

EverCommerce Inc. (EVCN)

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

EverCommerce Inc.
EVCM; business equipment

Grade

D

A

B

C

D

E

fourth fifth of 497 graded peers
percentile 75.6; sampling error 2.2 points; lower is stronger

Rank

376 of 497

Profitability

C/D

percentile 61.5

Solvency

C/D

percentile 58.7

Growth and financing

C

percentile 56.8

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 active

not computable: distress

Inputs computable

10 of 14

Graded from

filings received through Mar 12, 2026

211 days before the rescans; latest periodic filing 10-Q received Aug 5, 2026

Last close

\$9.03

2026-10-08; market equity \$1.6B

Price used in grade

None

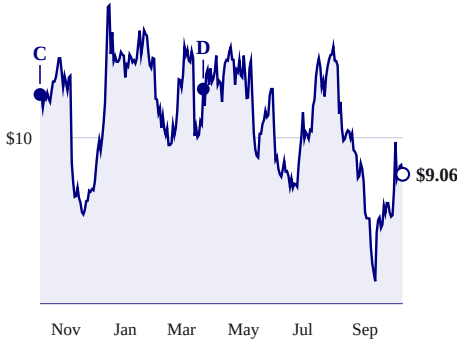


D, the sloth

fourth fifth of its sector; letters are fifths of the 497 graded peers

Share price, twelve months to the rescans

split-adjusted close; the letter is fixed at the rescans that set it



Rescans on file: C from Mar 21, 2025, D from Mar 21, 2026

Letter at every rescan

Jan 21, 2012 to Oct 9, 2026; sector percentile, 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").

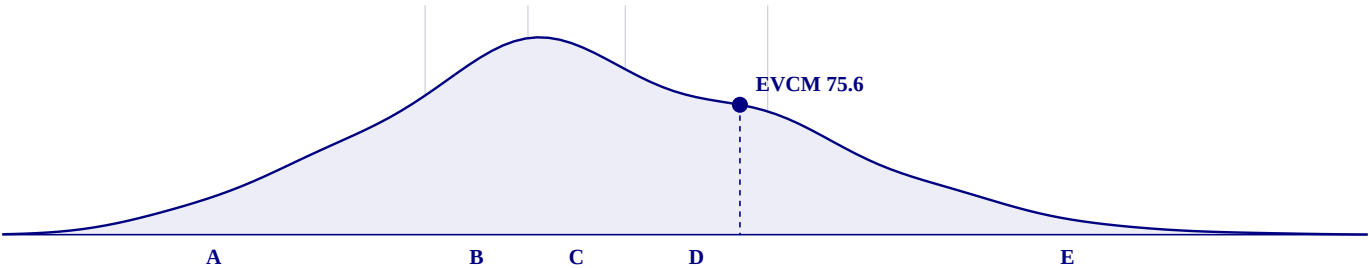
The fourteen inputs

lower percentile is stronger; equal-weighted sleeves

Input	Percentile, 0 to 100	Value	Peer median	Percentile	Peers	Period end
Profitability, sleeve percentile 61.5						
Gross profitability		not computable	28.5%			one or more required annual facts are missing
Return on invested capital		4.5%	10.9%	67.4	136	2025-12-31
Accruals ratio		(6.7%)	(7.4%)	55.6	621	2025-12-31
Gross margin stability, five years		not computable	2.4 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	2.18	55.0	566	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	2.02x	46.3	666	2025-12-31
Growth and financing, sleeve percentile 56.8						
Revenue growth, three-year compound		(1.7%)	6.4%	71.7	538	2025-12-31
Free cash flow growth, three-year compound		20.6%	17.2%	45.3	268	2025-12-31
Reinvestment rate		(121.0%)	14.3%	78.7	226	2025-12-31
Asset growth, three years		(4.8%)	5.0%	73.5	563	2025-12-31
Net share issuance, one year		(3.2%)	0.5%	14.8	407	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	Take TWO Interactive Software Inc. (TTWO)	74.6	D	
372	Vishay Intertechnology Inc. (VSH)	74.8	D	
373	Bio-Rad Laboratories, Inc. (BIO)	75.1	D	
374	Bio-Rad Laboratories, Inc. (BIO-B)	75.1	D	

375	L3Harris Technologies, Inc. (LHX)	75.4	D
376	EverCommerce Inc. (EVCN) <	75.6	D
377	AmpliTech Group, Inc. (AMPG)	75.9	D fortress
			balance sheet
378	AmpliTech Group, Inc. (AMPGZ)	75.9	D fortress
			balance sheet
379	Coherent Corp. (COHR)	76.2	D dilution
380	C3.ai, Inc. (AI)	76.4	D
381	Airgain Inc. (AIRG)	76.6	D

What the price implies

at the 2026-10-08 close; none 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	(32.4%)	(30.0%)	45
EBIT to enterprise value	3.0%	1.5%	65
Free cash flow yield	6.8%	2.7%	76
Book value to price	0.45	0.23	70
Sales to price	0.37	0.30	56
Composite equity issuance, five years	not computable	3.9%	
Relative strength against the sector, log excess return	(0.51)	(0.26)	30

Diagnostics

not in 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	65 (10-Q received Aug 5, 2026)
Median daily dollar volume, 63 sessions	\$1.4M

Sources

each row links to the 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	0001853145-26-000010
2	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraord	\$11.2M	2025-12-31	2026-03-12	10-K	0001853145-26-000010
3	income tax	us-gaap:IncomeTaxExpenseBenefit	\$3.0M	2025-12-31	2026-03-12	10-K	0001853145-26-000010
4	total debt	us-gaap:LongTermDebt	\$523.4M	2025-12-31	2026-03-12	10-K	0001853145-26-000010
5	book equity	us-gaap:StockholdersEquity	\$716.9M	2025-12-31	2026-03-12	10-K	0001853145-26-000010
6	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	\$129.7M	2025-12-31	2026-03-12	10-K	0001853145-26-000010
7	total debt	us-gaap:LongTermDebt	\$527.9M	2024-12-31	2026-03-12	10-K	0001853145-26-000010
8	book equity	us-gaap:StockholdersEquity	\$750.8M	2024-12-31	2026-03-12	10-K	0001853145-26-000010
9	cash	us-gaap:CashAndCashEquivalentsAtCarryingValue	\$135.8M	2024-12-31	2026-03-12	10-K	0001853145-26-000010
10	net income	us-gaap:NetIncomeLoss	\$17.6M	2025-12-31	2026-03-12	10-K	0001853145-26-000010
11	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$111.5M	2025-12-31	2026-03-12	10-K	0001853145-26-000010
12	assets	us-gaap:Assets	\$1.4B	2025-12-31	2026-03-12	10-K	0001853145-26-000010

13	assets	us-gaap:Assets	\$1.4B	2024-12-31	2026-03-12	10-K	0001853145-26-000010
14	current assets	us-gaap:AssetsCurrent	\$212.8M	2025-12-31	2026-03-12	10-K	0001853145-26-000010
15	current liabilities	us-gaap:LiabilitiesCurrent	\$100.7M	2025-12-31	2026-03-12	10-K	0001853145-26-000010
16	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	-\$643.5M	2025-12-31	2026-03-12	10-K	0001853145-26-000010
17	liabilities	us-gaap:Liabilities	\$654.9M	2025-12-31	2026-03-12	10-K	0001853145-26-000010
18	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	\$68.4M	2025-12-31	2026-03-12	10-K	0001853145-26-000010
19	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$588.9M	2025-12-31	2026-03-12	10-K	0001853145-26-000010
20	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$562.2M	2024-12-31	2026-03-12	10-K	0001853145-26-000010
21	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$534.9M	2023-12-31	2026-03-12	10-K	0001853145-26-000010
22	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$620.7M	2022-12-31	2025-03-13	10-K	0001853145-25-000009
23	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$2.2M	2025-12-31	2026-03-12	10-K	0001853145-26-000010
24	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$113.2M	2024-12-31	2026-03-12	10-K	0001853145-26-000010
25	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$1.5M	2024-12-31	2026-03-12	10-K	0001853145-26-000010
26	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$104.6M	2023-12-31	2026-03-12	10-K	0001853145-26-000010
27	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$3.0M	2023-12-31	2026-03-12	10-K	0001853145-26-000010
28	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$64.8M	2022-12-31	2025-03-13	10-K	0001853145-25-000009
29	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$2.6M	2022-12-31	2025-03-13	10-K	0001853145-25-000009
30	current assets	us-gaap:AssetsCurrent	\$218.3M	2024-12-31	2026-03-12	10-K	0001853145-26-000010
31	current liabilities	us-gaap:LiabilitiesCurrent	\$110.7M	2024-12-31	2026-03-12	10-K	0001853145-26-000010
32	assets	us-gaap:Assets	\$1.5B	2023-12-31	2025-03-13	10-K	0001853145-25-000009
33	assets	us-gaap:Assets	\$1.6B	2022-12-31	2024-03-14	10-K	0001853145-24-000026
34	shares outstanding	dei:EntityCommonStockSharesOutstanding	177,566,869	2026-03-09	2026-03-12	10-K	0001853145-26-000010
35	shares outstanding	dei:EntityCommonStockSharesOutstanding	183,389,354	2025-03-07	2025-03-13	10-K	0001853145-25-000009