



Canadian Retail Security Survey

2008

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Survey Information

Timing and Dates

The survey information was collected between February 2009 and July 2009, and is based on the respondents 2008 calendar year. Responses were anonymously obtained using confidential web-based survey application software and therefore information was provided by respondents on a voluntary basis.

Respondents' Profiles

Respondents to the survey included Vice Presidents, Directors and Managers within the Loss Prevention or Security functions of some of Canada's leading retail organizations. To the extent it was applicable, owners or other management staff of smaller retail operators also participated in the survey targeted at the smaller market retail segment.

Compilation of Information and Results

Information was provided by respondents in an anonymous and confidential format. Responses to survey questions were compiled and analyzed by PricewaterhouseCoopers LLP with assistance from Retail Council of Canada (RCC).

Certain statistical information provided by respondents was analyzed in comparison to survey questions requiring similar information to ensure consistency of the responses obtained. These analytical procedures permitted the correction of clerical errors noted on the submission of responses by respondents (i.e. decimal places and use of percentage symbol).

Comparability to 2007 Results

In areas where meaningful comparisons can be made to the results of our survey from 2007, such analysis has been performed. However, due to fluctuations in our respondent base, we acknowledge that there are inherent limitations in our ability to isolate changes in results (2007 to 2008) strictly to trends in the market; the change in the profile of the respondents also plays an important role. In addition, the relative short history of this survey (this is only the second year), also makes trend analysis difficult since it is commonly accepted that trends are patterns that are proven to exist over multiple years.

Please refer to the "Profile of Respondents" section for more information on changes to respondents from 2007 to 2008.

Overall 21 retailers, representing approximately 15% of 2008 retail net sales (excluding new and used automotive sales) as estimated and reported by the Retail Council of Canada, responded to our request for participation. However, the rate of 15% includes some respondents who did not report their net sales in the survey. Assuming the undisclosed net sales reflected the average of the disclosed respondents, our projected participation rate would be 17.5% of 2008 retail net sales before new and used automotive sales in Canada.

Executive Summary

Canadian retailers are experiencing challenging times with turbulence in both the domestic and global economies. While economic fluctuations have shaped 2009 and will likely shape much of 2010, the results of our security survey for 2008 show signs of relative stability; comparable to the economic conditions within most of the past year.

The responses for the year indicate that Canadian retailers are continuing to fortify themselves against the influences of both criminal activity and other sources of loss.

Respondent retailers indicated that they employ strong governance practices when it comes to theft prevention with most having policies in place that define the consequences for external and internal theft, vendor or supplier fraud and the pirating of intellectual property. When combined with proven theft prevention methods, Canadian retailers can effectively monitor and control established theft risks.

Despite the existence of polices, monitoring procedures and technology systems, respondents still reported shrink rates between 0.40% of net sales at the low end and 2.30% of net sales at the high end. The average shrink rate for all respondents was 1.13%. We estimate that the average shrink level translates into just over \$3.0 billion in shrink losses to Canadian retailers, or \$8.6 million per shopping day in Canada.

When analyzed as compared to the 2007 results, notwithstanding differences in the respondent base, the results indicate that shrink levels are remaining stable. Retailers have invested in technology, processes and people – these investments appear to be preventing shrink rates from climbing.

The survey shows that within certain retail segments, alarm systems, closed circuit TV and armored car pick-up services are widely used measures to reduce losses and control theft risks.

Respondents indicated they have resources dedicated to preventing losses, but are still heavily reliant on the staff working on the front-lines of the retail operation. The collaboration between front-line staff and dedicated loss prevention resources is essential to adequately protect against theft.

With tightening economic conditions, pressure will increase to minimize losses and protect the bottom line. All companies are looking to do more with less and staff on the front-line will be counted on even more in the coming year.



Profile of Respondents

Responding retailers reported 2008 average net sales of \$1,750 million, with an average store size of 34,853 square feet, and a median just under 20,000 square feet. The retail categories of the respondents are included in Figure 1 – it should be noted that 24% of respondents also operate franchise operations in addition to their corporate owned stores. Where applicable, the franchise operations results are included as part of the survey results.

Due to the fluctuation in the respondent base, we are limited in the comparisons that can be made between the survey results as compared to last year. We are confident that the respondents represent the medium to large retail segment based on the overall store counts, overall employment figures and average net sales as compared to published statistics within the Canadian retail industry.

The product offering of the survey participants can be broken down as follows in Figure 2.

Figure 1
Type of Retail Category

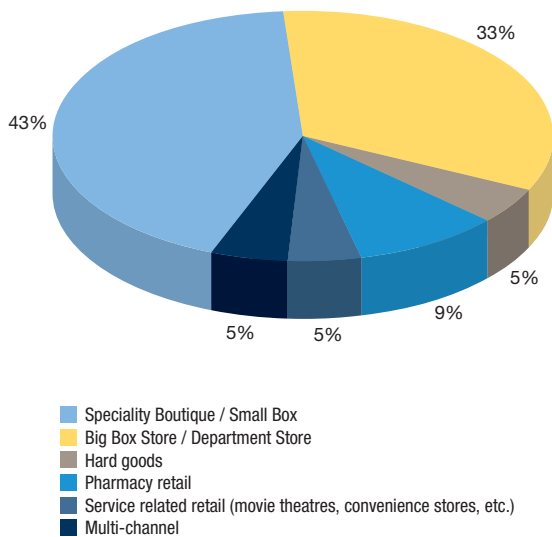
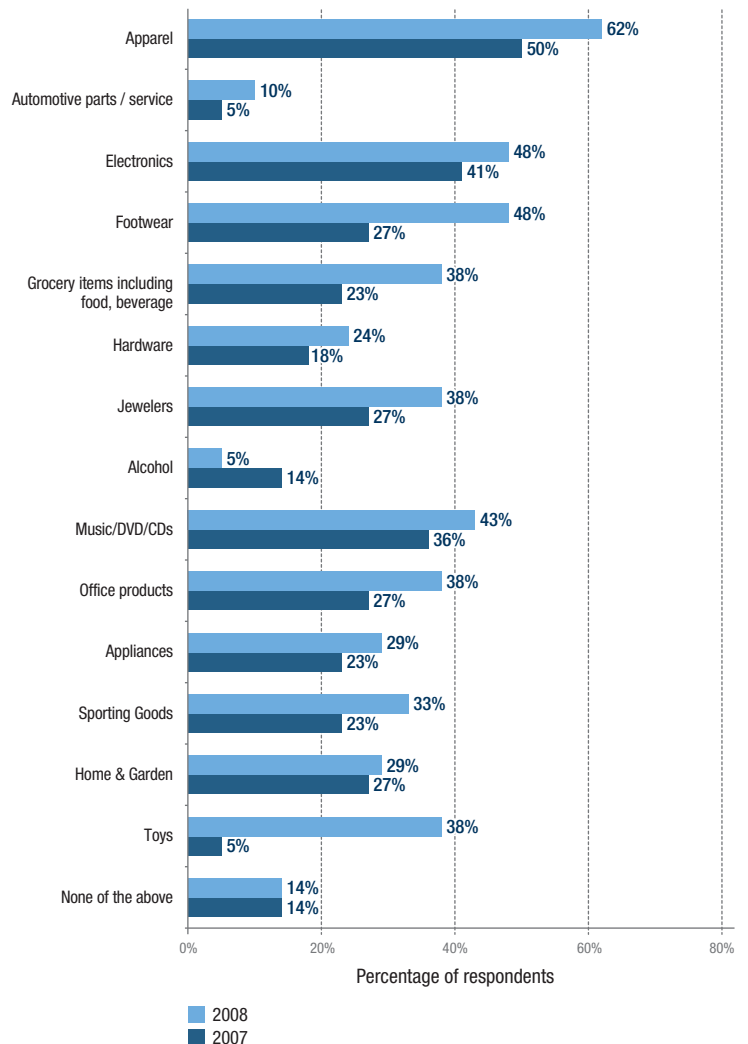


Figure 2
Type of products sold



Store Locations

The majority of respondents (65%) have between 51 and 500 store locations; with 15% having less than 51 locations and the remaining 20% having greater than 500 locations.

Loss Prevention Function

Respondents indicated that they dedicate resources to the prevention of losses at their locations. Capital and operating budgets exist to invest in measures and technology designed to assist in identifying and preventing theft.

Thirty-eight percent of respondents' LP department heads report to store operations, 29% act as a stand alone function, reporting to the Audit committee or the President and 19% of respondents have Finance overseeing LP.

External theft (including both shop theft and theft by organized crime) scored as the second largest loss area behind employee theft, and LP departments ranked these categories as their highest priorities, showing a strong alignment between the loss areas and the prioritization of LP professionals. Respondent retailers are also greatly concerned about high risk categories such as gift card or return fraud and credit/debit card fraud (including PIN pad tampering). Although these categories do not represent relative high losses (in % of total losses surveyed), the potential risks for loss exists.

Figure 3
Number of stores

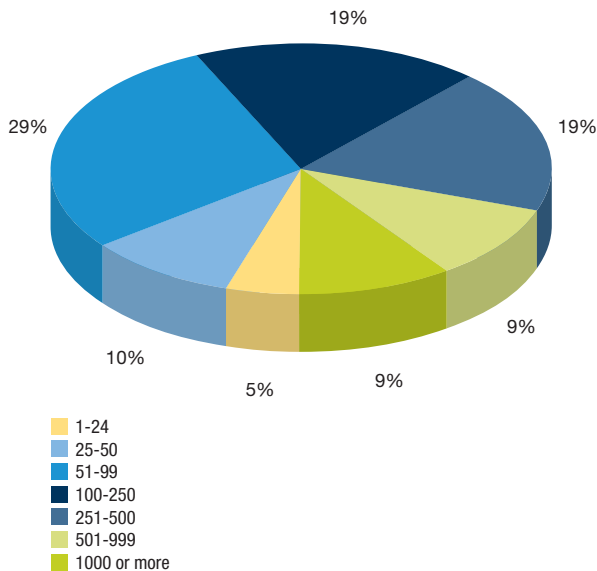
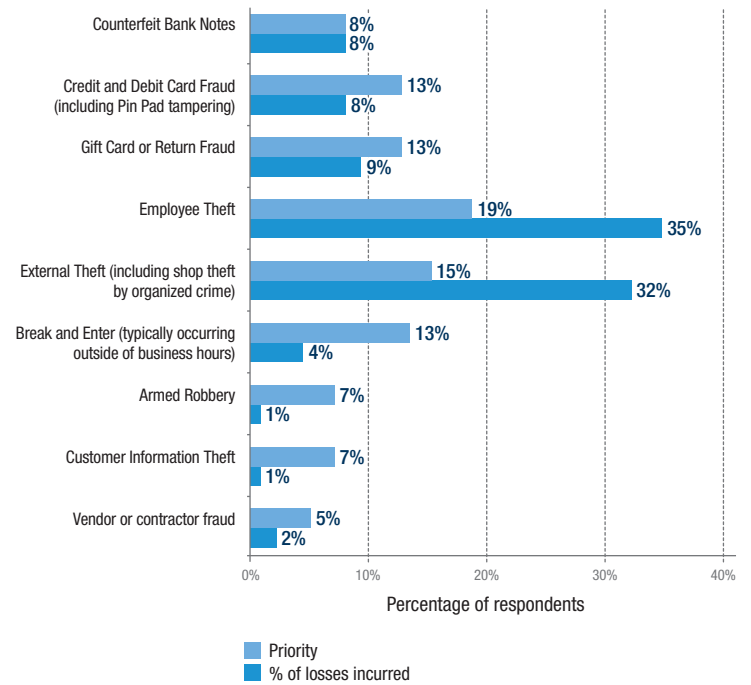


Figure 4
Types of criminal activity



Shop theft by organized crime is the second largest loss area for respondents; 20% indicated that they dedicated resources to this critical area.

The ability to identify and prevent inventory shrinkage can be measured by the number of employees working in and, being managed by, the Loss Prevention department. Retail chains participating in the survey had an average 55.6 employees per \$100 million in sales working in or managed by the LP department. Of this number, only 2.7 employees per \$100 million in sales work in the LP department.

Without being limited to the following, the LP department is consulted for the reasons following in Figure 5.

Responsibilities of the LP function are included in Figure 6.

Figure 5
Reasons to deal with LP department consultation

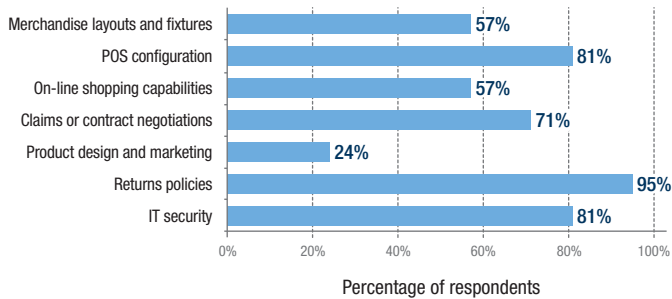
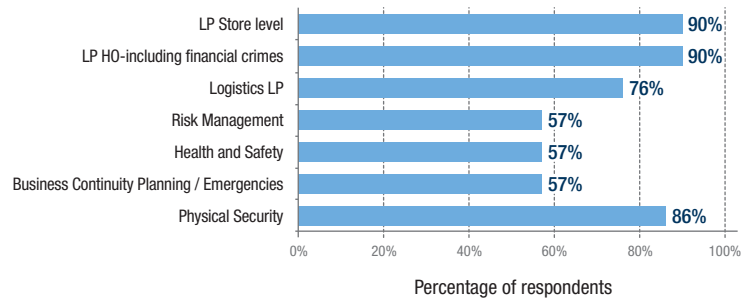


Figure 6
LP department responsibilities



Retail Theft

Shrink – Statistics and Trends

Retail shrinkage is the loss of inventory caused by different sources such as theft by employees, customers, or organized crime, inventory counting errors, accounting errors, fraud, and damaged product loss. Respondents to the survey reported the following shrink rates:

| Sales ranges | Low | High | Average |
|----------------------|-------|-------|---------|
| 0-\$500M | 0.37% | 2.11% | 1.24% |
| \$500M-\$1B | 1.23% | 1.50% | 1.37% |
| \$1B-\$5B | 0.65% | 1.20% | 0.84% |
| > \$5B | 0.58% | 1.03% | 0.87% |
| Unknown ¹ | 0.40% | 2.30% | 1.35% |

Using the retailer classification responses in conjunction with the reported shrink rates, we determined that the average shrink rate for specialty boutique or small box retailers was 1.22% of net sales. Department and big box respondent retailers reported an average shrink rate of 1.19%. These statistics show that both large and small retail concepts are exposed to a comparable level of shrink.

Notwithstanding the impact of merchandise mix, conventional thinking would indicate that the department store concept would be exposed to higher levels of shrink than smaller boutique operations. However, this retail segment has invested in the appropriate technology, procedures, and training programs to keep their shrink levels below that of smaller retail concepts.

We also noted that 76.0% of respondents reported shrink rates below 1.25%. The remaining 24.0% of respondents reported rates between 1.26% and 2.4%. This breakdown is attributed to two other elements noted in the responses:

- the majority of respondents reported having fewer than 500 locations – representing a more manageable location base than retailers with greater than 1000 locations.
- the majority of respondents have continued to invest in their loss prevention programs to ensure that shrink remains a controlled expenditure.

Responses to the survey indicate that retailers are maintaining control over shrink levels. Despite such control, the reported shrink rate translates to approximately \$3.0 billion in annual loss to Canadian retailers.

¹ As noted in survey information on page 1 some net sales values not declared by certain respondents in the survey.



Incident Breakdown

The survey indicated that 65.0% of theft related incidents are perpetrated by external parties. The breakdown of theft related incidents is shown in Figure 7 below. Paperwork errors account for 16.0% of all reported incidents and only 3.0% less than internally generated incidents.

The 16.0% administrative or paperwork errors includes such items as losses related to inventory pricing mistakes (for example, markup and markdown errors when using the retail inventory method). Internal incidents account for one-third of all reported incidents – further emphasizing the need for strong policies and procedures that examine not only the external customers visiting the store, but also those individuals that are at the core of the retail operation.

Returns

In addition to shrink, retailers are also exposed to the threat of fraudulent returns. Survey respondents indicated that their average returns-related theft is about 0.12% of net sales.

Sixty percent of respondents require a verified store receipt before refunding or exchanging customer purchases. Sixty-five percent provide 8 to 30 days to accept refunds; whereas only 10.0% of the survey respondents do not have any set time limits for returns.

Not all customers receive cash back for their returned goods or services; 25.0% responded that their customers only receive store credits on gift cards for returned goods in an attempt to curb cash losses from fraudulent returns.

The growth of on-line sales has the attention of management because of the potential for significant profit as well as the potential risk of on-line fraud. Fifty-five percent indicated that they operate an on-line store and all of these indicated that they routinely monitor on-line transactions for fraud as part of their loss prevention procedures. While the emergence of on-line retailing continues, it is far from over-taking conventional retailing. Retail Council of Canada statistics show on-line retailing represents 2.0% or less of sales for all their members.

Overall, the burden of proof rests with customers to receive refunds for goods and/or services that are returned – retailers demand compliance and have the policies published to support these practices.

The breakdown of the various measures used is as follows in Figure 8.

Figure 7
Incidents breakdown

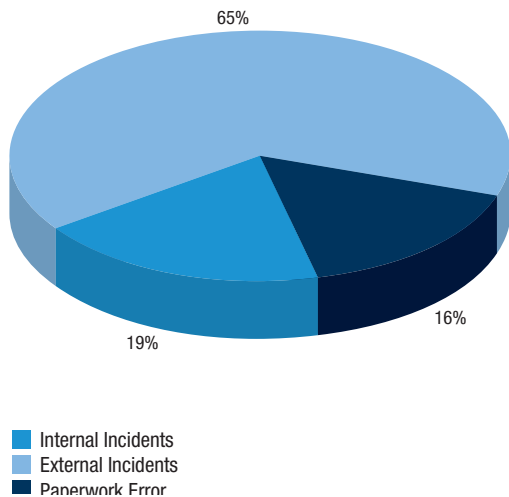
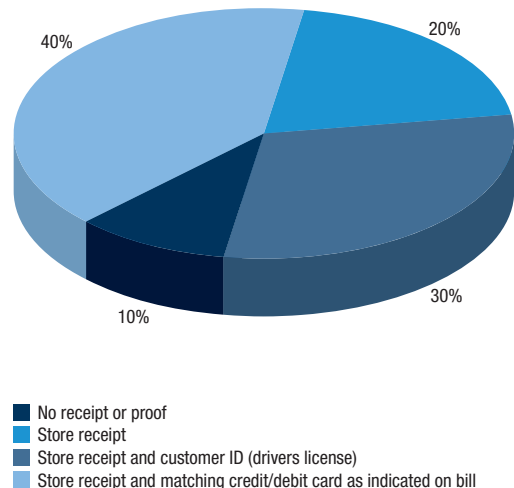


Figure 8
Burden of proof for customer refunds



Policies and Actions Taken Against Theft

As the largest employment industry in Canada, the retail industry is certainly exposed to employee theft. As noted in 2007, most respondents have established policies that define the consequences for both employees and customers that are caught stealing. The prevalence of such policies appears to demonstrate a strong sense of governance practices in the respondents and in the general retail and consumer market.

In another retail and consumer market study,² PricewaterhouseCoopers LLP observed that nearly half (49%) of North American retail and consumer companies had strengthened their governance practices and control measures (including policies) in recent years, and all of these companies which are listed on North American stock exchanges, named initiatives such as the Sarbanes-Oxley Act or National Instrument 52-109 as their primary motivation for doing so.

Consistent with the responses in 2007, respondents to this year's survey indicated a strong tendency toward prosecution of offenders caught in the act of stealing. Sixty percent of the respondents indicated they prosecuted employees more than half of the time when an employee was caught in the act of stealing. Seventy-nine percent of the respondents indicated that customers were prosecuted more than half of the time when they were caught stealing.

Not only are retailers armed with the appropriate policies to protect themselves and inform their customers, but respondent organizations are also backing up their policies with the relevant actions to show the public and other members of their own organization that acts of theft will not be tolerated.

Notwithstanding the differences in the respondent base from last year to this year, we consider that the likelihood of budgetary pressure as a result of the economic decline in the first six months in 2009 may impact this area.

² PwC 4th Biennial Global Economic Crime Survey – Retail and Consumer industry supplement

Figure 9
External theft incidents reported to law enforcement

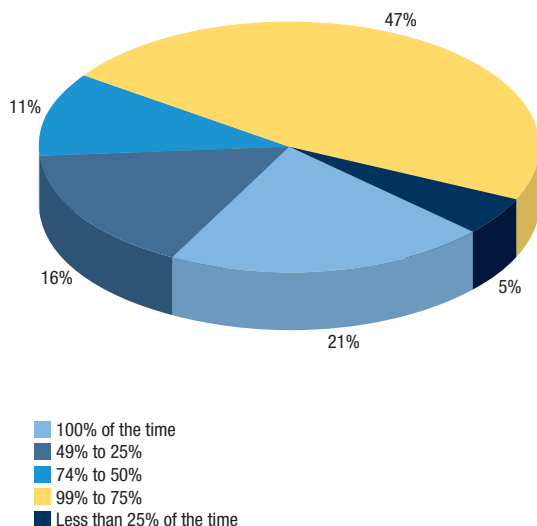


Figure 10
Internal theft incidents reported to law enforcement

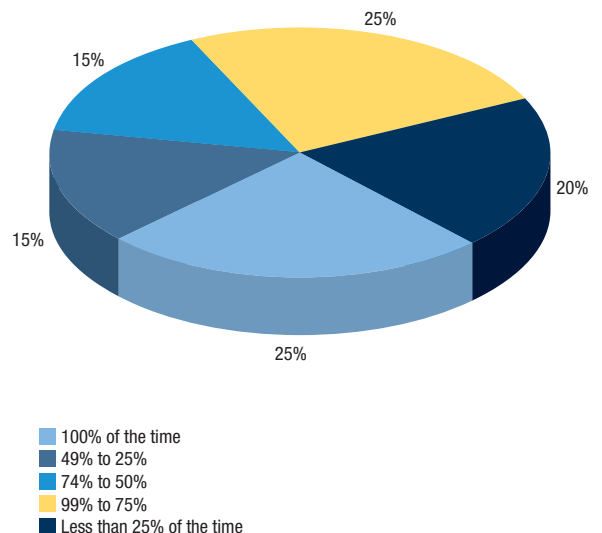
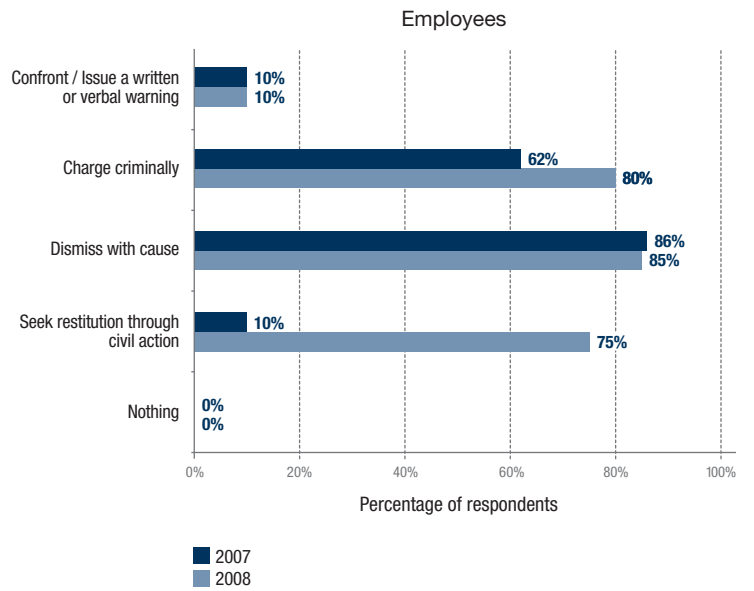
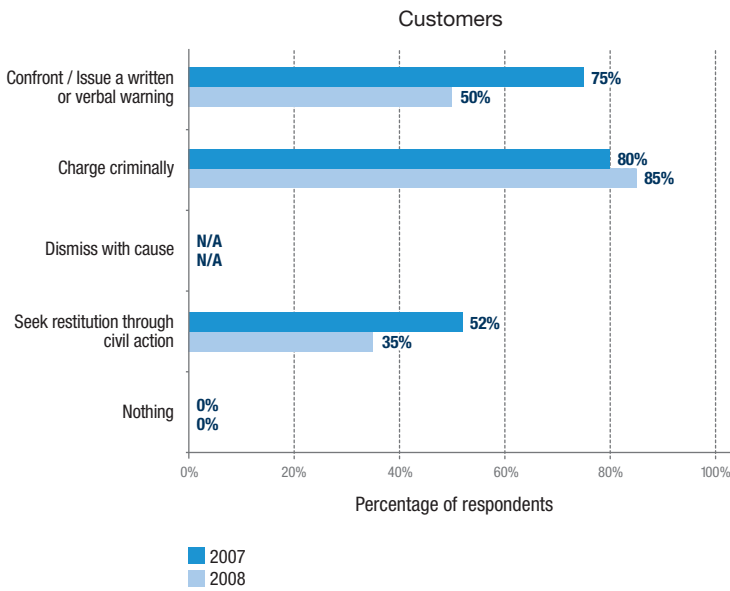




Figure 11
Actions taken against theft



Inventory Counts

From a pure control point of view, monitoring inventory represents one of the most proven methods towards identifying shrink. Depending on the nature of the inventory, number of retail locations and level of automation in the supply chain, this activity can be costly and time consuming. Respondents indicated a wide range of tendencies (see Figure 12) towards the frequency of performing physical inventory counts that verify the existence of merchandise as compared to recorded amounts.

In addition to the variant frequencies of physical count procedures, 65% of the respondents indicated that they employ a cycle count methodology to perform physical inventory counts. Since the frequency of cycle counts is reflective of the size and complexity of both the merchandise and the service offering, the response is consistent with the profile of the respondents with the majority operating large multi-channel retail operations.

Despite the frequency of the counts performed and the use of cycle count methods, 95% of respondents perform a shrink calculation after each physical count performed. The high response in this area reinforces the critical nature of shrink as a measuring tool – not only to identify inventory management and theft issues but to evaluate the overall success of prevention measures that exist.

Responses to questions related to surveillance systems, and the stable shrink levels reported by respondents provides indicators that investments in technology are effective in controlling losses. However, the emergence of Radio Frequency Identification (RFID) as an enabling technology to provide efficiency and improved control over products does not appear to have impacted the respondent base. Responses indicated that RFID is not widely used, with only 5% indicating that they use RFID in their organization.

Current costs of this technology are relatively high – the adoption of RFID depends heavily on the business case supporting such an investment. When faced with allocation of scarce resources, respondent retailers may be focused on only those investments with the highest return on investment; particularly in light of the economic slowdown that started in 2008 and has continued in 2009.

We suspect that the companies using RFID are likely the early adopters of this technology which may grow in popularity once it becomes both more affordable and easier to apply to all product types.

Figure 12
Frequency of inventory counts

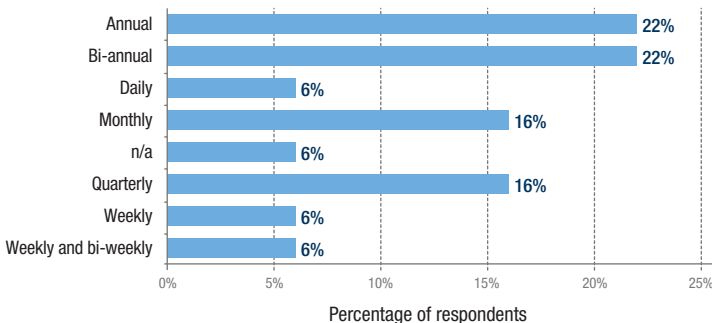
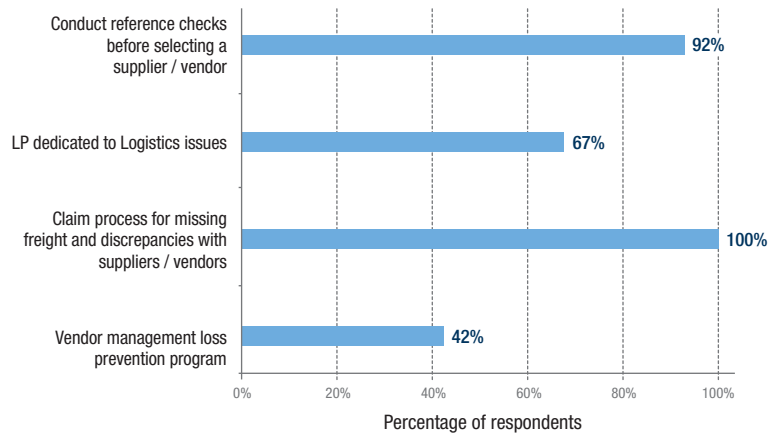


Figure 13
Actions taken to minimize loss with vendors/suppliers



Logistics and Vendor Controls

Most respondents take actions to minimize loss when it comes to their suppliers/vendors. However, only 42% have a vendor management loss prevention program.

Accountability for Prevention

Respondents indicated that they hold the store operations staff most accountable for prevention of losses at the store level. Seventy percent responded this group is most responsible, where 10% responded that the Loss Prevention department was most responsible.

Despite the acknowledged differences in the respondent base, the results in this category differ from our 2007 survey where 29% indicated that loss prevention was the responsibility of store operations staff and 52% indicated that it was the responsibility of all staff in the organization.

With a slowing economy and continued pressure to deliver profits, retailers are not only expecting the front-line store staff to generate sales, they are also counting on the same individuals to protect profits by minimizing store-level losses.

Hiring, Incentives and Training

It is now a common practice to perform pre-employment screening before hiring new staff. Over 75% of respondents perform some type of pre-employment screening as a routine procedure. However, less than 50% of respondent retailers request new employees to pass a police background security check as part of the hiring process.

Since store operations staff are held the most accountable for prevention, their compensation programs include shrink rates as a key metric to measure losses. Sixty-four percent of the Canadian retailers surveyed confirmed that they use this type of program to ensure operations staff are motivated to not only sell products, but also to control them as well.

Responses showed that the majority of training programs utilized person-to-person training (as opposed to web-based or video programs) approach to train employees on loss prevention programs. This method of training was also indicated as the most effective.

The survey results confirm that retailers in Canada make significant investments in the employees working on the front lines. The investment ranges from pre-employment screening practices to compensation metrics that directly relate to the performance of the employee. Loss prevention has been important for all staff levels within the Canadian retail industry.

Figure 14
Most accountable for theft prevention

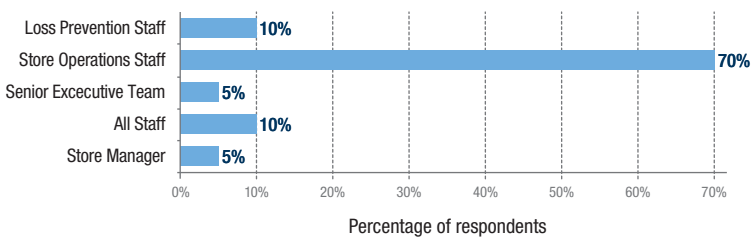
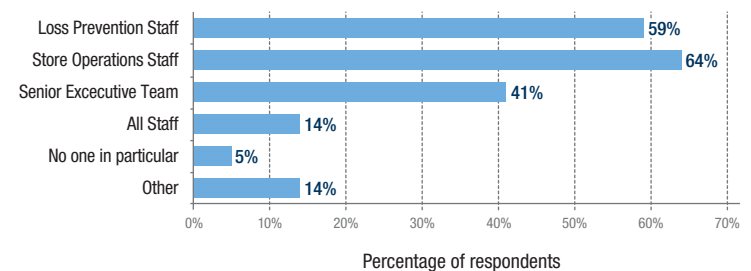


Figure 15
Positions with defined shrink or LP measures as part of compensation



Preventive and Detective Methods

Retail companies are challenged to continually monitor the millions of transactions that they process in the course of conducting business. To minimize losses from theft, retailers typically use a combination of prevention and detection measures. The nature and frequency of these measures are important to establishing an appropriate control environment.

Ninety percent of respondents indicated that they perform daily loss prevention measures during both the opening and the closing of each of their stores. In addition, 85% of the Canadian retailers surveyed use proactive measures to detect cash theft by employees at a minimum frequency of at least every seven days.

Respondents indicated that the two most frequently used methods to detect cash theft from employees are the daily cash reconciliation that is performed at the store level and frequent review of exceptions noted in the detailed transactions data processed by the stores and centralized at corporate head offices. Although all respondents use some type of methods to detect cash theft from employees, only 25% of them estimate the value of cash shortages that goes undetected.

The combination of store level procedures and effective monitoring activities from a corporate office has become commonly accepted as the best practice in controlling losses. The combination of multiple measures allows retailers to detect theft that may have previously gone undetected.

While remote monitoring activities are effective, comprehensive store reviews are another method to identify areas for improvement within individual locations. Ninety percent of Canadian retailers surveyed perform periodic security audits of their locations to ensure that all security elements are reviewed as compared to corporate policies and procedures. In practice, such audits are not only a one-way street. During such reviews, corporate staff not only evaluate the location's compliance to existing policies, they also obtain valuable feedback from field staff on emerging threats ensuring they can adequately adjust monitoring controls.

Figure 16
Frequency of comprehensive security audits in stores

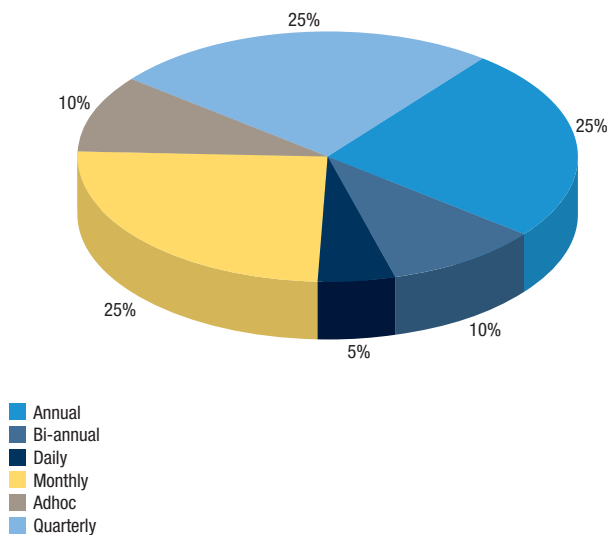
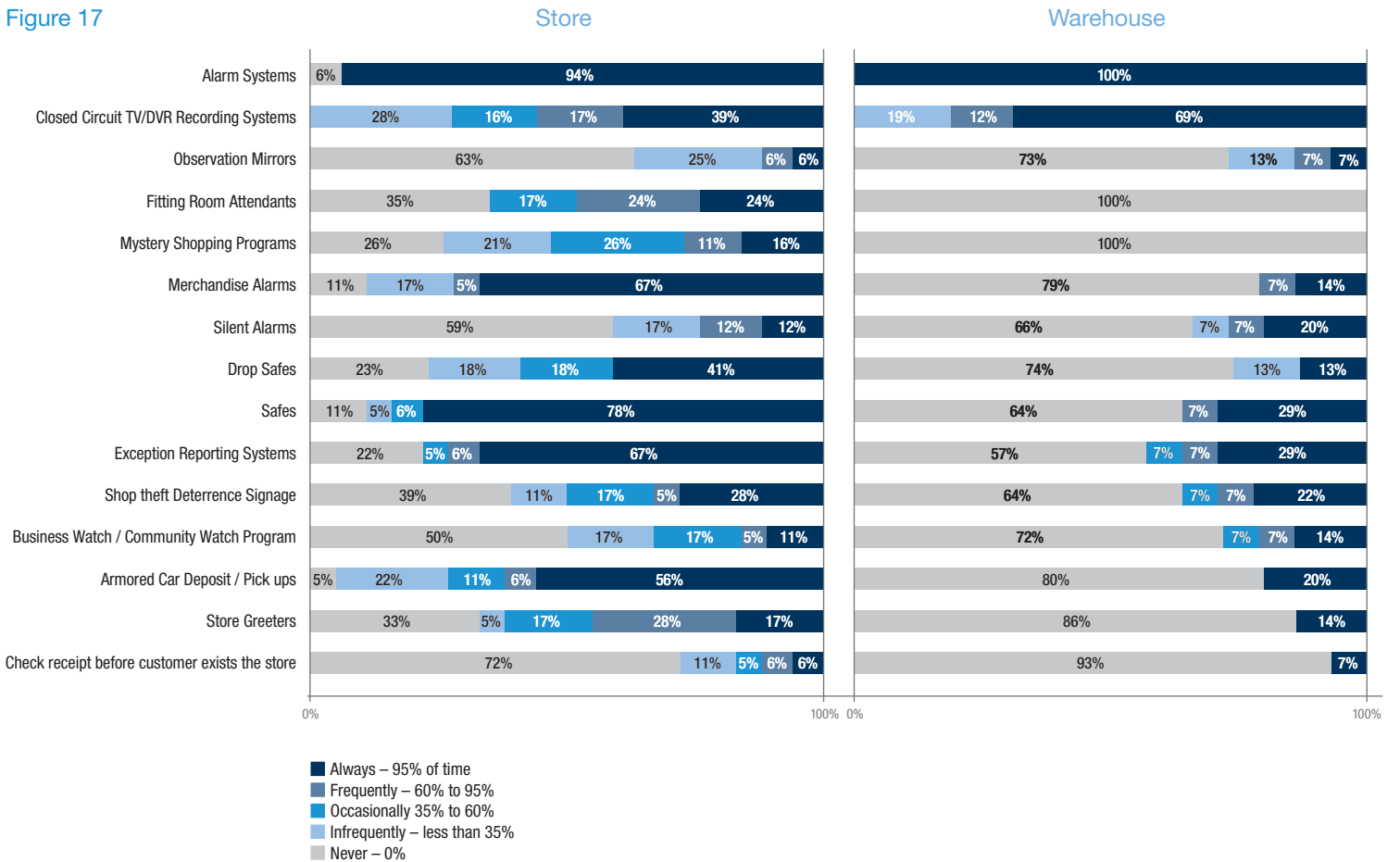


Figure 17 indicates that alarm systems, closed circuit TV and armored car pick-up services have become an industry practice within certain retail market segments – particularly high cash volume retailers that are located in strip malls or stand alone locations. Retailers, having the right profile, obtain cost-effective benefits from utilizing these security measures.

Figure 17



Financial Crimes

Respondent retailers are securing themselves against financial crimes that often occur at the head office or other locations where administrative functions are performed. Increased risk of white-collar crimes has spurred management in these organizations to apply some core control principles to mitigate these risks.

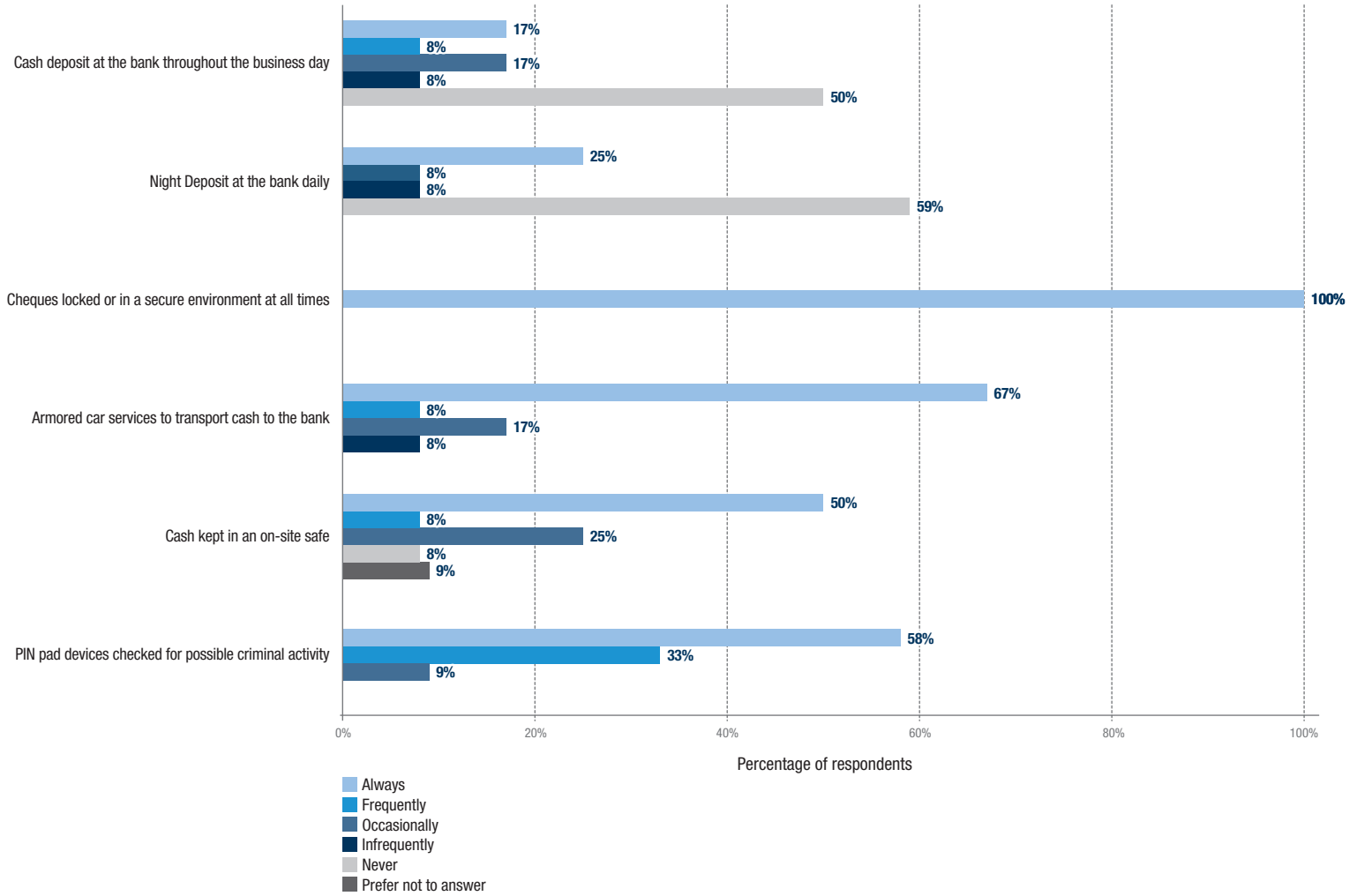
Despite the acknowledged differences in the respondent base, there are some interesting results in this area. Fifty percent of respondents indicated that they always keep cash locked in an on-site safe; in 2007, 52% of respondents at that time indicated they always kept cash locked in a safe.

Conversely, when asked if blank corporate cheques were stored in a secure environment, 100% of respondents indicated “always”, where only 48% indicated “always” in 2007.

The need to secure cash resources is also a high priority for respondent retailers. Sixty-seven percent of respondents indicated that they use armored car services to ensure that cash receipts are safely deposited at the bank.



Figure 18
Loss prevention measures against financial crimes

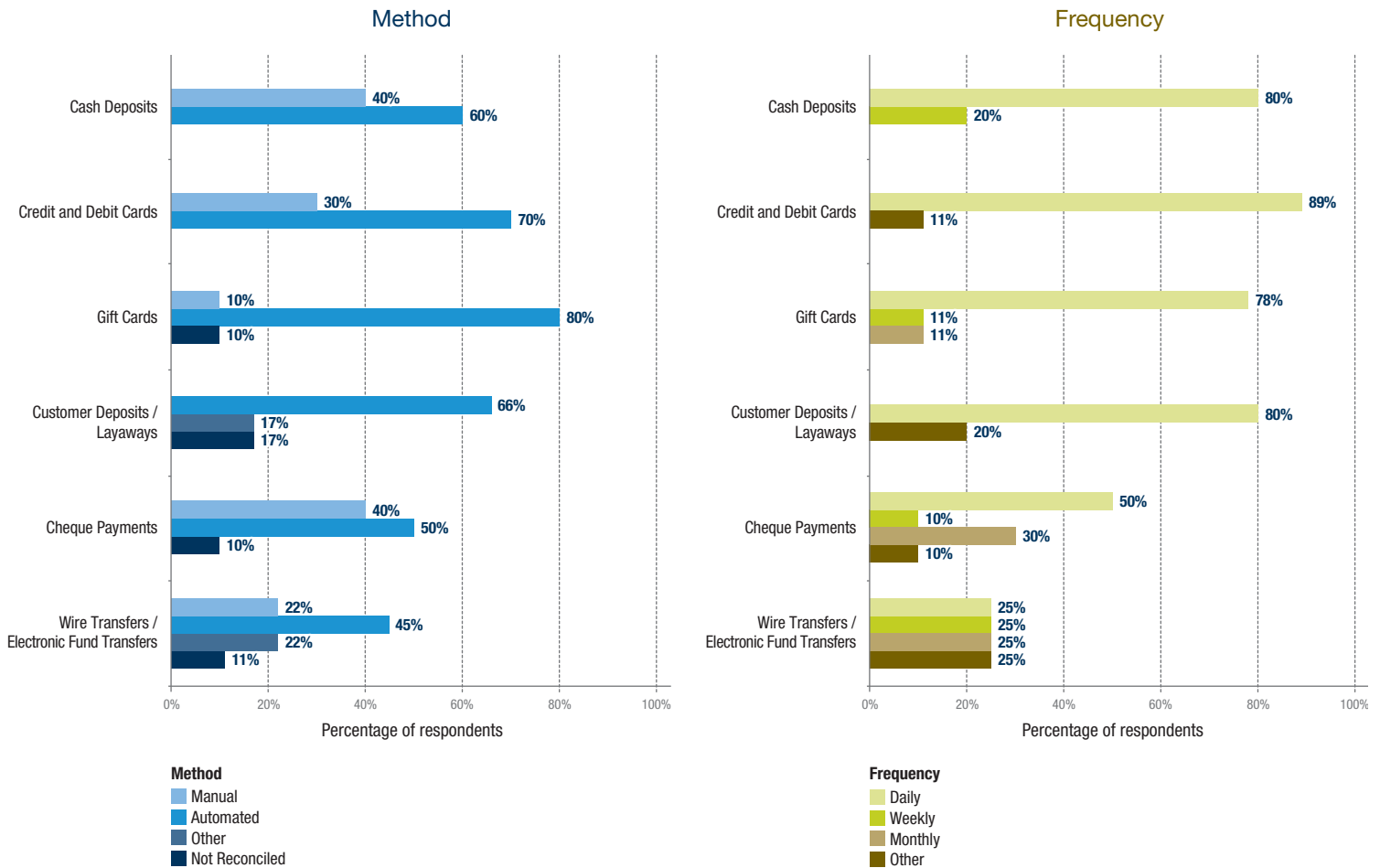


Over the past decade, automated tools to assist with reconciliation of detailed transactional activity have enabled retailers to continue growing retail operations without having to add administrative overhead to control the additional business activity. Respondents to the survey confirmed the prevalence of such automated tools.

Despite the use of automated tools to control transactional activity, 17% of respondents indicated that customer deposits or layaways were not reconciled. This was, however, the only area where non-reconciliation activity was greater than 10%.

The retailers surveyed use more than one method to reconcile sales amounts as well as disbursed amounts for procurement made at the corporate level. Regardless of the method of payment, automated reconciliations is the method that is used by most respondents. Furthermore, these reconciliations seem to be taking place more on a daily basis than any other frequency. Figure 19 provides further details on the responses obtained.

Figure 19
Reconciliation methods and frequency



Appendix

Profile of Respondents Detail

1) How many stores does your organization operate in Canada? (Select only one)

| Number of stores | Total |
|------------------|-------|
| 1-24 | 5% |
| 25-50 | 10% |
| 51-99 | 29% |
| 100-250 | 19% |
| 251-500 | 19% |
| 501 or more | 18% |
| Grand Total | 100% |

2) How many employees, on average, do you employ at each of your stores? (Select only one)

| Numer of employees | Total |
|------------------------|-------|
| Less than 10 employees | 10% |
| 11-20 | 20% |
| 21-50 | 20% |
| 51-100 | 20% |
| 101-250 | 20% |
| 251-500 | 10% |
| Grand Total | 100% |

3) What province do your store(s) operate in? (Select all that apply)

| Provinces | Total |
|-------------------------|-------|
| Alberta | 3% |
| British Columbia | 1% |
| Manitoba | 12% |
| New Brunswick | 6% |
| Newfoundland & Labrador | 11% |
| Nova Scotia | 11% |
| Northwest Territories | 3% |
| Nunavut | 0% |
| Ontario | 11% |
| Prince Edward Island | 12% |
| Quebec | 11% |
| Saskatchewan | 8% |
| Yukon | 11% |

4) Are your stores in:

| | Total |
|------------------|-------|
| Both rural/urban | 67% |
| Urban areas | 33% |
| Grand Total | 100% |

5) Are your stores located in: (Select all that apply)

| | Total |
|---------------------------|-------|
| Strip malls/outdoor malls | 17% |
| Indoor malls | 19% |
| Power centres | 18% |
| Stand alone | 13% |
| Downtown Main Street | 17% |
| Grand Total | 100% |

6) What is the average square footage of your store(s)?
If you own or manage more than one store concept, please respond with an average square footage estimate blending your concepts together.

| Average square footage | Total |
|------------------------|-------|
| 0-5,000 | 35% |
| 5,001-10,000 | 5% |
| 10,001-20,000 | 20% |
| 20,001-50,000 | 20% |
| 50,001-100,000 | 10% |
| 100,001+ | 10% |
| Grand Total | 100% |

7) What type of retail category best describes your company?

| Numer of employees | Total |
|---|-------|
| Pharmacy retail | 43% |
| Big Box store/department store | 33% |
| Multi-channel | 5% |
| Specialty boutique/small box | 9% |
| Service related retail (movie theatres, convenience stores, etc.) | 5% |
| Hard goods | 5% |
| Grand Total | 100% |

8) What type of store do you operate?

| | Total |
|-------------------------------------|-------|
| Both Corporate and Franchise stores | 19% |
| Corporate stores only | 76% |
| Franchise stores only | 5% |
| Grand total | 100% |

9) Please identify the types of products sold within your stores. (Select all that apply):

| Types of products | Total |
|--|-------|
| Apparel | 12% |
| Automotive parts / service | 2% |
| Electronics | 9% |
| Footwear | 9% |
| Grocery items including food, beverage | 8% |
| Hardware | 5% |
| Jewelers | 8% |
| Alcohol | 1% |
| Music/DVD/CDs | 8% |
| Office products | 8% |
| Appliances | 6% |
| Sporting Goods | 7% |
| Home & Garden | 6% |
| Toys | 8% |
| None of the above | 3% |

10) What is the most senior LP position?

| Loss Prevention position | Total |
|-----------------------------|-------|
| Manager | 14% |
| General Manager | 14% |
| National or Senior Director | 44% |
| Vice President | 28% |
| Grand Total | 100% |

11) Where in the organization does LP report to?

| Loss Prevention position | Total |
|---|-------|
| Finance | 19% |
| Store Operations | 38% |
| Human Resources | 5% |
| Administration | 9% |
| Stand Alone function (i.e. report to Audit Committee or President) | 29% |
| Grand Total | 100% |

Contact information

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Retail Council of Canada (RCC) has been the Voice of Retail in Canada since 1963. We speak for an industry that touches the daily lives of Canadians in every corner of the country — by providing jobs, career opportunities, and by investing in the communities we serve.

RCC is a not-for-profit, industry-funded association representing more than 40,000 store fronts of all retail formats across Canada, including department, specialty, discount, and independent stores, and online merchants.

RCC is a strong advocate for retailing in Canada and works with all levels of government and other stakeholders to support employment growth and career opportunities in retail, to promote and sustain retail investments in communities from coast to coast, and to enhance consumer choice and industry competitiveness. RCC also provides its members with a full range of services and programs, including education and training, benchmarking and best practices, networking, advocacy, and industry information.

