

Industry & Financial Consulting Services

**Industry Norms and
Key Business Ratios
One Year**

**Desk-Top Edition
SIC #0100-8999**



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	SIC 5921 LIQUOR STORES (NO BREAKDOWN) 2001 (16 Establishments)				SIC 5932 USED MERCH STORES (NO BREAKDOWN) 2001 (39 Establishments)				SIC 5941 SPTG GDS, BICYCLE SHPPS (NO BREAKDOWN) 2001 (332 Establishments)				SIC 5942 BOOK STORES (NO BREAKDOWN) 2001 (72 Establishments)			
	\$	%	UQ	MED	LQ	\$	%	UQ	MED	LQ	\$	%	UQ	MED	LQ	
Cash	48,351	7.6				141,601	10.1				64,778	10.7				
Accounts Receivable	45,806	7.2				144,405	10.3				30,875	5.1				
Notes Receivable	3,817	0.6				21,030	1.5				3,027	0.5				
Inventory	348,001	54.7				609,868	43.5				362,633	59.9				
Other Current	26,721	4.2				109,356	7.8				29,059	4.8				
Total Current	472,696	74.3				1,026,260	73.2				490,372	81.0				
Fixed Assets	128,512	20.2				321,057	22.9				86,572	14.3				
Other Non-current	34,991	5.5				54,678	3.9				28,454	4.7				
Total Assets	636,199	100.0				1,401,995	100.0				605,398	100.0				
Accounts Payable	134,238	21.1				150,013	10.7				127,739	21.1				
Bank Loans	20,358	3.2				0	0.0				3,632	0.6				
Notes Payable	27,357	4.3				74,306	5.3				18,162	3.0				
Other Current	120,878	19.0				173,848	12.4				80,518	13.3				
Total Current	302,831	47.6				398,167	28.4				230,051	38.0				
Other Long Term	83,342	13.1				196,279	14.0				82,940	13.7				
Deferred Credits	0	0.0				0	0.0				605	0.1				
Net Worth	250,026	39.3				807,549	57.6				291,802	48.2				
Total Liab & Net Worth	636,199	100.0				1,401,995	100.0				605,398	100.0				
Net Sales	2,852,910	100.0				2,660,332	100.0				1,580,674	100.0				
Gross Profit	667,581	23.4				1,247,696	46.9				581,688	36.8				
Net Profit After Tax	39,941	1.4				79,810	3.0				26,871	1.7				
Working Capital	169,865	—				628,093	—				260,321	—				
RATIOS	UQ	MED	LQ	UQ	MED	LQ	UQ	MED	LQ	UQ	MED	LQ				
SOLVENCY																
Quick Ratio (times)	0.9	0.2	0.1	2.8	0.8	0.3	1.0	0.3	0.1	2.1	0.8	0.3				
Current Ratio (times)	2.8	1.5	1.2	11.8	3.7	1.8	4.0	2.3	1.5	4.9	2.7	1.8				
Curr Liab To Nw (%)	47.2	148.2	214.0	5.0	27.4	79.5	28.2	70.3	149.9	21.2	36.5	86.3				
Curr Liab To Inv (%)	41.8	112.2	152.8	20.2	41.8	81.5	35.4	57.2	82.1	32.9	57.8	96.7				
Total Liab To Nw (%)	58.3	153.8	319.8	9.7	54.0	194.8	37.5	84.5	208.3	25.7	53.3	132.5				
Fixed Assets To Nw (%)	9.4	18.6	58.1	6.9	21.8	66.8	8.6	19.2	50.4	12.5	28.5	56.6				
EFFICIENCY																
Coll Period (days)	0.0	1.1	16.8	4.4	11.0	30.3	1.1	4.4	11.7	2.2	6.6	12.8				
Sales To Inv (times)	21.7	9.5	6.2	7.7	4.4	2.5	6.0	4.2	2.9	7.0	5.8	4.1				
Assets To Sales (%)	13.5	22.3	34.0	31.7	52.7	95.9	29.5	38.3	50.0	31.7	45.2	61.4				
Sales To Nwc (times)	39.1	24.9	8.0	11.6	4.3	2.2	10.2	6.0	3.8	8.8	4.4	3.4				
Acct Pay To Sales (%)	3.4	5.3	8.2	2.0	3.2	6.2	4.1	7.4	11.6	2.7	5.7	9.5				
PROFITABILITY																
Return On Sales (%)	1.8	1.0	0.9	4.3	1.6	(0.3)	3.1	1.4	0.2	3.4	1.1	0.0				
Return On Assets (%)	11.7	5.2	3.2	10.0	2.6	(0.6)	8.2	3.8	0.5	7.4	2.1	(0.1)				
Return On Nw (%)	28.2	15.4	5.5	16.7	7.7	(0.9)	20.0	8.1	1.4	13.5	4.1	0.0				

	SIC 5943 STATIONERY STORES (NO BREAKDOWN) 2001 (152 Establishments)				SIC 5944 JEWELRY STORES (NO BREAKDOWN) 2001 (286 Establishments)				SIC 5945 HOBBY, TOY, GAME SHPS (NO BREAKDOWN) 2001 (50 Establishments)				SIC 5946 CMRA, PHOTO SUPPL ST (NO BREAKDOWN) 2001 (41 Establishments)					
	\$	%			\$	%			\$	%			\$	%				
			UQ	MED	LQ	UQ	MED	LQ	UQ	MED	LQ	UQ	MED	LQ	UQ	MED	LQ	
Cash	89,041	14.5				72,811	7.8		86,501	16.9		125,789	14.0					
Accounts Receivable	176,853	28.8				65,343	7.0		16,891	3.3		92,545	10.3					
Notes Receivable	3,070	0.5				4,667	0.5		2,047	0.4		0	0.0					
Inventory	194,047	31.6				622,626	66.7		298,913	58.4		478,897	53.3					
Other Current	17,194	2.8				46,675	5.0		4,095	0.8		22,462	2.5					
Total Current	480,205	78.2				812,122	87.0		408,447	79.8		719,693	80.1					
Fixed Assets	97,638	15.9				82,146	8.8		69,610	13.6		135,672	15.1					
Other Non-current	36,230	5.9				39,205	4.2		33,781	6.6		43,128	4.8					
Total Assets	614,073	100.0				933,473	100.0		511,838	100.0		898,493	100.0					
Accounts Payable	120,972	19.7				149,356	16.0		85,989	16.8		199,465	22.2					
Bank Loans	1,228	0.2				11,202	1.2		4,607	0.9		8,086	0.9					
Notes Payable	25,177	4.1				29,871	3.2		4,607	0.9		35,940	4.0					
Other Current	70,005	11.4				135,353	14.5		104,926	20.5		100,632	11.2					
Total Current	217,382	35.4				325,782	34.9		200,129	39.1		344,123	38.3					
Other Long Term	85,970	14.0				99,882	10.7		61,932	12.1		106,920	11.9					
Deferred Credits	614	0.1				933	0.1		0	0.0		0	0.0					
Net Worth	310,107	50.5				506,876	54.3		249,777	48.8		447,450	49.8					
Total Liab & Net Worth	614,073	100.0				933,473	100.0		511,838	100.0		898,493	100.0					
Net Sales	2,117,493	100.0				1,540,384	100.0		1,350,496	100.0		2,945,879	100.0					
Gross Profit	747,475	35.3				666,986	43.3		536,147	39.7		1,016,328	34.5					
Net Profit After Tax	27,527	1.3				21,565	1.4		29,711	2.2		11,784	0.4					
Working Capital	262,823	—				486,340	—		208,318	—		375,570	—					
RATIOS	UQ	MED	LQ	UQ	MED	LQ	UQ	MED	LQ	UQ	MED	LQ	UQ	MED	LQ	UQ	MED	LQ
SOLVENCY																		
Quick Ratio (times)	2.5	1.4	0.8	1.1	0.3	0.1	1.6	0.2	0.2	0.1	1.2	0.5	0.3					
Current Ratio (times)	4.3	2.4	1.6	5.1	2.8	1.8	4.1	2.6	2.6	1.5	3.3	2.4	1.6					
Curr Liab To Nw (%)	24.0	57.3	136.0	22.2	56.3	116.7	29.0	52.6	113.8	31.9	59.6	140.1	103.9					
Curr Liab To Inv (%)	50.7	97.4	174.4	27.3	43.7	79.4	33.8	49.7	79.4	43.4	60.9	103.9	198.1					
Total Liab To Nw (%)	27.5	78.8	181.0	29.9	71.3	164.3	29.9	76.7	205.6	50.1	78.7	198.1	49.2					
Fixed Assets To Nw (%)	11.6	22.5	46.9	5.5	12.8	28.2	4.9	15.2	47.0	10.2	23.5	49.2						
EFFICIENCY																		
Coll Period (days)	21.9	29.6	36.7	3.3	9.7	29.6	0.4	1.3	6.9	6.6	9.5	15.7						
Sales To Inv (times)	17.6	9.8	5.8	3.3	2.5	1.8	5.9	4.2	3.3	8.9	6.1	4.5						
Assets To Sales (%)	22.2	29.0	42.8	44.4	60.6	84.9	30.3	37.9	47.5	25.6	30.5	44.5						
Sales To Nwc (times)	14.1	7.4	4.7	5.3	3.0	1.9	9.9	5.3	3.5	10.6	7.3	5.1						
Acct Pay To Sales (%)	4.0	5.4	7.0	4.2	8.0	13.5	2.0	5.0	9.2	3.9	6.8	9.0						
PROFITABILITY																		
Return On Sales (%)	2.0	0.7	(0.1)	3.9	1.5	0.0	3.7	1.2	0.1	2.6	1.1	(1.7)						
Return On Assets (%)	6.0	2.3	(0.5)	6.1	2.5	(0.1)	8.4	4.1	0.0	6.1	3.7	(5.8)						
Return On Nw (%)	12.4	4.0	(0.7)	11.0	4.8	0.4	24.9	8.8	0.4	15.0	5.4	(12.8)						