

canada's emerging growth companies

RANK	COMPANY	LOCATION	CEO/PRESIDENT	INDUSTRY	WEBSITE	REVENUE \$		REVENUE	PROFIT	EMPLOYEES	
						2002	2004	%	MARGIN	2002	2004
1	MULTI-CHANNEL COMMUNICATIONS INC. Toronto David Blakey Operates call centres for Telcel www.mccglobal.com	88,227	31,694,390	35,824	0-10%	5	1,050				
2	KIDS & COMPANY LTD. Toronto Victoria Sapik Child care for corporate employees www.kidsandcompany.ca	186,061	3,202,805	1,621	LOSS	5	95				
3	MAXIMUM FENCE INC. Hamilton Paul Whitty Supplies and installs high-end fencing www.maximumfence.ca	53,000	750,337	1,316	0-20%	4	12				
4	PEARSON SOFTWARE RECRUITING SPECIALISTS Toronto Todd Pearson Recruitment agency for software firms www.pearsonrecruiting.com	86,148	854,584	892	>10%	3	10				
5	RIFCO INC. Red Deer, Alta. Bill Graham Finances vehicle repairs and purchases www.rifco.net	397,806	3,818,123	860	0-10%	8	19				

EXPORTS AS % OF SALES	STOCK SYMBOL	INSIDE TRACK	RANK
100		Spent \$7M on a startup facility that lended U.S. client T-Mobile (see "Don't Try This at Home," p. 32)	1
0		Provides emergency daycare for parents whose regular caregiver is unavailable (see Hotline, right)	2
0		Installed fences in red-tiled beer covec Hugo Powell's 54,000-sq.-ft. home, Canada's largest private residence	3
35		Has placed 30% of the North American workforce for German software giant SAP AG	4
0	V-RFC	Its loans cover vehicle repairs costing more than the limit on most credit cards (see Hotline, right)	5

PROFIT HOT 50

No. 2 WHEN NANNIES FALL ILL

No. 5 FOR THOSE WHO CRASH WITHOUT CASH

Soaring auto-repair costs spelled opportunity for Bill Graham. The president and CEO of Repair Industry Finance Corp. (RIFCO) knew that vehicles 10 years and older—the likeliest to need major work—are the fastest-growing segment on the road. Newer models are stuffed with tech wizardry that costs a bundle to fix.

And more drivers are opting to pay for pricey repairs rather than file an insurance claim. So Graham launched RIFCO, which provides car-repair loans and finances the vehicle purchases of high-risk borrowers. Its repair loans, averaging \$2,400 at rates from 15% to 28%, let borrowers sidestep having to seek a higher limit on a credit or automotive specialty card; the firm also promises quick credit approval and manageable payments. Graham enlists repair shops to peddle his service, arguing that their customers will appreciate being offered financing at the point of sale. But direct selling to thousands of mechanics is a tough slog, and Graham admits some have been slow to buy in: "A change of thinking always takes time." —LP

