

## **Appendix 12**

Source: Statistics Canada - Small business profiles, 2015

	Whole industry (reliability)	Bottom quartile (25%)	Lower middle (25%)	Upper middle (25%)	Top quartile (25%)	Percentage of businesses reporting
Number of businesses	1495					
Profit margin range:						
Low (%)			-0.5%	4.6%	12.7%	
High (%)		N/A	4.6%	12.7%		N/A
<b>Revenues and expenses</b>						
		(percentage of total revenue) - Averages				
Total revenue	100.00	100.00	100.00	100.00	100.00	100.00
Sales of goods and services	97.8 <sup>B</sup>	98.00	99.50	98.40	93.60	95.30
All other revenues	2.2 <sup>C</sup>	2.00	0.50	1.60	6.40	35.80
Cost of sales (direct expenses)	65.1 <sup>B</sup>	79.80	70.60	63.50	42.30	82.10
Wages and benefits	4.9 <sup>B</sup>	5.50	4.60	5.40	4.20	23.20
Purchases, materials and sub-contracts	59.8 <sup>B</sup>	68.20	66.80	59.70	39.00	81.60
Opening inventory	17.2 <sup>B</sup>	27.80	17.70	14.20	10.00	59.90
Closing inventory	16.9 <sup>B</sup>	21.80	18.50	15.80	10.90	60.90
Operating expenses (indirect expenses)	31.1 <sup>B</sup>	41.30	27.30	29.00	30.10	99.90
Labour and commissions	12.6 <sup>B</sup>	14.80	12.30	12.40	11.10	75.70
Amortization and depletion	2.5 <sup>B</sup>	4.10	1.50	1.90	3.30	82.30
Repairs and maintenance	1.2 <sup>B</sup>	1.20	0.80	1.10	1.70	57.90
Utilities and telephone/telecommunication	1.1 <sup>B</sup>	1.30	0.90	1.20	0.90	81.80
Rent	3.0 <sup>B</sup>	3.80	3.30	2.80	2.10	66.60
Interest and bank charges	0.8 <sup>E</sup>	1.70	0.50	0.60	0.50	71.30
Professional and business fees	1.6 <sup>C</sup>	2.00	1.60	1.10	1.80	93.60
Advertising and promotion	1.1 <sup>E</sup>	1.50	1.00	1.10	0.90	79.90
Delivery, shipping and warehouse expenses	0.4 <sup>C</sup>	0.60	0.20	0.40	0.70	16.40
Insurance	0.7 <sup>B</sup>	0.90	0.60	0.60	0.70	73.60
Other expenses	6.2 <sup>C</sup>	9.30	4.60	5.60	6.40	98.30
Total expenses	96.1 <sup>B</sup>	121.00	98.00	92.50	72.40	100.00
Net profit/loss	3.9 <sup>A</sup>	-21.00	2.00	7.50	27.60	99.80
<b>Balance sheet</b>		(thousands of dollars) - Averages				
Total assets	949.2 <sup>B</sup>	920.90	873.50	889.40	1113.00	
Total current assets	576.1 <sup>B</sup>	544.00	634.40	574.60	551.40	
Accounts receivable	163.0 <sup>E</sup>	148.80	201.10	186.10	115.90	
Closing inventory	184.9 <sup>E</sup>	189.80	260.80	198.20	90.70	
Other current assets	228.2 <sup>B</sup>	205.40	172.50	190.30	344.80	
Net tangible and intangible assets	258.4 <sup>B</sup>	305.20	184.90	238.40	305.00	
All other assets and adjustments	114.7 <sup>B</sup>	71.70	54.10	76.30	256.70	
Total liabilities	623.2 <sup>B</sup>	817.60	634.10	564.10	477.00	
Total current liabilities	357.4 <sup>B</sup>	499.10	406.90	314.20	209.60	
Current bank loans	24.6 <sup>E</sup>	33.60	31.10	22.40	11.50	
Other current liabilities	332.8 <sup>C</sup>	465.50	375.80	291.80	198.10	
Long term liabilities	265.7 <sup>B</sup>	318.50	227.20	249.90	267.40	
Total equity	326.0 <sup>B</sup>	103.30	239.40	325.30	636.10	
<b>Financial ratios</b>		Averages				
Current ratio	1.60	1.10	1.60	1.80	2.60	
Debt to equity ratio	1.90	7.90	2.60	1.70	0.70	
Interest coverage ratio	6.00	-11.70	5.10	13.10	52.40	
Debt ratio	0.70	0.90	0.70	0.60	0.40	
Revenue to equity ratio	3.40	8.40	6.00	3.90	1.30	
Revenue to closing inventory ratio	6.00	4.60	5.50	6.40	9.10	
Current debt to equity (%)	109.60	483.00	170.00	96.60	32.90	
Net profit to equity (%)	13.10	-177.70	12.30	29.60	35.90	
Net fixed assets to equity (%)	79.30	295.40	77.20	73.30	47.90	
Gross margin (%)	33.50	18.60	29.00	35.50	54.80	
Return on total assets (%)	5.40	-18.40	4.20	11.70	20.90	
Collection period for accounts receivable (days)	53.90	62.30	51.00	53.30	51.20	
<b>Profitable vs Non-profitable businesses</b>		(thousands of dollars)				
Profitable						
Percentage of businesses (%)	N/A	N/A	N/A			
Total revenue	N/A	N/A	N/A			
Total expenses	N/A	N/A	N/A			
Net profit	N/A	N/A	N/A			
Non-Profitable						
Percentage of businesses (%)	N/A	N/A	N/A			
Total revenue	N/A	N/A	N/A			
Total expenses	N/A	N/A	N/A			
Net loss	N/A	N/A	N/A			
<b>Profile</b>						
<b>Revenue range</b>	Annual revenues \$30,000 - \$5,000,000					
<b>Provinces / Territory / Canada</b>	Canada					
<b>Incorporation status</b>	Incorporated businesses					
	Note: Balance sheet information is only available for incorporated businesses under the incorporation status.					
<b>Distribution by Value in</b>	Profit margin					
<b>Data year:</b>	2015					
<b>Industry</b>	NAICS 416390 - Other Specialty-Line Building Supplies Merchant Wh					
<b>Legend for quality Indicators:</b>						
A=Excellent						
B=Very good						
C=Good						
D=Acceptable						
E=Use with caution						

Source: Statistics Canada - Small business profiles, 2015

	Whole industry (reliability)	Bottom quartile (25%)	Lower middle (25%)	Upper middle (25%)	Top quartile (25%)	Percentage of businesses reporting
Number of businesses	220					
Profit margin range:						
Low (%)						
High (%)	N/A 0.8% 4.5% 4.5% 7.8% 7.8% N/A					
<b>Revenues and expenses</b>	(percentage of total revenue) - Averages					
Total revenue	100.00	100.00	100.00	100.00	100.00	100.00
Sales of goods and services	99.1 <sup>A</sup>	99.40	98.10	99.60	99.20	100.00
All other revenues	0.9 <sup>C</sup>	0.60	1.90	0.40	0.80	53.00
Cost of sales (direct expenses)	74.3 <sup>B</sup>	85.10	76.50	73.50	62.10	98.60
Wages and benefits	2.7 <sup>B</sup>	4.30	2.50	2.60	1.70	30.50
Purchases, materials and sub-contracts	72.4 <sup>B</sup>	79.50	74.60	74.00	61.60	98.20
Opening inventory	15.4 <sup>A</sup>	19.70	14.30	14.70	13.00	89.10
Closing inventory	16.3 <sup>A</sup>	18.40	14.90	17.80	14.20	88.60
Operating expenses (indirect expenses)	21.1 <sup>B</sup>	19.60	20.60	20.40	23.90	100.00
Labour and commissions	10.4 <sup>B</sup>	9.10	10.50	10.10	11.90	89.50
Amortization and depletion	1.1 <sup>B</sup>	1.00	0.60	1.00	1.80	95.00
Repairs and maintenance	0.7 <sup>C</sup>	0.40	0.30	0.80	1.30	68.20
Utilities and telephone/telecommunication	0.5 <sup>B</sup>	0.50	0.40	0.50	0.60	88.20
Rent	1.9 <sup>B</sup>	1.90	2.00	2.50	1.30	82.70
Interest and bank charges	0.3 <sup>E</sup>	0.30	0.20	0.30	0.30	87.70
Professional and business fees	0.8 <sup>C</sup>	0.90	1.00	0.50	0.80	90.90
Advertising and promotion	0.9 <sup>E</sup>	0.60	0.80	0.80	1.40	97.30
Delivery, shipping and warehouse expenses	0.3 <sup>C</sup>	0.60	0.20	0.30	0.20	25.00
Insurance	0.3 <sup>B</sup>	0.40	0.30	0.30	0.40	81.80
Other expenses	3.8 <sup>C</sup>	3.90	4.20	3.20	4.00	96.40
Total expenses	95.4 <sup>A</sup>	104.70	97.20	93.90	86.00	100.00
Net profit/loss	4.6 <sup>B</sup>	-4.70	2.80	6.10	14.00	100.00
<b>Balance sheet</b>	(thousands of dollars) - Averages					
Total assets	5027.4 <sup>A</sup>	5127.80	4493.40	4807.20	5681.10	
Total current assets	3900.5 <sup>A</sup>	3993.20	3818.40	3775.80	4014.80	
Accounts receivable	1510.4 <sup>E</sup>	1736.50	1548.40	1399.40	1357.10	
Closing inventory	1559.1 <sup>E</sup>	1705.50	1548.50	1621.60	1360.60	
Other current assets	831.1 <sup>C</sup>	551.20	721.50	754.70	1297.00	
Net tangible and intangible assets	840.9 <sup>B</sup>	863.30	480.80	807.00	1212.70	
All other assets and adjustments	285.9 <sup>A</sup>	271.40	194.30	224.40	453.60	
Total liabilities	3075.4 <sup>A</sup>	4049.50	2786.50	2851.30	2614.20	
Total current liabilities	2154.9 <sup>A</sup>	2777.30	2168.70	1953.80	1719.80	
Current bank loans	133.0 <sup>C</sup>	149.20	140.00	139.40	103.30	
Other current liabilities	2021.9 <sup>C</sup>	2628.10	2028.70	1814.40	1616.50	
Long term liabilities	920.4 <sup>A</sup>	1272.10	617.80	897.40	894.40	
Total equity	1952.0 <sup>A</sup>	1078.30	1706.90	1956.00	3066.90	
<b>Financial ratios</b>	Averages					
Current ratio	1.80	1.40	1.80	1.90	2.30	
Debt to equity ratio	1.60	3.80	1.60	1.50	0.90	
Interest coverage ratio	19.00	-15.10	19.40	20.40	52.90	
Debt ratio	0.60	0.80	0.60	0.60	0.50	
Revenue to equity ratio	4.90	8.60	6.10	4.70	3.10	
Revenue to closing inventory ratio	6.10	5.40	6.70	5.60	7.00	
Current debt to equity (%)	110.40	257.60	127.10	99.90	56.10	
Net profit to equity (%)	22.50	-40.30	17.10	28.50	43.70	
Net fixed assets to equity (%)	43.10	80.10	28.20	41.30	39.50	
Gross margin (%)	25.00	14.30	22.00	26.20	37.40	
Return on total assets (%)	9.20	-7.90	6.90	12.20	24.00	
Collection period for accounts receivable (days)	57.60	68.40	54.60	56.10	51.70	
<b>Profitable vs Non-profitable businesses</b>	(thousands of dollars)					
Profitable						
Percentage of businesses (%)	0.00	N/A	N/A			
Total revenue	0.00	0.00	0.00	0.00	0.00	
Total expenses	0.00	0.00	0.00	0.00	0.00	
Net profit	0.00	0.00	0.00	0.00	0.00	
Non-Profitable						
Percentage of businesses (%)	100.00	N/A	N/A			
Total revenue	0.00	0.00	0.00	0.00	0.00	
Total expenses	0.00	0.00	0.00	0.00	0.00	
Net loss	0.00	0.00	0.00	0.00	0.00	
<b>Profile</b>						
Revenue range	Annual revenues \$5,000,000 - \$20,000,000					
Provinces / Territory / Canada	Canada					
Incorporation status	Incorporated businesses					
Distribution by	Profit margin					
Value in	Percentage					
Data year:	2015					
Industry	NAICS 41639 - Other Specialty-Line Building Supplies Merchant Whc					
<b>Legend for quality Indicators:</b>						
A=Excellent						
B=Very good						
C=Good						
D=Acceptable						
E=Use with caution						

Source: Statistics Canada - Small business profiles, 2015

	Whole industry (reliability)	Bottom quartile (25%)	Lower middle (25%)	Upper middle (25%)	Top quartile (25%)	Percentage of businesses reporting
Number of businesses	5235					
Profit margin range:						
Low (%)			-0.1%	3.8%	8.7%	
High (%)		N/A	3.8%	8.7%		N/A
<b>Revenues and expenses</b>						
		(percentage of total revenue) - Averages				
Total revenue	100.00	100.00	100.00	100.00	100.00	100.00
Sales of goods and services	98.0 <sup>B</sup>	97.80	99.00	98.80	95.50	95.70
All other revenues	2.0 <sup>C</sup>	2.20	1.00	1.20	4.50	45.70
Cost of sales (direct expenses)	66.1 <sup>B</sup>	72.00	69.50	66.10	55.80	89.70
Wages and benefits	3.2 <sup>B</sup>	4.20	3.10	2.80	3.10	18.60
Purchases, materials and sub-contracts	63.5 <sup>B</sup>	66.20	67.30	64.40	54.00	89.30
Opening inventory	20.2 <sup>B</sup>	24.30	21.90	19.50	15.20	76.30
Closing inventory	20.8 <sup>B</sup>	22.70	22.80	20.60	16.50	76.40
Operating expenses (indirect expenses)	29.4 <sup>B</sup>	36.60	28.60	28.00	26.40	99.90
Labour and commissions	14.4 <sup>B</sup>	17.10	14.70	14.20	12.00	82.30
Amortization and depletion	1.6 <sup>B</sup>	2.10	1.30	1.40	1.80	88.60
Repairs and maintenance	0.9 <sup>B</sup>	1.10	0.80	0.80	0.90	74.40
Utilities and telephone/telecommunication	1.1 <sup>B</sup>	1.40	1.10	1.10	1.00	90.10
Rent	2.7 <sup>B</sup>	3.40	2.60	2.60	2.30	69.50
Interest and bank charges	0.7 <sup>C</sup>	1.00	0.70	0.60	0.50	79.50
Professional and business fees	0.9 <sup>C</sup>	1.40	0.80	0.70	1.00	96.30
Advertising and promotion	1.5 <sup>E</sup>	1.60	1.40	1.50	1.40	87.60
Delivery, shipping and warehouse expenses	0.1 <sup>B</sup>	0.10	0.20	0.10	0.10	14.00
Insurance	0.7 <sup>B</sup>	0.90	0.70	0.70	0.70	85.00
Other expenses	4.8 <sup>C</sup>	6.40	4.30	4.20	4.80	98.20
Total expenses	95.5 <sup>B</sup>	108.60	98.00	94.10	82.10	99.90
Net profit/loss	4.5 <sup>B</sup>	-8.60	2.00	5.90	17.90	99.90
<b>Balance sheet</b>		(thousands of dollars) - Averages				
Total assets	798.1 <sup>B</sup>	627.50	850.60	859.50	854.70	
Total current assets	483.1 <sup>B</sup>	381.40	546.90	562.60	441.50	
Accounts receivable	105.2 <sup>E</sup>	80.70	126.30	128.90	84.80	
Closing inventory	238.0 <sup>E</sup>	189.90	316.80	292.00	153.40	
Other current assets	139.9 <sup>B</sup>	110.80	103.80	141.70	203.30	
Net tangible and intangible assets	201.6 <sup>B</sup>	171.90	209.60	190.30	234.70	
All other assets and adjustments	113.3 <sup>A</sup>	74.20	94.10	106.70	178.50	
Total liabilities	455.7 <sup>B</sup>	491.80	528.60	461.50	341.10	
Total current liabilities	279.7 <sup>B</sup>	286.50	326.60	301.60	204.20	
Current bank loans	30.9 <sup>E</sup>	40.00	39.20	29.10	15.30	
Other current liabilities	248.8 <sup>C</sup>	246.50	287.40	272.50	189.00	
Long term liabilities	176.0 <sup>B</sup>	205.30	202.00	159.90	136.90	
Total equity	342.3 <sup>A</sup>	135.70	322.00	398.00	513.50	
<b>Financial ratios</b>		Averages				
Current ratio	1.70	1.30	1.70	1.90	2.20	
Debt to equity ratio	1.30	3.60	1.60	1.20	0.70	
Interest coverage ratio	7.60	-7.30	3.90	11.30	37.10	
Debt ratio	0.60	0.80	0.60	0.50	0.40	
Revenue to equity ratio	3.40	6.10	4.50	3.60	1.80	
Revenue to closing inventory ratio	4.90	4.40	4.50	4.90	6.10	
Current debt to equity (%)	81.70	211.10	101.40	75.80	39.80	
Net profit to equity (%)	15.10	-53.00	8.80	21.10	32.30	
Net fixed assets to equity (%)	58.90	126.70	65.10	47.80	45.70	
Gross margin (%)	32.50	26.40	29.80	33.10	41.60	
Return on total assets (%)	7.40	-10.10	4.50	10.70	19.90	
Collection period for accounts receivable (days)	33.20	35.40	32.10	33.10	33.30	
<b>Profitable vs Non-profitable businesses</b>		(thousands of dollars)				
Profitable						
Percentage of businesses (%)	N/A	N/A	N/A			
Total revenue	N/A	N/A	N/A			
Total expenses	N/A	N/A	N/A			
Net profit	N/A	N/A	N/A			
Non-Profitable						
Percentage of businesses (%)	N/A	N/A	N/A			
Total revenue	N/A	N/A	N/A			
Total expenses	N/A	N/A	N/A			
Net loss	N/A	N/A	N/A			
<b>Profile</b>						
<b>Revenue range</b>	Annual revenues \$30,000 - \$5,000,000					
<b>Provinces / Territory / Canada</b>	Canada					
<b>Incorporation status</b>	Incorporated businesses					
	Note: Balance sheet information is only available for incorporated businesses under the incorporation status.					
<b>Distribution by</b>	Profit margin					
<b>Value in</b>	Percentage					
<b>Data year:</b>	2015					
<b>Industry</b>	NAICS 4441 - Building Material and Supplies Dealers					
<b>Legend for quality Indicators:</b>						
A=Excellent						
B=Very good						
C=Good						
D=Acceptable						
E=Use with caution						

Source: Statistics Canada - Small business profiles, 2015

	Whole industry (reliability)	Bottom quartile (25%)	Lower middle (25%)	Upper middle (25%)	Top quartile (25%)	Percentage of businesses reporting
Number of businesses	619					
Profit margin range:						
Low (%)			1.6%	3.8%	6.4%	
High (%)	N/A	1.6%	3.8%	6.4%		N/A
<b>Revenues and expenses</b>	(percentage of total revenue) - Averages					
Total revenue	100.00	100.00	100.00	100.00	100.00	100.00
Sales of goods and services	98.4 <sup>A</sup>	99.10	99.30	98.90	96.30	100.00
All other revenues	1.6 <sup>B</sup>	0.90	0.70	1.10	3.70	74.00
Cost of sales (direct expenses)	70.5 <sup>A</sup>	74.70	70.90	70.90	65.40	99.20
Wages and benefits	2.0 <sup>B</sup>	2.40	2.60	0.90	1.90	13.60
Purchases, materials and sub-contracts	69.2 <sup>A</sup>	72.30	69.70	70.70	64.20	99.20
Opening inventory	18.9 <sup>A</sup>	21.70	20.50	18.50	14.70	96.30
Closing inventory	19.6 <sup>A</sup>	21.80	21.90	19.20	15.30	97.10
Operating expenses (indirect expenses)	25.2 <sup>B</sup>	27.80	26.40	24.20	22.30	100.00
Labour and commissions	13.7 <sup>A</sup>	14.30	14.20	13.80	12.60	96.40
Amortization and depletion	1.2 <sup>A</sup>	1.50	1.10	1.20	1.00	98.40
Repairs and maintenance	0.8 <sup>B</sup>	1.10	0.80	0.80	0.70	91.60
Utilities and telephone/telecommunication	0.7 <sup>B</sup>	0.80	0.80	0.60	0.70	95.20
Rent	1.9 <sup>A</sup>	2.20	2.30	1.60	1.50	80.30
Interest and bank charges	0.6 <sup>C</sup>	1.00	0.70	0.50	0.40	94.00
Professional and business fees	0.5 <sup>E</sup>	0.80	0.50	0.40	0.50	97.10
Advertising and promotion	1.3 <sup>E</sup>	1.30	1.50	1.20	1.00	99.40
Delivery, shipping and warehouse expenses	0.1 <sup>B</sup>	0.20	0.10	0.10	0.10	19.70
Insurance	0.4 <sup>A</sup>	0.40	0.40	0.40	0.40	94.30
Other expenses	3.9 <sup>C</sup>	4.20	4.20	3.60	3.40	98.50
Total expenses	95.7 <sup>A</sup>	102.40	97.40	95.10	87.70	100.00
Net profit/loss	4.3 <sup>B</sup>	-2.40	2.60	4.90	12.30	100.00
<b>Balance sheet</b>	(thousands of dollars) - Averages					
Total assets	5069.6 <sup>A</sup>	5166.30	5197.30	4819.20	5095.60	
Total current assets	3350.8 <sup>A</sup>	3336.50	3456.90	3258.30	3351.60	
Accounts receivable	953.9 <sup>E</sup>	1027.70	1002.80	921.80	863.60	
Closing inventory	1821.6 <sup>E</sup>	2023.10	2119.80	1738.60	1404.90	
Other current assets	575.3 <sup>C</sup>	285.80	334.30	597.90	1083.10	
Net tangible and intangible assets	926.1 <sup>A</sup>	1139.90	843.20	878.50	842.70	
All other assets and adjustments	792.7 <sup>A</sup>	689.90	897.10	682.40	901.30	
Total liabilities	2959.5 <sup>A</sup>	4078.50	3149.40	2451.90	2158.30	
Total current liabilities	2099.9 <sup>A</sup>	2729.50	2305.00	1861.20	1503.60	
Current bank loans	268.9 <sup>C</sup>	438.80	345.00	209.30	82.60	
Other current liabilities	1830.9 <sup>C</sup>	2290.80	1960.00	1652.00	1421.00	
Long term liabilities	859.7 <sup>A</sup>	1348.90	844.30	590.60	654.80	
Total equity	2110.1 <sup>A</sup>	1087.80	2047.90	2367.40	2937.30	
<b>Financial ratios</b>	Averages					
Current ratio	1.60	1.20	1.50	1.80	2.20	
Debt to equity ratio	1.40	3.70	1.50	1.00	0.70	
Interest coverage ratio	7.80	-1.50	5.00	10.60	34.30	
Debt ratio	0.60	0.80	0.60	0.50	0.40	
Revenue to equity ratio	4.40	8.40	4.90	3.80	3.10	
Revenue to closing inventory ratio	5.10	4.50	4.80	5.20	6.50	
Current debt to equity (%)	99.50	250.90	112.60	78.60	51.20	
Net profit to equity (%)	19.10	-20.60	13.00	18.70	38.40	
Net fixed assets to equity (%)	43.90	104.80	41.20	37.10	28.70	
Gross margin (%)	28.40	24.70	28.60	28.30	32.10	
Return on total assets (%)	9.10	-2.60	6.40	10.20	22.80	
Collection period for accounts receivable (days)	37.20	40.90	36.20	37.40	34.40	
<b>Profitable vs Non-profitable businesses</b>	(thousands of dollars)					
Profitable						
Percentage of businesses (%)	0.00	N/A	N/A			
Total revenue	0.00	0.00	0.00	0.00	0.00	
Total expenses	0.00	0.00	0.00	0.00	0.00	
Net profit	0.00	0.00	0.00	0.00	0.00	
Non-Profitable						
Percentage of businesses (%)	100.00	N/A	N/A			
Total revenue	0.00	0.00	0.00	0.00	0.00	
Total expenses	0.00	0.00	0.00	0.00	0.00	
Net loss	0.00	0.00	0.00	0.00	0.00	
<b>Profile</b>						
Revenue range	Annual revenues \$5,000,000 - \$20,000,000					
Provinces / Territory / Canada	Canada					
Incorporation status	Incorporated businesses					
Distribution by	Profit margin					
Value in	Percentage					
Data year:	2015					
Industry	NAICS 4441 - Building Material and Supplies Dealers					
<b>Legend for quality Indicators:</b>						
A=Excellent						
B=Very good						
C=Good						
D=Acceptable						
E=Use with caution						