	-5.1	-25.3	-53.7	-43.9	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	679							
Low sales value (\$'000)	25	25	472	25	104	472	1,286	
High sales value (\$'000)	5,000	472	5,000	104	472	1,286	5,000	

**BALANCE SHEET**

(thousands of dollars)

Total assets	224.3	95.6	617.3	61.3	142.4	433.8	1,026.1	100.0
Total current assets	166.4	67.7	467.9	30.7	118.2	312.8	813.7	100.0
Accounts receivable	99.1	27.7	317.1	5.7	57.7	202.3	572.8	89.4
Closing inventory	2.8	0.2	10.8	0.1	0.4	3.0	28.4	4.7
Other current assets	64.4	39.7	139.9	24.8	59.9	107.3	212.5	97.9
Net fixed assets	36.0	19.7	85.9	23.4	14.7	73.1	114.4	93.7
Other assets and adjustments	21.8	8.1	63.4	7.1	9.5	47.9	97.9	80.3
Total liabilities	125.7	51.1	353.6	26.5	84.6	254.3	574.9	99.6
Total current liabilities	106.0	40.6	305.5	18.6	70.6	214.7	508.0	98.8
Current bank loans	10.8	3.7	32.6	1.5	6.6	27.5	43.8	29.5
Other current liabilities	95.1	36.9	272.9	17.0	64.0	187.1	464.1	98.8
Long-term bank loans	1.0	0.1	3.7	--	0.2	3.1	5.1	6.2
Other liabilities and adjustments	18.6	10.3	44.2	7.7	13.7	36.4	61.7	78.6
Total equity	98.6	44.5	263.7	34.8	57.8	179.5	451.2	100.0

**FINANCIAL RATIOS**

(times)

Current ratio	1.5	1.6	1.5	1.6	1.6	1.4	1.6	98.8
Debt to equity	1.2	1.1	1.3	0.7	1.4	1.4	1.2	99.6
Interest coverage	11.7	7.5	13.8	4.2	8.7	17.8	10.6	73.8
Debt ratio	0.5	0.5	0.5	0.4	0.5	0.5	0.5	99.6
Sales to equity	4.1	3.0	4.7	1.5	4.2	4.0	5.3	100.0
Sales to closing inventories	142.1	500.4	115.0	411.1	535.4	243.4	84.5	4.7

(percent)

Current debt to equity	107.4	91.2	115.8	53.6	122.1	119.5	112.5	98.8
Operating profit on equity	32.4	19.0	39.4	5.6	29.9	49.2	30.7	98.8
Net fixed assets to equity	36.5	44.3	32.5	67.3	25.4	40.7	25.3	93.7
Gross margin	52.4	56.8	50.9	51.2	58.5	45.8	54.4	100.0
Return on total assets	15.5	10.2	18.1	4.2	13.7	21.5	14.9	99.6

(days)

Collection period for accounts receivable	88.0	74.7	92.4	38.3	85.7	100.4	86.9	89.4
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	6,173	2,969,468	82,213.7	223
Less than 20	5,637	706,436	19,977.7	221
20-99	422	694,907	19,134.0	1
100-499	101	849,684	23,600.8	1
500 and over	13	718,441	19,501.2	-
<b>1987</b>				
Total	5,950	2,087,610	68,593.6	
Less than 20	5,416	478,945	16,060.6	
20-99	421	496,722	16,399.7	
100-499	100	582,094	19,196.5	
500 and over	13	529,849	16,936.8	

## SIC 7752 Offices Of Engineers

Establishments primarily engaged in various disciplines of consulting engineering. Excluded are all establishments in which construction is the main source of revenue. Establishments primarily engaged in constructing engineering structures are classified in <Major Group 41 - Industrial and Heavy (Engineering) Construction Industries>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7759 - OTHER SCIENTIFIC AND TECHNICAL SERVICES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	1,037							
Low sales value (\$'000)	25	25	120	25	52	120	502	
High sales value (\$'000)	5,000	120	5,000	52	120	502	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	8.0	4.0	9.0	0.8	5.5	6.6	10.3	32.9
Purchases and materials	8.2	3.8	9.2	1.0	5.1	6.9	10.5	32.8
Closing inventory	0.8	1.3	0.7	0.4	1.7	0.5	0.8	4.1
Opening inventory	0.6	1.5	0.4	0.2	2.1	0.1	0.6	3.5
Wages, salaries, and benefits	38.2	33.0	39.4	15.8	40.8	41.6	38.2	78.2
Wages and benefits - direct	2.2	--	2.7	-	--	2.2	3.0	2.6
Wages and benefits - indirect	36.0	33.0	36.7	15.8	40.8	39.4	35.2	77.5
Occupancy expenses	9.4	12.5	8.7	10.7	13.3	8.3	8.9	92.3
Depreciation	3.6	4.9	3.3	4.9	4.9	3.6	3.1	83.6
Repairs and maintenance	1.0	1.2	0.9	1.7	1.0	0.7	1.1	37.6
Fuel and oil	0.2	0.5	0.2	1.0	0.3	--	0.2	7.3
Utilities	1.3	2.0	1.2	1.4	2.2	1.3	1.1	65.4
Rent	3.3	3.9	3.1	1.7	4.9	2.7	3.4	56.8
Financial expenses	4.3	4.6	4.2	3.6	5.1	5.2	3.6	89.2
Interest and bank charges	1.5	1.4	1.6	1.3	1.4	1.5	1.6	68.8
Professional fees	2.7	3.2	2.6	2.2	3.7	3.7	2.0	82.7
General expenses	3.9	5.6	3.5	6.3	5.3	4.4	3.0	84.6
Advertising	1.1	1.5	1.0	1.0	1.7	1.3	0.8	55.6
Delivery expenses	2.1	3.6	1.8	4.8	3.0	2.4	1.4	55.0
Insurance	0.7	0.6	0.8	0.6	0.6	0.7	0.8	55.5
Other expenses	23.3	15.4	25.1	19.7	13.4	20.7	27.5	98.6
Total expenses	87.1	75.1	89.9	56.9	83.5	86.7	91.6	98.8
Net profit/loss	12.9	24.9	10.1	43.1	16.5	13.3	8.4	98.8

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	76							
Sales	214.3	57.6	488.2	40.2	77.9	238.9	1,116.8	
Expenses	171.0	32.9	412.3	18.6	49.7	191.0	970.0	
Profit	43.3	24.6	75.9	21.6	28.2	47.8	146.8	

## Non-Profitable:

Sales	181.6	67.3	424.4	37.1	78.9	220.4	1,020.0	
Expenses	208.7	81.8	478.3	46.5	95.3	248.0	1,150.6	
Loss	-27.1	-14.4	-53.9	-9.4	-16.4	-27.6	-130.6	

1987

## Profitable:

Sales	193.9	51.1	477.0	36.2	74.6	263.3	973.9	
Expenses	155.6	27.5	409.5	12.4	51.4	216.1	859.0	
Profit	38.3	23.6	67.6	23.8	23.2	47.2	114.9	

## Non-Profitable:

Sales	195.7	57.1	522.5	37.0	76.5	264.4	1,243.3	
Expenses	226.1	67.0	601.2	42.7	90.4	295.4	1,455.1	
Loss	-30.4	-9.9	-78.7	-5.7	-13.9	-31.1	-211.7	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	717							
Low sales value (\$'000)	25	25	224	25	76	224	712	
High sales value (\$'000)	5,000	224	5,000	76	224	712	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>207.4</b>	<b>85.9</b>	<b>492.2</b>	<b>43.9</b>	<b>112.1</b>	<b>305.8</b>	<b>965.4</b>	<b>99.9</b>
Total current assets	120.2	48.3	288.5	26.7	61.8	185.0	551.2	99.0
Accounts receivable	62.9	20.2	162.9	7.3	28.2	102.9	315.2	87.4
Closing inventory	2.5	1.0	6.2	--	1.6	3.5	13.0	5.7
Other current assets	54.7	27.1	119.3	19.2	32.0	78.6	222.9	92.3
Net fixed assets	50.3	23.9	112.2	12.1	31.3	79.2	196.0	93.4
Other assets and adjustments	36.8	13.6	91.3	5.0	18.9	41.4	218.1	75.6
<b>Total liabilities</b>	<b>127.5</b>	<b>60.9</b>	<b>283.3</b>	<b>38.8</b>	<b>74.7</b>	<b>187.1</b>	<b>527.8</b>	<b>100.0</b>
Total current liabilities	76.6	34.6	175.0	24.3	41.0	115.4	326.3	98.9
Current bank loans	9.0	2.2	24.9	0.5	3.3	19.5	38.8	35.6
Other current liabilities	67.5	32.3	150.0	23.8	37.6	95.9	287.5	98.7
Long-term bank loans	12.3	2.9	34.4	--	4.8	11.9	91.6	11.7
Other liabilities and adjustments	38.4	23.3	73.8	14.5	28.8	59.7	109.8	79.1
<b>Total equity</b>	<b>79.9</b>	<b>24.9</b>	<b>208.8</b>	<b>5.0</b>	<b>37.4</b>	<b>118.7</b>	<b>437.6</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.5	1.3	1.6	1.0	1.5	1.6	1.6	97.9
Debt to equity	1.5	2.4	1.3	7.7	1.9	1.5	1.2	100.0
Interest coverage	6.3	5.2	6.7	4.3	5.3	7.3	6.3	74.5
Debt ratio	0.6	0.7	0.5	0.8	0.6	0.6	0.5	99.9
Sales to equity	3.5	3.8	3.5	10.2	3.3	3.6	3.4	100.0
Sales to closing inventories	110.8	93.4	117.6	646.7	76.5	122.6	114.2	5.7

(percent)

Current debt to equity	95.8	138.5	83.8	484.0	109.6	97.2	74.5	98.9
Operating profit on equity	30.4	27.7	31.2	32.1	27.3	34.2	29.1	98.6
Net fixed assets to equity	62.9	95.9	53.7	241.1	83.7	66.8	44.8	93.4
Gross margin	49.8	45.7	51.1	52.0	44.0	52.0	50.4	100.0
Return on total assets	13.9	9.9	15.5	4.7	11.2	15.4	15.6	99.0

(days)

Collection period for accounts receivable	80.1	76.5	81.2	52.1	82.8	87.2	76.9	87.4
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	3,897	1,011,111	28,180.2	259
Less than 20	3,693	403,835	11,604.8	242
20-99	185	234,429	6,790.3	16
100-499	17	x	x	1
500 and over	2	x	x	-
<b>1987</b>				
Total	3,638	769,203	25,506.2	
Less than 20	3,451	273,689	9,309.6	
20-99	169	179,535	6,115.1	
100-499	16	x	x	
500 and over	2	x	x	

## SIC 7759 Other Scientific and Technical Services

Establishments primarily engaged in scientific and technical services not elsewhere classified. Medical laboratories are classified in <Industry Group 868 - Medical and Other Health Laboratories>.

Symbols: -- amount too small to be expressed  
 - nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7761 - OFFICES OF LAWYERS AND NOTARIES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	144							
Low sales value (\$'000)	25	25	161	25	80	161	324	
High sales value (\$'000)	5,000	161	5,000	80	161	324	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

<b>Cost of goods sold</b>	<b>0.2</b>	<b>0.2</b>	<b>0.3</b>	<b>0.6</b>	<b>-</b>	<b>0.2</b>	<b>0.3</b>	<b>6.3</b>
Purchases and materials	0.2	0.2	0.3	0.6	-	0.2	0.3	5.6
Closing inventory	--	0.1	--	0.2	-	--	-	1.4
Opening inventory	--	0.1	-	0.2	-	-	-	0.7
<b>Wages, salaries, and benefits</b>	<b>41.1</b>	<b>40.5</b>	<b>41.3</b>	<b>53.3</b>	<b>33.2</b>	<b>48.2</b>	<b>37.1</b>	<b>93.1</b>
Wages and benefits - direct	--	-	--	-	-	0.1	-	0.7
Wages and benefits - indirect	41.1	40.5	41.2	53.3	33.2	48.1	37.1	93.1
<b>Occupancy expenses</b>	<b>8.2</b>	<b>7.8</b>	<b>8.3</b>	<b>9.9</b>	<b>6.7</b>	<b>6.2</b>	<b>9.5</b>	<b>86.8</b>
Depreciation	1.8	1.4	1.9	0.9	1.7	2.1	1.8	80.6
Repairs and maintenance	0.4	0.5	0.3	0.4	0.6	0.2	0.4	30.6
Fuel and oil	--	-	--	-	-	-	--	0.7
Utilities	1.4	1.7	1.4	2.6	1.2	1.6	1.2	54.9
Rent	4.6	4.2	4.7	6.0	3.1	2.3	6.1	50.7
<b>Financial expenses</b>	<b>6.9</b>	<b>4.0</b>	<b>7.6</b>	<b>4.0</b>	<b>4.1</b>	<b>4.4</b>	<b>9.5</b>	<b>97.2</b>
Interest and bank charges	1.9	1.9	1.9	2.0	1.8	2.1	1.7	87.5
Professional fees	5.0	2.2	5.7	2.0	2.3	2.3	7.8	95.8
<b>General expenses</b>	<b>3.2</b>	<b>4.5</b>	<b>2.9</b>	<b>6.3</b>	<b>3.5</b>	<b>4.0</b>	<b>2.2</b>	<b>88.2</b>
Advertising	1.5	2.3	1.3	4.2	1.1	1.4	1.3	61.8
Delivery expenses	1.2	1.5	1.1	1.3	1.6	2.2	0.5	59.7
Insurance	0.5	0.7	0.4	0.8	0.7	0.4	0.4	50.7
<b>Other expenses</b>	<b>21.5</b>	<b>23.0</b>	<b>21.1</b>	<b>16.1</b>	<b>26.9</b>	<b>14.5</b>	<b>25.0</b>	<b>97.9</b>
<b>Total expenses</b>	<b>81.1</b>	<b>80.1</b>	<b>81.4</b>	<b>90.1</b>	<b>74.4</b>	<b>77.6</b>	<b>83.6</b>	<b>100.0</b>
<b>Net profit/loss</b>	<b>18.9</b>	<b>19.9</b>	<b>18.6</b>	<b>9.9</b>	<b>25.6</b>	<b>22.4</b>	<b>16.4</b>	<b>99.3</b>

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	80						
Sales	249.1	91.3	408.3	62.7	121.0	210.2	819.1
Expenses	193.0	66.0	321.1	51.6	81.0	150.0	675.8
Profit	56.1	25.3	87.2	11.1	40.0	60.2	143.3

## Non-Profitable:

Sales	148.9	89.6	270.2	59.3	135.1	202.8	595.2
Expenses	159.2	94.3	292.1	66.6	135.9	225.6	612.9
Loss	-10.4	-4.7	-21.9	-7.3	-0.8	-22.8	-17.7

1987

## Profitable:

Sales	192.7	82.4	374.5	60.5	118.5	233.1	776.9
Expenses	144.7	61.9	281.4	44.1	91.2	158.3	631.4
Profit	48.0	20.5	93.2	16.4	27.3	74.8	145.5

## Non-Profitable:

Sales	104.0	80.4	297.4	61.0	99.1	185.0	535.5
Expenses	118.6	96.2	303.0	67.1	124.3	186.0	550.8
Loss	-14.7	-15.8	-5.5	-6.1	-25.2	-1.0	-15.2

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	139							
Low sales value (\$'000)	25	25	157	25	78	157	315	
High sales value (\$'000)	5,000	157	5,000	78	157	315	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>176.4</b>	<b>76.3</b>	<b>275.2</b>	<b>54.4</b>	<b>102.6</b>	<b>217.4</b>	<b>411.6</b>	<b>100.0</b>
Total current assets	76.3	32.6	119.4	22.7	44.5	91.0	186.2	89.9
Accounts receivable	38.2	14.0	62.1	20.6	6.0	45.2	101.8	61.9
Closing inventory	--	--	--	0.1	--	--	--	1.4
Other current assets	38.0	18.5	57.2	2.0	38.4	45.7	84.4	86.3
Net fixed assets	17.8	7.4	28.1	3.9	11.6	16.7	55.1	92.8
Other assets and adjustments	82.2	36.2	127.6	27.7	46.4	109.6	170.1	88.5
<b>Total liabilities</b>	<b>106.2</b>	<b>51.5</b>	<b>160.1</b>	<b>41.5</b>	<b>63.6</b>	<b>99.3</b>	<b>303.6</b>	<b>100.0</b>
Total current liabilities	58.3	35.2	81.1	27.0	45.2	63.7	122.1	97.1
Current bank loans	7.9	2.4	13.2	0.2	5.1	16.1	6.5	36.7
Other current liabilities	50.4	32.8	67.8	26.8	40.0	47.6	115.5	97.1
Long-term bank loans	2.2	1.5	2.8	2.5	0.3	1.7	5.3	12.2
Other liabilities and adjustments	45.6	14.7	76.1	11.9	18.0	33.8	176.1	79.9
<b>Total equity</b>	<b>70.2</b>	<b>24.7</b>	<b>115.1</b>	<b>12.9</b>	<b>38.9</b>	<b>118.1</b>	<b>107.9</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.3	0.9	1.4	0.8	0.9	1.4	1.5	87.1
Debt to equity	1.5	2.0	1.3	3.2	1.6	0.8	2.8	100.0
Interest coverage	12.1	8.6	13.0	5.2	10.8	13.3	12.8	88.5
Debt ratio	0.6	0.6	0.5	0.7	0.6	0.4	0.7	100.0
Sales to equity	3.2	3.4	3.2	4.6	2.9	1.7	7.2	100.0
Sales to closing inventories	5,880.3	1,080.0	OVERFL	420.5	-	OVERFL	-	1.4

(percent)

Current debt to equity	83.0	142.5	70.4	209.0	116.0	53.9	113.0	97.1
Operating profit on equity	61.4	51.3	63.6	39.4	56.1	42.4	118.3	99.3
Net fixed assets to equity	25.4	29.9	24.4	30.1	29.9	14.1	51.0	92.8
Gross margin	58.3	53.8	59.3	45.9	58.8	55.7	61.4	100.0
Return on total assets	26.6	18.8	28.8	11.5	23.4	24.9	33.6	100.0

(days)

Collection period for accounts receivable	60.6	60.1	60.7	124.1	19.3	82.2	47.6	61.9
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EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	12,017	1,698,288	65,098.3	1
Less than 20	11,597	848,503	32,729.3	7
20-99	353	382,448	14,853.9	3
100-499	61	336,564	12,807.6	3
500 and over	6	130,773	4,707.5	-
<b>1987</b>				
Total	12,016	1,328,874	60,936.3	
Less than 20	11,590	689,305	31,687.4	
20-99	356	296,808	13,622.4	
100-499	64	256,324	11,681.8	
500 and over	6	86,437	3,944.7	

SIC 7761 Offices Of Lawyers and Notaries

Establishments primarily engaged in the provision of legal advice or legal services.

Symbols: -- amount too small to be expressed  
 - nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7771 - MANAGEMENT CONSULTING SERVICES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	2,169							
Low sales value (\$'000)	25	25	82	25	43	82	294	
High sales value (\$'000)	5,000	82	5,000	43	82	294	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	4.3	1.7	4.8	0.9	2.1	2.7	5.7	12.7
Purchases and materials	4.4	1.6	5.0	0.8	1.9	2.7	5.9	12.5
Closing inventory	0.5	--	0.6	--	0.1	0.4	0.7	1.7
Opening inventory	0.4	0.2	0.4	0.1	0.2	0.4	0.4	1.5
Wages, salaries, and benefits	35.7	18.4	39.1	8.3	23.3	28.2	43.7	57.6
Wages and benefits - direct	0.2	--	0.2	--	--	0.1	0.3	0.6
Wages and benefits - indirect	35.6	18.4	38.8	8.3	23.3	28.1	43.4	57.5
Occupancy expenses	6.7	6.5	6.8	6.9	6.3	5.5	7.3	74.0
Depreciation	2.4	2.8	2.3	2.7	2.9	1.8	2.6	62.1
Repairs and maintenance	0.4	0.6	0.4	0.8	0.5	0.3	0.5	21.2
Fuel and oil	0.1	0.2	--	0.3	0.2	--	--	3.6
Utilities	1.0	0.9	1.0	1.0	0.9	1.1	0.9	43.8
Rent	2.8	2.0	3.0	2.2	2.0	2.2	3.3	39.1
Financial expenses	6.1	4.7	6.4	3.8	5.1	5.4	6.8	76.3
Interest and bank charges	2.4	1.7	2.6	1.6	1.7	1.9	2.9	54.4
Professional fees	3.7	3.0	3.8	2.2	3.4	3.5	4.0	68.3
General expenses	2.4	3.2	2.3	3.3	3.1	3.1	1.9	64.5
Advertising	1.0	1.1	1.0	1.3	1.1	1.2	0.9	41.1
Delivery expenses	1.0	1.7	0.8	1.6	1.7	1.5	0.5	35.6
Insurance	0.4	0.4	0.4	0.5	0.4	0.4	0.5	34.1
Other expenses	20.6	16.0	21.5	15.3	16.3	23.3	20.8	87.0
Total expenses	76.0	50.5	80.8	38.5	56.2	68.2	86.2	89.7
Net profit/loss	24.0	49.5	19.2	61.5	43.8	31.8	13.8	97.5

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	82							
Sales	164.9	45.5	348.4	32.9	58.1	143.8	839.7	
Expenses	112.6	17.4	259.1	10.3	24.5	83.1	681.6	
Profit	52.2	28.1	89.4	22.6	33.6	60.7	158.1	

## Non-Profitable:

Sales	190.4	53.0	322.7	32.8	59.1	143.8	844.3	
Expenses	205.4	59.8	345.4	42.8	65.0	151.4	911.4	
Loss	-15.0	-6.9	-22.8	-10.0	-5.9	-7.6	-67.1	

1987

## Profitable:

Sales	141.4	44.5	347.0	32.5	58.1	148.8	810.6	
Expenses	95.8	15.9	265.4	8.4	24.5	93.3	667.9	
Profit	45.6	28.6	81.6	24.2	33.7	55.5	142.7	

## Non-Profitable:

Sales	245.4	47.0	514.4	34.1	61.2	142.8	1,519.4	
Expenses	260.3	57.5	535.2	42.9	73.6	160.0	1,549.6	
Loss	-14.9	-10.5	-20.8	-8.8	-12.4	-17.3	-30.3	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	1,235							
Low sales value (\$'000)	25	25	168	25	68	168	560	
High sales value (\$'000)	5,000	168	5,000	68	168	560	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>401.4</b>	<b>106.4</b>	<b>970.0</b>	<b>92.3</b>	<b>122.8</b>	<b>557.6</b>	<b>2,017.0</b>	<b>100.0</b>
Total current assets	173.3	40.6	429.0	30.4	52.5	143.8	1,153.1	99.6
Accounts receivable	26.0	7.2	62.2	3.0	12.1	29.1	146.3	70.8
Closing inventory	1.5	--	4.3	--	--	4.0	5.0	2.4
Other current assets	145.7	33.3	362.5	27.3	40.4	110.6	1,001.8	96.2
Net fixed assets	46.9	17.3	103.9	19.4	14.9	59.5	216.8	81.4
Other assets and adjustments	181.1	48.4	437.0	42.4	55.3	354.2	647.0	76.1
<b>Total liabilities</b>	<b>257.6</b>	<b>53.7</b>	<b>650.6</b>	<b>48.2</b>	<b>60.1</b>	<b>423.5</b>	<b>1,227.1</b>	<b>99.4</b>
Total current liabilities	120.1	29.0	295.7	25.1	33.4	90.4	816.7	98.3
Current bank loans	10.5	3.1	24.7	3.2	3.0	12.1	56.7	23.2
Other current liabilities	109.5	25.8	270.9	21.9	30.3	78.2	760.0	98.2
Long-term bank loans	7.5	1.0	20.0	1.6	0.4	2.4	64.6	8.3
Other liabilities and adjustments	129.9	23.6	334.9	21.3	26.2	330.6	345.6	71.7
<b>Total equity</b>	<b>143.8</b>	<b>52.7</b>	<b>319.3</b>	<b>44.1</b>	<b>62.7</b>	<b>134.0</b>	<b>789.9</b>	<b>99.8</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.4	1.4	1.4	1.2	1.5	1.5	1.4	98.0
Debt to equity	1.7	1.0	2.0	1.0	0.9	3.1	1.5	99.2
Interest coverage	6.0	8.6	5.4	5.6	10.3	12.9	3.7	67.9
Debt ratio	0.6	0.5	0.6	0.5	0.4	0.7	0.6	99.4
Sales to equity	1.7	1.4	1.9	1.0	1.7	2.2	1.7	99.8
Sales to closing inventories	171.8	1,956.6	141.2	-	1,286.6	74.8	278.3	2.4

(percent)

Current debt to equity	83.5	55.0	92.5	57.0	53.2	67.4	103.3	98.1
Operating profit on equity	24.8	27.8	23.8	13.4	39.7	39.8	16.9	95.7
Net fixed assets to equity	32.6	32.9	32.5	44.0	23.8	44.4	27.4	81.4
Gross margin	51.8	56.5	50.7	57.3	56.1	59.0	46.1	99.8
Return on total assets	10.6	15.6	9.6	7.8	22.4	10.3	9.0	96.8

(days)

Collection period for accounts receivable	36.7	35.0	37.1	23.5	41.1	34.8	38.3	70.8
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	14,384	2,287,352	89,617.7	1,348
Less than 20	13,715	1,146,776	45,401.0	1,287
20-99	595	606,388	23,631.3	56
100-499	66	307,972	12,757.5	5
500 and over	8	226,216	7,827.9	-
<b>1987</b>				
Total	13,036	1,675,121	69,646.4	
Less than 20	12,428	733,167	30,687.2	
20-99	539	449,674	18,665.1	
100-499	61	243,020	10,739.8	
500 and over	8	249,260	9,554.3	

**SIC 7771 Management Consulting Services**

Establishments primarily engaged in providing business and management consulting services. Establishments primarily engaged in market research are classified in <7799 - Other Business Services n.e.c.> and those primarily engaged in construction management are classified in <4411 - Project Management, Construction>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7791 - SECURITY AND INVESTIGATION SERVICES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	142							
Low sales value (\$'000)	25	25	410	25	123	410	1,107	
High sales value (\$'000)	5,000	410	5,000	123	410	1,107	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	9.2	12.3	7.9	14.2	11.6	5.1	9.5	38.0
Purchases and materials	9.4	12.7	8.1	15.5	11.7	5.3	9.7	38.0
Closing inventory	0.9	1.2	0.8	4.5	0.2	0.7	0.9	11.3
Opening inventory	0.7	0.9	0.6	3.1	0.1	0.4	0.6	11.3
Wages, salaries, and benefits	57.5	36.7	66.3	21.6	41.8	57.7	71.3	95.8
Wages and benefits - direct	13.5	2.1	18.3	1.8	2.2	1.5	28.0	8.5
Wages and benefits - indirect	44.0	34.6	48.0	19.8	39.5	56.2	43.4	95.1
Occupancy expenses	5.9	8.0	4.9	11.2	6.9	8.4	3.0	95.1
Depreciation	2.2	2.7	2.0	4.8	2.0	2.5	1.6	87.3
Repairs and maintenance	0.4	0.2	0.4	0.5	0.1	1.0	0.1	35.2
Fuel and oil	0.1	0.1	--	0.4	-	-	0.1	4.9
Utilities	1.9	2.7	1.6	4.1	2.3	3.1	0.7	78.9
Rent	1.4	2.3	1.0	1.5	2.6	1.7	0.5	66.9
Financial expenses	2.2	2.3	2.2	2.4	2.2	4.6	0.9	96.5
Interest and bank charges	0.9	1.2	0.8	0.9	1.3	1.1	0.5	88.0
Professional fees	1.3	1.1	1.5	1.6	0.9	3.4	0.3	88.7
General expenses	3.4	5.2	2.6	6.1	4.9	3.8	2.0	91.5
Advertising	1.5	2.6	1.1	1.5	2.9	1.9	0.6	74.6
Delivery expenses	1.2	1.8	0.9	3.6	1.1	0.9	0.9	53.5
Insurance	0.7	0.9	0.6	1.0	0.8	0.9	0.5	72.5
Other expenses	15.8	22.3	13.0	38.4	16.9	16.8	10.8	100.0
Total expenses	94.0	86.8	97.0	94.0	84.3	96.2	97.4	100.0
Net profit/loss	6.0	13.2	3.0	6.0	15.7	3.8	2.6	97.9

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	73							
Sales	434.0	179.2	1,081.0	91.9	250.6	566.7	2,106.1	
Expenses	390.5	143.3	1,018.4	74.0	200.0	525.2	2,001.3	
Profit	43.4	35.9	62.6	17.8	50.6	41.5	104.8	

## Non-Profitable:

Sales	216.0	76.4	950.3	39.1	155.1	631.5	1,556.1	
Expenses	239.9	88.6	1,035.6	51.7	166.4	685.7	1,700.7	
Loss	-23.9	-12.2	-85.4	-12.6	-11.3	-54.2	-144.6	

1987

## Profitable:

Sales	278.3	128.4	1,054.9	48.4	210.0	714.6	1,635.8	
Expenses	251.8	110.1	985.9	29.6	192.4	664.1	1,535.1	
Profit	26.5	18.2	69.1	18.8	17.6	50.5	100.7	

## Non-Profitable:

Sales	289.1	97.0	802.5	46.0	298.0	641.1	1,356.1	
Expenses	298.7	103.4	820.4	48.0	322.1	653.7	1,392.2	
Loss	-9.6	-6.5	-17.9	-2.0	-24.1	-12.6	-36.1	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	121							
Low sales value (\$'000)	25	25	528	25	175	528	1,164	
High sales value (\$'000)	5,000	528	5,000	175	528	1,164	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>188.1</b>	<b>104.1</b>	<b>503.0</b>	<b>61.1</b>	<b>161.8</b>	<b>261.3</b>	<b>846.8</b>	<b>100.0</b>
Total current assets	113.1	51.9	342.5	22.6	91.2	191.5	557.3	99.2
Accounts receivable	79.1	38.6	231.3	8.6	78.8	96.2	423.5	92.6
Closing inventory	4.0	2.6	9.5	3.1	1.9	3.2	18.5	13.2
Other current assets	29.8	10.6	101.6	10.8	10.4	92.0	115.3	96.7
Net fixed assets	45.0	21.3	133.6	21.1	21.7	56.6	243.1	89.3
Other assets and adjustments	29.9	30.8	26.8	17.3	48.9	13.2	46.3	82.6
<b>Total liabilities</b>	<b>80.3</b>	<b>47.2</b>	<b>204.3</b>	<b>37.8</b>	<b>60.0</b>	<b>117.2</b>	<b>328.1</b>	<b>100.0</b>
Total current liabilities	64.9	34.7	178.1	28.4	43.2	104.1	283.4	100.0
Current bank loans	7.8	5.4	16.5	0.2	12.5	20.1	11.4	45.5
Other current liabilities	57.1	29.2	161.6	28.2	30.6	84.0	272.0	100.0
Long-term bank loans	2.6	2.7	2.0	0.5	5.7	3.5	—	11.6
Other liabilities and adjustments	12.7	9.7	24.0	8.8	11.0	9.6	44.6	83.5
<b>Total equity</b>	<b>107.7</b>	<b>56.8</b>	<b>298.7</b>	<b>23.3</b>	<b>101.8</b>	<b>144.0</b>	<b>518.6</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.7	1.4	1.9	0.7	2.1	1.8	1.9	99.2
Debt to equity	0.7	0.8	0.6	1.6	0.5	0.8	0.6	100.0
Interest coverage	8.2	12.2	4.9	8.2	14.2	4.4	5.4	88.4
Debt ratio	0.4	0.4	0.4	0.6	0.3	0.4	0.3	100.0
Sales to equity	3.9	3.3	4.2	4.1	3.0	4.9	4.0	100.0
Sales to closing inventories	102.7	72.2	134.1	30.8	162.2	219.0	113.0	13.2

(percent)

Current debt to equity	60.2	61.1	59.6	121.9	42.4	72.2	54.6	100.0
Operating profit on equity	24.5	41.0	12.8	37.2	42.2	19.0	10.3	97.5
Net fixed assets to equity	41.7	37.6	44.7	90.6	21.3	39.3	46.8	89.3
Gross margin	32.0	43.4	25.7	49.2	41.1	37.9	19.9	100.0
Return on total assets	16.0	24.4	9.5	16.1	28.5	13.5	7.8	98.3

(days)

Collection period for accounts receivable	68.7	74.0	65.7	32.6	91.2	49.3	73.6	92.6
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	1,159	786,549	51,486.2	77
Less than 20	906	77,163	5,216.1	75
20-99	183	113,513	7,618.3	9
100-499	51	168,019	11,268.7	5
500 and over	19	427,854	27,383.1	2
<b>1987</b>				
Total	1,082	622,550	47,307.8	
Less than 20	831	48,902	3,813.1	
20-99	174	92,203	7,185.6	
100-499	56	144,378	11,252.8	
500 and over	21	337,067	25,056.3	

## SIC 7791 Security and Investigation Services

Establishments primarily engaged in providing detective and investigation services, patrolling, guard, armoured car and burglar alarm services. These services are mainly for business but may be offered to individuals. Government police forces are classified in <8123, 8223 or 8323 - Police Services>, federal, provincial or local, respectively.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7792 - CREDIT BUREAU SERVICES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	27							
Low sales value (\$'000)	25	25	461	25	283	461	863	
High sales value (\$'000)	5,000	461	5,000	283	461	863	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	-	-	-	-	-	-	-	3.7
Purchases and materials	-	-	-	-	-	-	-	3.7
Closing inventory	-	-	-	-	-	-	-	-
Opening inventory	-	-	-	-	-	-	-	-
Wages, salaries, and benefits	59.9	29.1	65.3	23.0	30.5	56.6	68.2	88.9
Wages and benefits - direct	-	-	-	-	-	-	-	-
Wages and benefits - indirect	59.9	29.1	65.3	23.0	30.5	56.6	68.2	88.9
Occupancy expenses	8.8	10.0	8.6	14.1	9.1	14.3	6.6	100.0
Depreciation	2.1	3.8	1.8	6.5	3.2	1.4	1.9	92.6
Repairs and maintenance	0.4	0.6	0.3	-	0.7	1.1	-	48.1
Fuel and oil	-	-	-	-	-	-	-	-
Utilities	4.0	3.6	4.1	4.7	3.4	3.2	4.4	85.2
Rent	2.4	2.0	2.4	2.9	1.8	8.7	0.3	77.8
Financial expenses	1.1	2.1	0.9	3.4	1.8	1.2	0.8	88.9
Interest and bank charges	0.2	0.8	0.1	0.4	0.8	0.1	0.1	66.7
Professional fees	0.9	1.3	0.8	2.9	1.0	1.1	0.7	88.9
General expenses	1.4	2.2	1.3	2.4	2.1	2.9	0.8	88.9
Advertising	0.4	0.7	0.4	1.3	0.5	0.4	0.4	74.1
Delivery expenses	0.6	1.1	0.5	0.9	1.2	1.5	0.1	59.3
Insurance	0.4	0.4	0.4	0.2	0.4	1.0	0.3	70.4
Other expenses	22.1	35.8	19.7	18.7	39.8	23.0	18.6	100.0
Total expenses	93.3	79.1	95.8	61.6	83.2	98.0	95.0	100.0
Net profit/loss	6.7	20.9	4.2	38.4	16.8	2.0	5.0	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	85							
Sales	795.5	220.4	1,701.8	84.8	337.5	511.7	2,462.7	
Expenses	728.2	172.3	1,604.3	46.4	280.9	453.3	2,340.2	
Profit	67.3	48.1	97.5	38.3	56.6	58.4	122.5	

## Non-Profitable:

Sales	520.9	190.1	535.6	190.1	-	535.6	-	
Expenses	545.7	283.2	557.4	283.2	-	557.4	-	
Loss	-24.8	-93.0	-21.8	-93.0	-	-21.8	-	

1987

## Profitable:

Sales	416.1	239.6	1,060.6	160.2	360.6	602.4	1,342.7	
Expenses	345.1	195.0	893.3	121.2	307.4	494.1	1,139.1	
Profit	71.0	44.6	167.3	39.0	53.2	108.3	203.6	

## Non-Profitable:

Sales	316.9	316.9	-	-	316.9	-	-	
Expenses	345.1	345.1	-	-	345.1	-	-	
Loss	-28.3	-28.3	-	-	-28.3	-	-	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	25							
Low sales value (\$'000)	25	25	485	25	307	485	936	
High sales value (\$'000)	5,000	485	5,000	307	485	936	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>486.1</b>	<b>176.8</b>	<b>828.1</b>	<b>120.5</b>	<b>204.0</b>	<b>332.7</b>	<b>1,439.1</b>	<b>100.0</b>
Total current assets	301.9	103.1	521.6	70.3	119.0	216.7	897.7	100.0
Accounts receivable	59.4	27.3	94.8	19.4	31.1	36.4	166.8	100.0
Closing inventory	-	-	-	-	-	-	-	-
Other current assets	242.5	75.8	426.7	50.9	87.8	180.2	730.8	100.0
Net fixed assets	112.2	29.2	203.9	21.9	32.7	45.0	399.9	100.0
Other assets and adjustments	72.0	44.4	102.4	28.2	52.2	70.9	141.4	100.0
<b>Total liabilities</b>	<b>205.0</b>	<b>21.8</b>	<b>407.6</b>	<b>13.6</b>	<b>25.8</b>	<b>50.0</b>	<b>848.6</b>	<b>100.0</b>
Total current liabilities	163.7	21.8	320.5	13.6	25.7	50.0	654.2	100.0
Current bank loans	-	-	-	-	-	-	-	-
Other current liabilities	163.7	21.8	320.5	13.6	25.7	50.0	654.2	100.0
Long-term bank loans	-	-	-	-	-	-	-	-
Other liabilities and adjustments	41.3	-	87.0	-	-	-	194.4	84.0
<b>Total equity</b>	<b>281.1</b>	<b>155.0</b>	<b>420.5</b>	<b>106.9</b>	<b>178.2</b>	<b>282.6</b>	<b>590.5</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.8	4.7	1.6	5.1	4.6	4.3	1.3	100.0
Debt to equity	0.7	0.1	0.9	0.1	0.1	0.1	1.4	100.0
Interest coverage	27.4	22.8	32.7	4.7	40.0	7.0	42.9	68.0
Debt ratio	0.4	0.1	0.4	0.1	0.1	0.1	0.5	100.0
Sales to equity	3.0	2.1	3.4	1.8	2.1	2.0	4.3	100.0
Sales to closing inventories	-	-	-	-	-	-	-	-

(percent)

Current debt to equity	58.2	14.0	76.2	12.7	14.4	17.7	110.7	100.0
Operating profit on equity	17.8	27.0	14.1	10.1	31.8	2.0	21.2	100.0
Net fixed assets to equity	39.9	18.8	48.5	20.5	18.3	15.9	67.7	100.0
Gross margin	39.3	64.3	33.1	58.4	65.7	39.1	31.5	100.0
Return on total assets	10.7	24.7	7.4	11.4	28.5	2.0	8.9	100.0

(days)

Collection period for accounts receivable	24.9	30.3	23.6	35.7	29.0	23.3	23.7	100.0
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	104	58,947	2,558.6	2
Less than 20	85	8,583	388.5	1
20-99	15	14,000	633.1	-
100-499	3	x	x	1
500 and over	1	x	x	-

## 1987

Total	106	49,113	2,478.5	
Less than 20	86	6,946	354.4	
20-99	15	10,300	512.2	
100-499	4	x	x	
500 and over	1	x	x	

## SIC 7792 Credit Bureau Services

Establishments primarily engaged in reporting credit ratings of persons or firms.

Symbols: -- amount too small to be expressed  
 - nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7793 - COLLECTION AGENCIES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	42							
Low sales value (\$'000)	25	25	310	25	146	310	590	
High sales value (\$'000)	5,000	310	5,000	146	310	590	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	0.9	1.0	0.9	-	2.1	3.4	-	4.8
Purchases and materials	0.9	1.0	0.9	-	2.1	3.5	-	4.8
Closing inventory	0.2	-	0.3	-	-	1.0	-	2.4
Opening inventory	0.2	-	0.3	-	-	1.0	-	2.4
Wages, salaries, and benefits	52.4	53.8	52.1	51.4	56.3	45.8	54.2	100.0
Wages and benefits - direct	-	-	-	-	-	-	-	-
Wages and benefits - indirect	52.4	53.8	52.1	51.4	56.3	45.8	54.2	100.0
Occupancy expenses	12.1	14.5	11.6	14.5	14.4	10.6	12.0	100.0
Depreciation	2.6	2.9	2.6	3.2	2.5	2.8	2.5	97.6
Repairs and maintenance	0.4	0.4	0.4	0.2	0.6	1.0	0.1	45.2
Fuel and oil	--	--	-	--	-	-	-	2.4
Utilities	5.1	5.6	4.9	5.3	6.0	4.6	5.1	95.2
Rent	4.0	5.5	3.7	5.8	5.3	2.1	4.3	78.6
Financial expenses	3.3	5.7	2.9	7.4	3.9	1.9	3.2	95.2
Interest and bank charges	0.8	1.6	0.6	2.2	0.9	0.5	0.6	78.6
Professional fees	2.6	4.1	2.3	5.1	3.0	1.4	2.6	90.5
General expenses	3.3	7.1	2.5	6.2	7.9	2.6	2.5	95.2
Advertising	1.3	2.2	1.1	2.3	2.0	0.9	1.2	71.4
Delivery expenses	1.7	4.2	1.2	2.9	5.7	1.4	1.2	64.3
Insurance	0.3	0.7	0.2	1.0	0.3	0.3	0.1	69.0
Other expenses	17.3	17.8	17.3	19.8	15.6	18.3	16.9	100.0
Total expenses	89.3	99.8	87.2	99.3	100.3	82.5	88.8	100.0
Net profit/loss	10.7	0.2	12.8	0.7	-0.3	17.5	11.2	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	64						
Sales	742.0	173.3	1,065.2	115.4	231.7	504.0	1,807.5
Expenses	640.5	155.9	915.9	108.2	204.1	412.5	1,581.7
Profit	101.5	17.3	149.4	7.2	27.5	91.5	225.9

## Non-Profitable:

Sales	179.0	114.3	906.0	95.5	182.5	435.5	1,033.3
Expenses	186.6	122.0	911.8	96.8	213.5	444.9	1,038.1
Loss	-7.6	-7.7	-5.7	-1.3	-30.9	-9.4	-4.7

1987

## Profitable:

Sales	227.1	145.9	537.5	79.5	243.7	431.0	1,003.9
Expenses	193.3	122.8	463.0	69.8	200.9	362.4	903.6
Profit	33.8	23.1	74.5	9.7	42.8	68.7	100.3

## Non-Profitable:

Sales	189.4	140.4	636.4	104.8	232.4	543.9	902.9
Expenses	208.9	159.3	661.6	129.3	236.6	557.9	960.5
Loss	-19.5	-18.9	-25.3	-24.5	-4.3	-14.0	-57.6

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	36							
Low sales value (\$'000)	25	25	360	25	152	360	624	
High sales value (\$'000)	5,000	360	5,000	152	360	624	5,000	

## BALANCE SHEET

(thousands of dollars)

Total assets	270.1	148.6	452.3	99.4	270.6	287.3	732.0	100.0
Total current assets	119.4	80.8	177.2	18.7	234.5	91.3	322.9	100.0
Accounts receivable	33.6	6.7	74.1	6.9	6.2	41.1	130.1	88.9
Closing inventory	1.1	--	2.8	--	--	4.4	--	2.8
Other current assets	84.5	74.1	100.2	11.8	228.2	45.6	192.7	100.0
Net fixed assets	70.7	36.6	121.8	44.6	16.9	45.6	251.1	100.0
Other assets and adjustments	79.9	31.1	153.2	36.0	19.1	150.3	157.9	97.2
Total liabilities	131.6	100.8	177.7	58.1	206.6	121.7	272.4	100.0
Total current liabilities	112.5	71.3	174.3	18.4	202.3	119.2	267.7	100.0
Current bank loans	1.6	1.8	1.2	2.1	1.2	0.4	2.5	47.2
Other current liabilities	110.9	69.4	173.1	16.3	201.0	118.8	265.2	100.0
Long-term bank loans	1.3	2.1	--	3.0	--	--	--	5.6
Other liabilities and adjustments	17.7	27.3	3.3	36.6	4.3	2.5	4.7	75.0
Total equity	138.5	47.8	274.6	41.2	63.9	165.5	459.5	100.0

## FINANCIAL RATIOS

(times)

Current ratio	1.0	1.1	1.0	1.0	1.1	0.7	1.2	100.0
Debt to equity	0.9	2.1	0.6	1.4	3.2	0.7	0.5	100.0
Interest coverage	17.9	-0.4	28.9	1.1	-6.4	45.9	24.2	80.6
Debt ratio	0.4	0.6	0.3	0.5	0.7	0.4	0.3	100.0
Sales to equity	3.6	2.5	3.9	2.2	3.0	3.0	4.5	100.0
Sales to closing inventories	450.3	-	384.3	-	-	111.7	-	2.8

(percent)

Current debt to equity	81.2	149.2	63.4	44.6	316.5	72.0	58.2	100.0
Operating profit on equity	44.3	-6.7	57.6	1.1	-19.3	53.0	60.5	100.0
Net fixed assets to equity	51.0	76.6	44.3	108.0	26.4	27.5	54.6	100.0
Gross margin	48.5	44.8	49.1	55.0	32.8	50.5	48.6	100.0
Return on total assets	24.0	-0.6	36.2	2.9	-3.9	31.2	39.6	100.0

(days)

Collection period for accounts receivable	24.1	19.7	24.9	26.6	11.5	29.9	22.9	88.9
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	218	45,516	2,013.2	21
Less than 20	197	18,872	824.9	18
20-99	19	x	x	3
100-499	2	x	x	-
500 and over	-	-	-	-
<b>1987</b>				
Total	197	34,472	1,762.9	
Less than 20	179	14,038	716.7	
20-99	16	x	x	
100-499	2	x	x	
500 and over	-	-	-	

## SIC 7793 Collection Agencies

Establishments primarily engaged in collecting accounts, cheques, contracts or notes.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7794 - CUSTOMS BROKERS

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	66							
Low sales value (\$'000)	25	25	776	25	388	776	1,450	
High sales value (\$'000)	5,000	776	5,000	388	776	1,450	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	5.3	0.3	8.7	0.4	0.1	3.5	11.6	10.6
Purchases and materials	5.3	0.3	8.7	0.5	0.1	3.5	11.6	10.6
Closing inventory	--	--	-	--	--	-	-	3.0
Opening inventory	--	--	-	-	--	-	-	1.5
Wages, salaries, and benefits	44.3	49.0	41.0	52.2	45.9	52.8	34.7	95.5
Wages and benefits - direct	0.1	0.3	-	-	0.6	-	-	1.5
Wages and benefits - indirect	44.1	48.7	41.0	52.2	45.3	52.8	34.7	95.5
Occupancy expenses	7.1	5.0	8.5	6.0	4.0	9.2	8.2	92.4
Depreciation	1.7	1.3	2.0	1.6	1.0	2.1	2.0	89.4
Repairs and maintenance	0.7	0.1	1.1	0.2	0.1	0.7	1.3	36.4
Fuel and oil	-	-	-	-	-	-	-	-
Utilities	2.3	1.7	2.8	2.2	1.2	3.2	2.6	74.2
Rent	2.3	1.9	2.6	2.0	1.7	3.3	2.3	71.2
Financial expenses	4.3	3.5	4.8	3.2	3.8	5.3	4.5	93.9
Interest and bank charges	2.6	2.2	2.8	1.9	2.6	4.2	2.0	81.8
Professional fees	1.7	1.3	2.0	1.4	1.1	1.1	2.5	92.4
General expenses	3.2	3.8	2.8	2.6	5.0	4.2	2.0	83.3
Advertising	0.8	0.7	0.8	0.7	0.8	1.0	0.7	59.1
Delivery expenses	2.1	2.9	1.6	1.8	4.0	2.8	0.9	66.7
Insurance	0.3	0.1	0.4	0.1	0.2	0.4	0.3	53.0
Other expenses	24.8	28.4	22.4	22.5	34.2	14.6	26.6	100.0
Total expenses	88.9	90.0	88.2	87.0	92.9	89.5	87.5	100.0
Net profit/loss	11.1	10.0	11.8	13.0	7.1	10.5	12.5	98.5

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	88							
Sales	806.6	411.9	1,561.9	280.9	568.5	1,056.9	2,129.6	
Expenses	686.5	328.1	1,372.7	165.3	522.7	946.3	1,851.9	
Profit	120.0	83.8	189.3	115.6	45.8	110.6	277.7	

## Non-Profitable:

Sales	200.1	183.0	1,551.0	162.8	512.5	-	1,551.0	
Expenses	232.8	215.3	1,617.2	196.2	525.2	-	1,617.2	
Loss	-32.7	-32.3	-66.2	-33.5	-12.6	-	-66.2	

1987

## Profitable:

Sales	395.4	229.4	1,339.9	164.4	562.1	1,056.4	1,717.6	
Expenses	343.4	196.3	1,180.4	142.7	470.8	892.1	1,564.4	
Profit	52.0	33.1	159.5	21.7	91.3	164.3	153.1	

## Non-Profitable:

Sales	680.3	456.3	1,125.6	218.5	575.1	1,125.6	-	
Expenses	711.8	479.0	1,174.4	226.2	605.4	1,174.4	-	
Loss	-31.5	-22.8	-48.8	-7.7	-30.3	-48.8	-	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	66							
Low sales value (\$'000)	25	25	776	25	388	776	1,450	
High sales value (\$'000)	5,000	776	5,000	388	776	1,450	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>661.7</b>	<b>419.6</b>	<b>1,496.8</b>	<b>314.5</b>	<b>698.2</b>	<b>907.2</b>	<b>2,132.2</b>	<b>100.0</b>
Total current assets	488.1	226.1	1,392.4	121.0	504.5	810.8	2,019.2	100.0
Accounts receivable	387.4	113.4	1,333.0	23.8	350.9	755.9	1,954.8	93.9
Closing inventory	--	--	--	--	--	--	--	3.0
Other current assets	100.6	112.6	59.4	97.1	153.5	54.8	64.3	98.5
Net fixed assets	47.4	34.1	93.3	9.9	98.4	81.9	105.6	84.8
Other assets and adjustments	126.0	159.3	11.0	183.5	95.2	14.4	7.3	86.4
<b>Total liabilities</b>	<b>337.4</b>	<b>201.7</b>	<b>805.8</b>	<b>117.7</b>	<b>424.2</b>	<b>594.6</b>	<b>1,033.3</b>	<b>100.0</b>
Total current liabilities	278.3	168.8	656.0	106.4	334.2	508.9	814.4	100.0
Current bank loans	77.2	27.6	248.3	3.2	92.3	286.9	206.7	53.0
Other current liabilities	201.0	141.1	407.6	103.1	241.8	221.9	607.7	100.0
Long-term bank loans	0.9	1.1	--	1.0	1.4	--	--	3.0
Other liabilities and adjustments	58.2	31.6	149.7	10.2	88.5	85.7	218.8	72.7
<b>Total equity</b>	<b>324.2</b>	<b>217.9</b>	<b>691.0</b>	<b>196.8</b>	<b>274.0</b>	<b>312.5</b>	<b>1,098.8</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.7	1.3	2.1	1.1	1.5	1.5	2.4	100.0
Debt to equity	1.0	0.9	1.1	0.5	1.5	1.9	0.9	100.0
Interest coverage	5.3	5.4	5.1	7.9	3.7	3.4	7.1	81.8
Debt ratio	0.5	0.4	0.5	0.3	0.6	0.6	0.4	100.0
Sales to equity	1.8	1.4	2.2	1.0	2.0	3.3	1.9	100.0
Sales to closing inventories	11,856.8	4,796.0	-	3,372.1	8,257.2	-	-	3.0

(percent)

Current debt to equity	85.8	77.4	94.9	54.0	121.9	162.7	74.1	100.0
Operating profit on equity	20.1	14.1	26.6	13.8	14.6	35.3	23.9	98.5
Net fixed assets to equity	14.6	15.6	13.5	5.0	35.9	26.2	9.6	84.8
Gross margin	50.4	50.7	50.2	47.3	53.9	43.7	53.7	100.0
Return on total assets	12.1	8.9	15.2	9.9	7.8	17.1	14.3	100.0

(days)

Collection period for accounts receivable	240.0	134.7	311.5	41.2	227.4	261.0	338.8	93.9
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
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## 1989

Total	266	158,773	7,061.4	4
Less than 20	202	36,390	1,584.7	1
20-99	52	62,088	2,912.4	6
100-499	11	x	x	1
500 and over	1	x	x	-

## 1987

Total	270	114,820	5,690.7
Less than 20	201	24,204	1,197.0
20-99	58	47,613	2,433.1
100-499	10	x	x
500 and over	1	x	x

## SIC 7794 Customs Brokers

Establishments primarily engaged in the clearing of goods through customs for other businesses. Establishments primarily engaged in customs consulting but which are not customs brokers are classified in <7771 - Management Consulting Services>.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7795 - TELEPHONE ANSWERING SERVICES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	43							
Low sales value (\$'000)	25	25	356	25	153	356	556	
High sales value (\$'000)	5,000	356	5,000	153	356	556	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	2.3	-	3.1	-	-	-	5.8	9.3
Purchases and materials	2.3	-	3.1	-	-	-	5.8	9.3
Closing inventory	-	-	-	-	-	-	-	-
Opening inventory	-	-	-	-	-	-	-	-
Wages, salaries, and benefits	46.2	52.4	44.0	38.6	56.6	61.3	28.8	90.7
Wages and benefits - direct	-	-	-	-	-	-	-	-
Wages and benefits - indirect	46.2	52.4	44.0	38.6	56.6	61.3	28.8	90.7
Occupancy expenses	17.5	18.6	17.1	13.7	20.1	17.3	17.0	100.0
Depreciation	5.6	2.3	6.8	1.7	2.5	4.9	8.4	95.3
Repairs and maintenance	1.4	1.5	1.3	2.7	1.2	1.2	1.4	88.4
Fuel and oil	-	-	-	-	-	-	-	-
Utilities	5.8	5.9	5.8	6.5	5.7	7.9	4.0	88.4
Rent	4.7	8.9	3.2	2.8	10.7	3.2	3.2	79.1
Financial expenses	3.0	3.1	2.9	5.9	2.2	2.9	3.0	95.3
Interest and bank charges	2.2	2.2	2.2	3.8	1.7	2.4	2.0	93.0
Professional fees	0.7	0.9	0.7	2.1	0.5	0.4	1.0	83.7
General expenses	2.4	2.6	2.3	2.9	2.5	2.4	2.2	88.4
Advertising	1.4	1.7	1.3	1.7	1.7	1.7	0.9	81.4
Delivery expenses	0.6	0.7	0.6	1.2	0.6	0.2	1.0	53.5
Insurance	0.3	0.2	0.4	-	0.2	0.5	0.3	55.8
Other expenses	26.9	18.0	30.1	31.0	14.1	13.2	44.9	100.0
Total expenses	98.3	94.7	99.5	92.1	95.5	97.0	101.7	100.0
Net profit/loss	1.7	5.3	0.5	7.9	4.5	3.0	-1.7	100.0

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	65							
Sales	308.7	153.1	597.0	70.4	211.1	457.1	1,380.0	
Expenses	290.0	141.1	565.8	61.5	196.9	431.6	1,317.0	
Profit	18.8	12.0	31.2	8.9	14.2	25.5	63.0	

## Non-Profitable:

Sales	708.2	192.0	1,164.1	149.6	262.0	384.8	1,834.7	
Expenses	764.5	209.8	1,254.5	153.5	303.0	448.2	1,948.4	
Loss	-56.4	-17.9	-90.4	-3.9	-41.0	-63.4	-113.6	

1987

## Profitable:

Sales	266.9	85.7	915.3	61.5	240.5	414.2	1,154.3	
Expenses	243.8	74.9	848.1	50.8	229.5	402.1	1,060.8	
Profit	23.1	10.7	67.2	10.7	11.1	12.1	93.5	

## Non-Profitable:

Sales	217.7	185.6	760.4	92.8	251.9	-	760.4	
Expenses	228.1	194.6	793.9	93.9	266.5	-	793.9	
Loss	-10.3	-9.0	-33.5	-1.1	-14.6	-	-33.5	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	35							
Low sales value (\$'000)	25	25	379	25	173	379	587	
High sales value (\$'000)	5,000	379	5,000	173	379	587	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>230.3</b>	<b>156.4</b>	<b>356.3</b>	<b>57.3</b>	<b>344.1</b>	<b>244.2</b>	<b>711.8</b>	<b>100.0</b>
Total current assets	74.5	56.6	104.9	28.0	110.9	77.0	193.4	100.0
Accounts receivable	39.2	28.7	57.2	7.9	68.1	45.7	93.6	94.3
Closing inventory	-	-	-	-	-	-	-	-
Other current assets	35.2	27.9	47.7	20.1	42.7	31.3	99.8	94.3
Net fixed assets	83.3	64.8	114.7	21.4	146.9	34.1	370.4	94.3
Other assets and adjustments	72.5	34.9	136.5	7.8	86.2	132.9	147.9	91.4
<b>Total liabilities</b>	<b>173.7</b>	<b>133.2</b>	<b>242.8</b>	<b>37.2</b>	<b>315.0</b>	<b>168.3</b>	<b>479.0</b>	<b>100.0</b>
Total current liabilities	94.8	49.8	171.4	17.2	111.6	128.0	308.8	100.0
Current bank loans	22.7	11.9	41.1	4.3	26.2	31.3	72.1	62.9
Other current liabilities	72.1	37.9	130.2	12.8	85.4	96.7	236.6	100.0
Long-term bank loans	11.2	5.0	21.8	3.1	8.6	2.6	82.6	34.3
Other liabilities and adjustments	67.6	78.3	49.5	16.8	194.7	37.5	87.5	77.1
<b>Total equity</b>	<b>56.6</b>	<b>23.2</b>	<b>113.5</b>	<b>20.1</b>	<b>29.0</b>	<b>75.8</b>	<b>232.8</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	0.7	1.1	0.6	1.6	0.9	0.6	0.6	100.0
Debt to equity	3.0	5.7	2.1	1.8	10.8	2.2	2.0	100.0
Interest coverage	2.0	2.0	2.0	3.6	0.3	3.0	1.0	97.1
Debt ratio	0.7	0.8	0.6	0.6	0.9	0.6	0.6	100.0
Sales to equity	6.5	8.4	5.8	6.4	11.0	6.2	5.5	100.0
Sales to closing inventories	-	-	-	-	-	-	-	-

(percent)

Current debt to equity	167.4	214.6	151.0	85.6	383.7	168.7	132.6	100.0
Operating profit on equity	18.2	17.5	18.4	40.3	-12.5	36.3	-	100.0
Net fixed assets to equity	147.1	279.0	101.0	106.6	505.2	44.9	159.1	94.3
Gross margin	44.7	48.0	43.1	56.6	41.4	37.7	49.3	100.0
Return on total assets	8.7	5.1	11.3	19.4	0.6	16.8	5.4	100.0

(days)

Collection period for accounts receivable	38.6	53.5	31.2	22.2	77.4	35.4	26.3	94.3
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	280	44,431	1,979.3	3
Less than 20	260	24,196	1,083.9	4
20-99	19	x	x	1
100-499	1	x	x	-
500 and over	-	-	-	-
<b>1987</b>				
Total	277	39,772	2,010.3	
Less than 20	256	22,035	1,144.2	
20-99	20	x	x	
100-499	1	x	x	
500 and over	-	-	-	

## SIC 7795 Telephone Answering Services

Establishments primarily engaged in providing a telephone answering service. Establishments primarily engaged in providing a paging service are classified in <4839 - Other Telecommunication Industries>.

Symbols: - amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7796 - DUPLICATING SERVICES

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	68							
Low sales value (\$'000)	25	25	405	25	211	405	937	
High sales value (\$'000)	5,000	405	5,000	211	405	937	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	27.1	19.9	30.6	8.1	29.0	22.0	36.0	73.5
Purchases and materials	27.4	20.5	30.8	8.5	29.9	22.0	36.2	73.5
Closing inventory	2.3	1.9	2.5	0.6	3.0	1.6	3.1	64.7
Opening inventory	2.0	1.3	2.4	0.2	2.1	1.5	2.9	57.4
Wages, salaries, and benefits	25.8	21.3	28.0	20.8	21.8	29.4	27.2	89.7
Wages and benefits - direct	8.6	6.5	9.7	1.4	10.4	2.9	13.9	30.9
Wages and benefits - indirect	17.2	14.8	18.4	19.4	11.3	26.5	13.3	85.3
Occupancy expenses	15.8	20.2	13.6	27.0	14.9	15.9	12.2	97.1
Depreciation	4.6	5.5	4.1	6.3	4.9	3.9	4.3	85.3
Repairs and maintenance	1.1	1.5	0.9	2.2	1.0	0.9	1.0	75.0
Fuel and oil	--	0.1	--	0.1	-	0.1	-	2.9
Utilities	1.4	1.9	1.2	2.1	1.7	1.4	1.1	86.8
Rent	8.6	11.3	7.4	16.3	7.4	9.7	5.9	85.3
Financial expenses	3.3	5.3	2.3	6.5	4.4	2.8	2.0	97.1
Interest and bank charges	1.9	2.9	1.4	2.2	3.4	2.0	1.1	80.9
Professional fees	1.4	2.4	0.9	4.3	0.9	0.8	0.9	92.6
General expenses	3.0	4.0	2.4	5.0	3.2	4.1	1.4	92.6
Advertising	1.1	0.8	1.2	0.6	0.9	1.7	0.9	77.9
Delivery expenses	1.4	2.6	0.8	3.8	1.7	1.8	0.2	66.2
Insurance	0.5	0.6	0.4	0.6	0.6	0.6	0.3	76.5
Other expenses	19.4	23.2	17.5	29.5	18.3	21.0	15.4	100.0
Total expenses	94.3	93.8	94.5	96.9	91.5	95.2	94.1	100.0
Net profit/loss	5.7	6.2	5.5	3.1	8.5	4.8	5.9	98.5

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	78							
Sales	372.0	162.0	989.6	92.2	276.7	529.3	1,604.5	
Expenses	335.1	139.3	910.9	80.1	236.5	475.3	1,492.9	
Profit	36.9	22.7	78.7	12.0	40.2	54.0	111.6	

## Non-Profitable:

Sales	317.6	166.5	599.5	135.9	386.3	480.0	1,167.3	
Expenses	346.7	200.0	620.2	154.1	530.1	499.7	1,192.9	
Loss	-29.0	-33.5	-20.7	-18.2	-143.8	-19.7	-25.6	

1987

## Profitable:

Sales	347.2	164.0	714.3	91.4	257.6	557.0	1,486.3	
Expenses	317.5	148.3	656.5	82.3	233.4	505.6	1,397.3	
Profit	29.7	15.7	57.8	9.1	24.2	51.4	89.0	

## Non-Profitable:

Sales	199.5	153.5	811.7	128.6	260.4	740.1	1,185.4	
Expenses	218.1	171.5	837.8	145.3	284.3	755.4	1,267.9	
Loss	-18.6	-18.0	-26.1	-16.7	-23.9	-15.2	-82.5	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	51							
Low sales value (\$'000)	25	25	440	25	227	440	1,075	
High sales value (\$'000)	5,000	440	5,000	227	440	1,075	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>198.7</b>	<b>109.9</b>	<b>569.7</b>	<b>80.3</b>	<b>177.9</b>	<b>347.4</b>	<b>1,087.8</b>	<b>100.0</b>
Total current assets	94.1	46.0	294.8	20.4	104.9	169.0	588.0	100.0
Accounts receivable	72.5	37.9	217.1	14.4	91.8	112.0	462.2	92.2
Closing inventory	8.1	3.0	29.4	1.4	6.8	18.6	54.5	64.7
Other current assets	13.4	5.0	48.2	4.5	6.2	38.4	71.2	68.6
Net fixed assets	83.6	49.9	224.5	46.5	57.7	159.1	377.1	80.4
Other assets and adjustments	20.9	13.9	50.3	13.3	15.3	19.2	122.6	72.5
<b>Total liabilities</b>	<b>123.3</b>	<b>74.9</b>	<b>325.9</b>	<b>48.3</b>	<b>135.9</b>	<b>250.9</b>	<b>500.5</b>	<b>100.0</b>
Total current liabilities	63.3	36.9	173.7	23.7	67.2	108.1	326.5	100.0
Current bank loans	9.3	7.4	17.1	5.2	12.5	20.6	8.8	41.2
Other current liabilities	54.0	29.4	156.6	18.4	54.7	87.5	317.7	100.0
Long-term bank loans	20.9	13.0	53.9	3.5	34.7	71.4	13.1	31.4
Other liabilities and adjustments	39.1	24.9	98.2	21.0	33.9	71.3	160.8	92.2
<b>Total equity</b>	<b>75.3</b>	<b>35.0</b>	<b>243.8</b>	<b>32.0</b>	<b>42.0</b>	<b>96.5</b>	<b>587.3</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.4	1.2	1.6	0.8	1.5	1.5	1.8	100.0
Debt to equity	1.6	2.1	1.3	1.5	3.2	2.6	0.8	100.0
Interest coverage	3.5	1.7	5.5	1.2	2.2	3.7	8.3	80.4
Debt ratio	0.6	0.6	0.5	0.6	0.7	0.7	0.4	100.0
Sales to equity	5.0	5.5	4.7	4.0	8.2	7.8	3.6	100.0
Sales to closing inventories	46.8	63.3	39.6	87.5	51.2	40.6	38.7	64.7

(percent)

Current debt to equity	84.0	105.2	71.2	74.1	159.7	112.0	55.6	100.0
Operating profit on equity	24.2	10.2	32.5	2.1	24.5	41.6	29.1	98.0
Net fixed assets to equity	110.9	142.4	92.0	145.3	137.2	164.8	64.2	80.4
Gross margin	45.1	56.2	37.3	65.5	48.3	39.9	35.1	100.0
Return on total assets	12.8	7.6	16.9	4.9	10.4	15.8	17.8	98.0

(days)

Collection period for accounts receivable	69.0	70.5	68.0	40.4	96.1	54.0	79.7	92.2
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	344	52,064	2,221.5	40
Less than 20	326	29,098	1,237.5	40
20-99	18	22,966	984.0	-
100-499	-	-	-	-
500 and over	-	-	-	-
<b>1987</b>				
Total	304	36,143	1,764.8	
Less than 20	286	19,333	947.0	
20-99	18	16,810	817.8	
100-499	-	-	-	
500 and over	-	-	-	

## SIC 7796 Duplicating Services

Establishments primarily engaged in providing duplicating services.

Symbols: -- amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada

## SIC 7799 - OTHER BUSINESS SERVICES N.E.C.

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	2,255							
Low sales value (\$'000)	25	25	113	25	45	113	446	
High sales value (\$'000)	5,000	113	5,000	45	113	446	5,000	

## SELECTED EXPENSE ITEMS

(percent of sales)

Cost of goods sold	6.7	2.8	7.6	1.6	3.5	6.1	8.5	18.2
Purchases and materials	6.9	2.8	7.8	1.6	3.5	6.1	9.0	18.2
Closing inventory	0.6	0.2	0.7	0.1	0.2	0.2	1.1	5.1
Opening inventory	0.4	0.2	0.5	0.1	0.2	0.2	0.6	4.6
Wages, salaries, and benefits	35.1	20.2	38.6	8.5	26.8	35.9	40.4	62.0
Wages and benefits - direct	0.4	--	0.5	--	--	0.1	0.7	2.1
Wages and benefits - indirect	34.8	20.2	38.2	8.5	26.8	35.7	39.7	61.7
Occupancy expenses	6.9	7.2	6.9	6.5	7.5	8.2	6.0	73.6
Depreciation	2.2	2.7	2.1	3.8	2.1	2.9	1.6	63.4
Repairs and maintenance	0.5	0.6	0.4	0.3	0.7	0.5	0.4	28.9
Fuel and oil	--	0.2	--	0.2	0.1	--	--	3.5
Utilities	1.2	1.0	1.3	0.6	1.2	1.7	1.0	49.8
Rent	3.0	2.8	3.0	1.7	3.4	3.1	3.0	44.1
Financial expenses	5.2	5.0	5.3	5.0	5.0	7.8	3.6	78.5
Interest and bank charges	2.4	2.9	2.2	2.6	3.0	2.7	1.9	57.2
Professional fees	2.9	2.1	3.0	2.4	1.9	5.1	1.7	71.0
General expenses	2.8	3.8	2.6	4.5	3.4	2.8	2.4	65.8
Advertising	1.0	1.1	1.0	0.9	1.2	1.1	1.0	45.0
Delivery expenses	1.2	2.0	1.0	2.9	1.5	1.1	1.0	35.9
Insurance	0.6	0.7	0.5	0.7	0.8	0.6	0.5	39.7
Other expenses	24.5	19.1	25.8	21.3	17.9	19.6	29.7	84.9
Total expenses	81.3	58.0	86.7	47.4	64.1	80.4	90.7	87.9
Net profit/loss	18.7	42.0	13.3	52.6	35.9	19.6	9.3	97.8

## PROFITABLE vs NON-PROFITABLE BUSINESSES

(thousands of dollars)

1989

## Profitable:

Percent of businesses	80							
Sales	169.0	51.2	411.6	33.3	73.5	211.9	1,050.3	
Expenses	126.3	23.6	337.5	9.0	41.9	157.4	913.9	
Profit	42.8	27.6	74.1	24.3	31.6	54.6	136.5	

## Non-Profitable:

Sales	221.9	48.6	449.7	33.1	67.7	222.6	1,135.9	
Expenses	245.8	70.6	476.2	63.2	79.7	238.4	1,194.6	
Loss	-23.9	-22.0	-26.5	-30.1	-12.0	-15.8	-58.7	

1987

## Profitable:

Sales	179.1	50.8	465.3	32.0	69.8	223.1	1,151.2	
Expenses	136.7	27.6	380.1	12.5	42.9	162.3	997.0	
Profit	42.4	23.2	85.2	19.6	26.9	60.8	154.2	

## Non-Profitable:

Sales	160.7	54.6	351.8	34.1	75.3	220.3	992.0	
Expenses	174.9	62.5	377.4	37.7	87.4	235.3	1,069.4	
Loss	-14.2	-7.9	-25.6	-3.6	-12.1	-15.0	-77.4	

	Total of all businesses	Lower 50%	Upper 50%	Bottom 25%	Lower middle 25%	Upper middle 25%	Top 25%	Percent of businesses reporting item
Businesses in sample (No.)	1,342							
Low sales value (\$'000)	25	25	282	25	98	282	800	
High sales value (\$'000)	5,000	282	5,000	98	282	800	5,000	

**BALANCE SHEET**

(thousands of dollars)

<b>Total assets</b>	<b>282.6</b>	<b>162.4</b>	<b>658.5</b>	<b>113.1</b>	<b>206.5</b>	<b>384.0</b>	<b>1,303.8</b>	<b>99.8</b>
Total current assets	139.0	75.1	339.0	50.2	97.3	200.1	665.4	99.2
Accounts receivable	40.4	18.9	107.7	7.2	29.4	57.2	226.5	77.1
Closing inventory	1.9	0.1	7.4	0.1	0.2	4.1	15.3	6.7
Other current assets	96.6	55.9	223.8	42.9	67.5	138.8	423.5	93.9
Net fixed assets	65.9	31.2	174.2	27.8	34.3	92.8	365.5	83.0
Other assets and adjustments	77.6	56.0	145.1	35.0	74.8	90.9	272.7	77.2
<b>Total liabilities</b>	<b>176.7</b>	<b>103.3</b>	<b>406.3</b>	<b>82.2</b>	<b>122.0</b>	<b>207.6</b>	<b>873.3</b>	<b>99.1</b>
Total current liabilities	96.2	48.2	246.4	27.0	67.1	123.2	536.0	98.7
Current bank loans	9.8	4.2	27.2	2.7	5.5	13.6	59.3	29.7
Other current liabilities	86.4	43.9	219.1	24.3	61.5	109.6	476.6	98.7
Long-term bank loans	6.5	2.1	20.2	2.7	1.6	12.5	38.5	9.2
Other liabilities and adjustments	73.9	52.9	139.5	52.4	53.3	71.8	298.7	76.3
<b>Total equity</b>	<b>105.9</b>	<b>59.1</b>	<b>252.2</b>	<b>30.8</b>	<b>84.4</b>	<b>176.3</b>	<b>430.4</b>	<b>100.0</b>

**FINANCIAL RATIOS**

(times)

Current ratio	1.4	1.5	1.3	1.8	1.4	1.6	1.2	98.1
Debt to equity	1.6	1.7	1.6	2.6	1.4	1.1	2.0	99.1
Interest coverage	5.3	5.9	4.9	3.5	6.7	5.3	4.6	71.5
Debt ratio	0.6	0.6	0.6	0.7	0.5	0.5	0.6	98.9
Sales to equity	2.5	1.8	3.1	1.7	1.9	2.5	3.6	100.0
Sales to closing inventories	140.7	581.8	105.7	516.5	604.4	111.4	102.2	6.7

(percent)

Current debt to equity	90.8	81.5	97.7	87.7	79.4	69.8	124.5	98.7
Operating profit on equity	29.2	27.8	30.3	15.7	31.7	34.3	26.5	96.4
Net fixed assets to equity	62.2	52.8	69.0	90.2	40.6	52.6	84.9	83.0
Gross margin	52.3	53.9	51.6	60.0	52.1	55.4	48.9	99.4
Return on total assets	13.5	12.1	14.5	5.9	15.2	19.4	11.1	97.8

(days)

Collection period for accounts receivable	53.7	62.8	49.7	49.5	66.8	45.5	52.6	77.1
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## EMPLOYMENT CHANGES BY SIZE OF BUSINESS, 1987 - 1989

Business size in average labour units	Number of businesses	Total payroll (\$000's)	Average labour units	Change in number of businesses 1987 to 1989
<b>1989</b>				
Total	10,522	2,120,322	89,047.2	208
Less than 20	9,922	812,689	34,386.2	208
20-99	505	485,028	20,301.3	4
100-499	83	364,706	15,666.3	4
500 and over	12	457,899	18,693.4	-
<b>1987</b>				
Total	10,730	1,659,818	79,712.8	
Less than 20	10,130	596,208	29,282.7	
20-99	509	395,379	19,005.7	
100-499	79	290,702	14,099.0	
500 and over	12	377,529	17,325.4	

## SIC 7799 Other Business Services n.e.c.

Establishments primarily engaged in providing business services not elsewhere classified. Establishments primarily engaged in insurance claim adjusting or in appraising real estate are classified in <7611 - Insurance and Real Estate Agencies>. Many government establishments engage in activities which are also carried out by non-government establishments and as a consequence such government establishments are classified to the same industrial category as their non-government counterparts. There remain however, three types of government establishments engaged in activities which are not found in the non-government universe and which are therefore, identified as providing Government Services. These are: (a) establishments engaged in activities of a purely governmental nature - national defence, public order and safety, immigration services, foreign affairs and international assistance, and general services which cover foreign affairs and international assistance, and general services which cover government activities (e.g. legislatures, taxation, etc.); (b) establishments which direct, support, control and otherwise administer activities carried on largely, but by no means exclusively, by non-government establishments. These activities can be grouped into those which relate to the maintenance and development of human resources and those whose primary concern is with economic development; (c) establishments such as small municipalities which may engage in a wide range of government and non-government activities but whose size precludes the possibility of producing principal statistics for each of these activities.

Symbols: - amount too small to be expressed  
- nil or zero

SOURCE: Small Business and Special Surveys Division, Statistics Canada



