Giftify, Inc.

GIFT

Nasdaq; shops; SIC 5961, Retail-Catalog & Mail-Order Houses; CIK 0001760233

B/C

on the B/C boundary of 254 graded peers in shops

rank 97 of 254; percentile 37.9; sampling error 3.0 points; lower is stronger

A B C D E

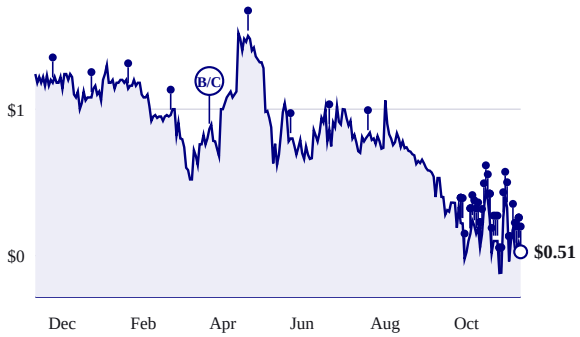
B/C, the elk



Scoreboard

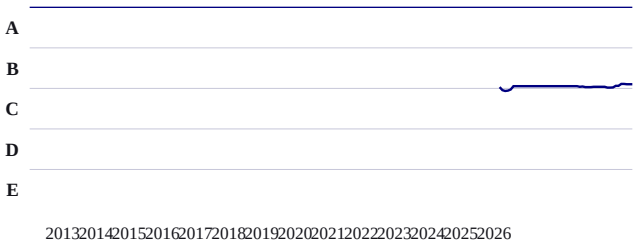
Profitability	B percentile 23.6
Solvency	D/E percentile 80.7
Growth and financing	B percentile 31.1
Reliability	0.83 AUC filers with $12.5M to $120M assets; 95% interval 0.79 to 0.86; 201 events, 2020 to 2025
Peer failure rate	1.07% a year Item 1.03 bankruptcies, same asset band, 2012 to 2025
Size band	$12.5M to $120M assets total assets $31.8M
Standard universe	inside revenue above $1M and assets above $10M
Warnings	none triggered not computable: distress, fortress balance sheet
Inputs computable	7 of 14
Graded from	filings received through Apr 10, 2026 215 days before the rescan; latest periodic filing 10-Q received Nov 3, 2026
Last close	$0.54 2026-11-06; market equity $19.3M; 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 18, 2026

used in this Annual Report, the terms "we," "us," "our," and the "Company" refer to Giftify, Inc., a Delaware corporation, and its consolidated subsidiaries. owns and operates Restaurant.com, a pioneer in the restaurant deal space and the nation's largest restaurant-focused digital deals brand. Our profile fundamentally changed with the acquisition of CardCash Exchange, Inc. ("CardCash") in December 2023. CardCash buys merchant gift cards from the general public and distributors at a discount and then resells them at a markup.

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 23.6						
Gross profitability	48.7%	42.0%		40.5	238	2025-12-31
Return on invested capital	not computable	10.9%				
one or more required annual facts are missing						

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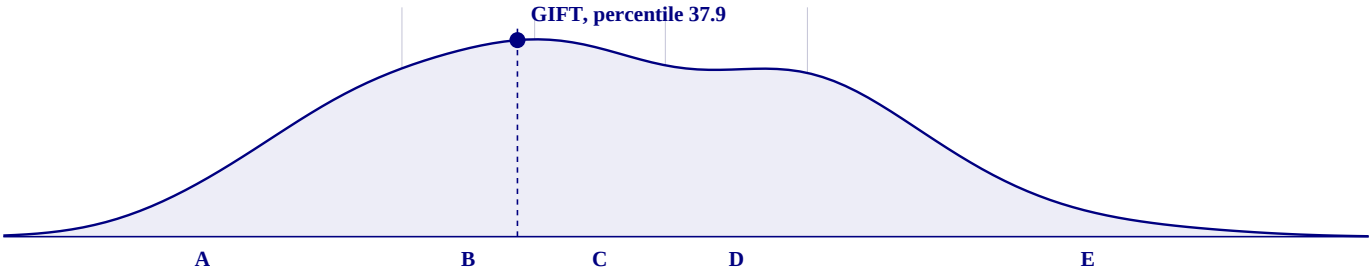
Accruals ratio	(26.4%)	(4.9%)	6.7	283	2025-12-31
Gross margin stability, five years	not computable	1.3 pts			
five annual gross margins are required; found 3					
Solvency, sleeve percentile 80.7					
Twelve-month failure probability	not computable	0.03%			
latest liabilities, cash plus short-term investments, book equity, and shares are required					
Altman Z double-prime	(9.79)	1.93	90.6	204	2025-12-31
Net debt to EBITDA	not computable	1.38x			
one or more required annual facts are missing					
Interest coverage	not computable	2.71x			
one or more required annual facts are missing					
Current ratio	1.03x	1.37x	70.7	295	2025-12-31
Growth and financing, sleeve percentile 31.1					
Revenue growth, three-year compound	165.5%	1.6%	0.8	265	2025-12-31
Free cash flow growth, three-year compound	not computable	4.6%			
four consecutive annual FCF observations are required; found 1					
Reinvestment rate	not computable	17.6%			
required facts have no common fiscal period end					
Asset growth, three years	34.3%	3.1%	2.6	267	2025-12-31
Net share issuance, one year	15.5%	(0.6%)	89.9	209	2026-02-27

Among 254 peers

shops; 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
92	Alta Equipment Group Inc. (ALTG)	36.2	B	
93	Alta Equipment Group Inc. (ALTG-PA)	36.2	B	
94	Live Ventures Inc. (LIVE)	36.8	B	
95	Avnet Inc. (AVT)	37.2	B/C	short runway
96	Dollar General Corp. (DG)	37.5	B/C	
97	Giftify, Inc. (GIFT)	37.9	B/C	
98	Zumiez Inc. (ZUMZ)	38.3	B/C	fortress balance sheet
99	Murphy USA Inc. (MUSA)	38.7	B/C	
100	YUM Brands Inc. (YUM)	39.1	B/C	
101	Floor & Decor Holdings, Inc. (FND)	39.5	B/C	
102	Openlane, Inc. (OPLN)	39.9	B/C	

What the price implies

at the 2026-11-06 close; none of these enters the grade

Measure	Value	Peer median	Percentile
Twelve-month price change, skipping the latest month	(57.5%)	(0.8%)	6
Distance from 52-week high	(59.3%)	(19.8%)	10
EBIT to enterprise value	not computable	5.1%	

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Free cash flow yield	(7.9%)	3.8%	14
Book value to price	1.15	0.35	87
Sales to price	4.53	1.55	78
Composite equity issuance, five years	not computable	(16.9%)	
Relative strength against the sector, log excess return	(0.76)	0.08	6

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	fail
Operating cash flow above zero	fail
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	fail
Gross margin improved	pass
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	$3.9M
Operating cash flow, four quarters	-$2.1M
Months of runway	22.3
Days since last periodic filing	8 (10-Q received Nov 3, 2026)
Median daily dollar volume, 63 sessions	$31,541

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	gross profit	us-gaap:GrossProfit	$15.5M	2025-12-31	2026-04-10	10-K/A	26-016199
2	assets	us-gaap:Assets	$31.8M	2025-12-31	2026-04-10	10-K/A	26-016199
3	net income	us-gaap:NetIncomeLoss	-$10.5M	2025-12-31	2026-04-10	10-K/A	26-016199
4	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-$1.6M	2025-12-31	2026-04-10	10-K/A	26-016199
5	assets	us-gaap:Assets	$35.5M	2024-12-31	2026-04-10	10-K/A	26-016199
6	current assets	us-gaap:AssetsCurrent	$7.7M	2025-12-31	2026-04-10	10-K/A	26-016199
7	current liabilities	us-gaap:LiabilitiesCurrent	$7.5M	2025-12-31	2026-04-10	10-K/A	26-016199
8	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	-$98.8M	2025-12-31	2026-04-10	10-K/A	26-016199
9	operating income	us-gaap:OperatingIncomeLoss	-$10.4M	2025-12-31	2026-04-10	10-K/A	26-016199
10	book equity	us-gaap:StockholdersEquity	$22.3M	2025-12-31	2026-04-10	10-K/A	26-016199
11	liabilities	us-gaap:Liabilities	$9.5M	2025-12-31	2026-04-10	10-K/A	26-016199
12	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$83.2M	2025-12-31	2026-04-10	10-K/A	26-016199
13	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$88.9M	2024-12-31	2026-04-10	10-K/A	26-016199
14	revenue	us-gaap:Revenues	$86.7M	2023-12-29	2025-04-18	10-K/A	25-005415
15	revenue	us-gaap:RevenueFromContractWithCustomerExcludingA...	$4.4M	2022-12-31	2023-03-07	10-K	23-006895
16	assets	us-gaap:Assets	$39.8M	2023-12-31	2025-04-18	10-K/A	25-005415
17	assets	us-gaap:Assets	$13.1M	2022-12-31	2024-04-09	10-K	24-014101
18	shares outstanding	dei:EntityCommonStockSharesOutstanding	33,642,312	2026-02-27	2026-04-10	10-K/A	26-016199
19	shares outstanding	dei:EntityCommonStockSharesOutstanding	29,118,407	2025-03-21	2025-04-18	10-K/A	25-005415

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