EverCommerce Inc.

EVCM

Nasdaq; business equipment; SIC 7372, Services-Prepackaged Software; CIK 0001853145

D

fourth fifth of 497 graded peers in business equipment

rank 376 of 497; percentile 75.6; sampling error 2.2 points; lower is stronger

A B C D E

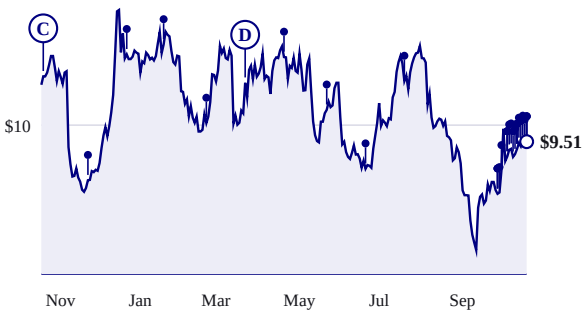
D, the sloth



Scoreboard

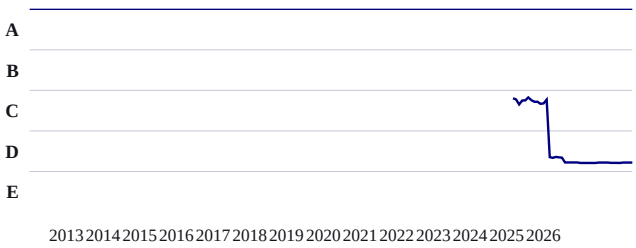
Profitability	C/D percentile 61.4
Solvency	C/D percentile 58.7
Growth and financing	C percentile 56.7
Reliability	0.91 AUC filers with $591M to $2.67B assets; 95% interval 0.88 to 0.94; 160 events, 2020 to 2025
Peer failure rate	1.01% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$591M to $2.67B assets total assets $1.4B
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered not computable: distress
Inputs computable	10 of 14
Graded from	filings received through Mar 12, 2026 222 days before the rescan; latest periodic filing 10-Q received Aug 5, 2026
Last close	$9.58 2026-10-19; market equity $1.7B; no price enters the letter

Share price, twelve months to the rescan



Split-adjusted close. Each lollipop is a rescan and carries the letter held then.

Letter at every rescan, 2012 to 2026



Sector percentile at each rescan, stronger toward the top; facts filed by each date only.

Business, in the company's words

opening of Item 1 of the 10-K received Mar 12, 2026

EverCommerce is simplifying and empowering the lives of business owners whose services support us every day. We provide tailored, integrated Software-as-a-Service ("SaaS") solutions that support the highly diverse workflows and customer interactions that professionals in home services, health services, and wellness services need to automate manual processes, generate new business, and create more loyal customers. EverCommerce is a leading provider of integrated, vertically-tailored SaaS solutions for service-based small- and medium-sized businesses ("service SMBs").

The fourteen inputs

lower percentile is stronger; sleeves and inputs within a sleeve carry equal weight

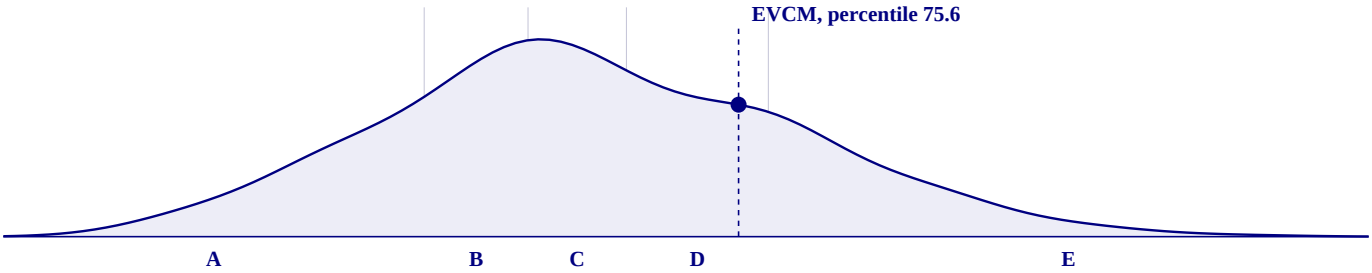
Input	Value	Peer median	Percentile, 0 to 100	Pct	Peers	Period end
Profitability, sleeve percentile 61.4						
Gross profitability	not computable	28.6%				
one or more required annual facts are missing						
Return on invested capital	4.5%	11.0%		67.2	135	2025-12-31

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Accruals ratio	(6.7%)	(7.4%)	55.6	620	2025-12-31
Gross margin stability, five years	not computable	2.3 pts			
five annual gross margins are required; found 0					
Solvency, sleeve percentile 58.7					
Twelve-month failure probability	not computable	0.05%			
latest liabilities, cash plus short-term investments, book equity, and shares are required					
Altman Z double-prime	0.45	2.16	55.1	564	2025-12-31
Net debt to EBITDA	3.08x	1.11x	74.7	147	2025-12-31
Interest coverage	not computable	3.77x			
one or more required annual facts are missing					
Current ratio	2.11x	2.01x	46.3	664	2025-12-31
Growth and financing, sleeve percentile 56.7					
Revenue growth, three-year compound	(1.7%)	6.4%	71.5	537	2025-12-31
Free cash flow growth, three-year compound	20.6%	17.7%	45.7	266	2025-12-31
Reinvestment rate	(121.0%)	13.5%	78.6	225	2025-12-31
Asset growth, three years	(4.8%)	5.0%	73.4	562	2025-12-31
Net share issuance, one year	(3.2%)	0.5%	14.4	410	2026-03-09

Among 497 peers

business equipment; letters are fifths of this list



Composite score of every graded peer, smoothed; vertical rules are the letter band edges; stronger to the left.

Rank	Company	Percentile	Letter	Warnings
371	Bio-Rad Laboratories, Inc. (BIO)	74.7	D	
372	Bio-Rad Laboratories, Inc. (BIO-B)	74.7	D	
373	Bumble Inc. (BMBL)	75.0	D	
374	Take TWO Interactive Software Inc. (TTWO)	75.2	D	
375	L3Harris Technologies, Inc. (LHX)	75.4	D	
376	EverCommerce Inc. (EVCM)	75.6	D	
377	Coherent Corp. (COHR)	75.8	D	dilution
378	AmpliTech Group, Inc. (AMPG)	76.1	D	fortress balance sheet
379	AmpliTech Group, Inc. (AMPGZ)	76.1	D	fortress balance sheet
380	C3.ai, Inc. (AI)	76.4	D	
381	Airgain Inc. (AIRG)	76.6	D	

What the price implies

at the 2026-10-19 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(20.3%)	2.2%	30
Distance from 52-week high	(29.0%)	(31.8%)	55
EBIT to enterprise value	2.9%	1.5%	62
Free cash flow yield	6.5%	2.8%	76
Book value to price	0.43	0.25	67
Sales to price	0.35	0.33	53

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Composite equity issuance, five years	not computable	4.2%	
Relative strength against the sector, log excess return	(0.51)	(0.26)	30

Diagnostics

shown on every report; none enters the grade

Measure	Value
Piotroski F-score None of 9, period end 2025-12-31	
Return on assets above zero	pass
Operating cash flow above zero	pass
Return on assets improved	pass
Operating cash flow exceeds net income	pass
Long-term leverage fell	fail
Current ratio improved	pass
No new shares issued	pass
Gross margin improved	fail
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	$133.5M
Operating cash flow, four quarters	$106.9M
Months of runway	not finite
Days since last periodic filing	76 (10-Q received Aug 5, 2026)
Median daily dollar volume, 63 sessions	$1.3M

Sources

every fact behind the inputs; each row links to its filing index on sec.gov

#	Concept	XBRL tag	Value	Period end	Received	Form	Accession
1	operating income	us-gaap:OperatingIncomeLoss	$59.2M	2025-12-31	2026-03-12	10-K	26-000010
2	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeInc...	$21.2M	2025-12-31	2026-03-12	10-K	26-000010
3	income tax	us-gaap:IncomeTaxExpenseBenefit	$3.0M	2025-12-31	2026-03-12	10-K	26-000010
4	total debt	us-gaap:LongTermDebt	$523.4M	2025-12-31	2026-03-12	10-K	26-000010
5	book equity	us-gaap:StockholdersEquity	$716.9M	2025-12-31	2026-03-12	10-K	26-000010
6	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$129.7M	2025-12-31	2026-03-12	10-K	26-000010
7	total debt	us-gaap:LongTermDebt	$527.9M	2024-12-31	2026-03-12	10-K	26-000010
8	book equity	us-gaap:StockholdersEquity	$750.8M	2024-12-31	2026-03-12	10-K	26-000010
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	$135.8M	2024-12-31	2026-03-12	10-K	26-000010
10	net income	us-gaap:NetIncomeLoss	$17.6M	2025-12-31	2026-03-12	10-K	26-000010
11	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$111.5M	2025-12-31	2026-03-12	10-K	26-000010
12	assets	us-gaap:Assets	$1.4B	2025-12-31	2026-03-12	10-K	26-000010
13	assets	us-gaap:Assets	$1.4B	2024-12-31	2026-03-12	10-K	26-000010
14	current assets	us-gaap:AssetsCurrent	$212.8M	2025-12-31	2026-03-12	10-K	26-000010
15	current liabilities	us-gaap:LiabilitiesCurrent	$100.7M	2025-12-31	2026-03-12	10-K	26-000010
16	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	-$643.5M	2025-12-31	2026-03-12	10-K	26-000010
17	liabilities	us-gaap:Liabilities	$654.9M	2025-12-31	2026-03-12	10-K	26-000010
18	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	$68.4M	2025-12-31	2026-03-12	10-K	26-000010
19	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$588.9M	2025-12-31	2026-03-12	10-K	26-000010
20	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$562.2M	2024-12-31	2026-03-12	10-K	26-000010
21	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$534.9M	2023-12-31	2026-03-12	10-K	26-000010
22	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$620.7M	2022-12-31	2025-03-13	10-K	25-000009
23	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$2.2M	2025-12-31	2026-03-12	10-K	26-000010
24	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$113.2M	2024-12-31	2026-03-12	10-K	26-000010
25	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$1.5M	2024-12-31	2026-03-12	10-K	26-000010
26	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$104.6M	2023-12-31	2026-03-12	10-K	26-000010
27	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$3.0M	2023-12-31	2026-03-12	10-K	26-000010
28	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	$64.8M	2022-12-31	2025-03-13	10-K	25-000009
29	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	$2.6M	2022-12-31	2025-03-13	10-K	25-000009

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30	current assets	us-gaap:AssetsCurrent	$218.3M	2024-12-31	2026-03-12	10-K	26-000010
31	current liabilities	us-gaap:LiabilitiesCurrent	$110.7M	2024-12-31	2026-03-12	10-K	26-000010
32	assets	us-gaap:Assets	$1.5B	2023-12-31	2025-03-13	10-K	25-000009
33	assets	us-gaap:Assets	$1.6B	2022-12-31	2024-03-14	10-K	24-000026
34	shares outstanding	dei:EntityCommonStockSharesOutstanding	177,566,869	2026-03-09	2026-03-12	10-K	26-000010
35	shares outstanding	dei:EntityCommonStockSharesOutstanding	183,389,354	2025-03-07	2025-03-13	10-K	25-000009

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