

Giftify, Inc. (GIFT)

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

Giftify, Inc. GIFT; shops	
Grade	B/C A B C D E on the B/C boundary of 258 graded peers percentile 38.9; sampling error 2.9 points; lower is stronger
Rank	101 of 258
Profitability	B percentile 24.2
Solvency	D/E percentile 81.1
Growth and financing	B percentile 31.2
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 active not computable: distress, fortress balance sheet
Inputs computable	7 of 14
Graded from	filings received through Apr 10, 2026 182 days before the rescans; latest periodic filing 10-Q received Aug 3, 2026
Last close	\$0.63 2026-10-08; market equity \$22.3M
Price used in grade	None



B/C, the elk
on the B/C boundary of its sector; letters are fifths of the 258 graded peers

Share price, twelve months to the rescans
split-adjusted close; the letter is fixed at the rescans that set it



\$1

\$0

Nov

Jan

Mar

May

Jul

Sep

B/C

\$0.57

Rescans on file: B/C from Mar 21, 2026

Letter at every rescans

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 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.

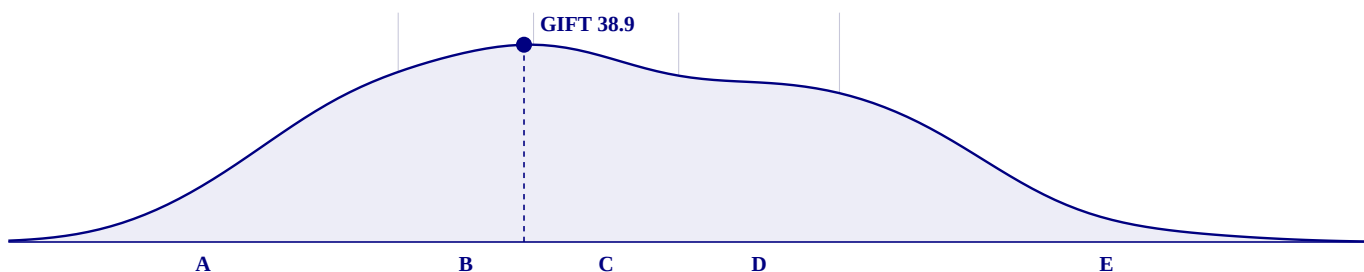
The fourteen inputs

lower percentile is stronger; equal-weighted sleeves

Input	Percentile, 0 to 100	Value	Peer median	Percentile	Peers	Period end
Profitability, sleeve percentile 24.2						
Gross profitability		48.7%	42.6%	41.1	242	2025-12-31
Return on invested capital		not computable	10.9%			one or more required annual facts are missing
Accruals ratio		(26.4%)	(4.9%)	7.3	287	2025-12-31
Gross margin stability, five years		not computable	1.2 pts			five annual gross margins are required; found 3
Solvency, sleeve percentile 81.1						
Twelve-month failure probability		not computable	0.04%			latest liabilities, cash plus short-term investments, book equity, and shares are required
Altman Z double-prime		(9.79)	1.92	90.3	208	2025-12-31
Net debt to EBITDA		not computable	1.84x			one or more required annual facts are missing
Interest coverage		not computable	2.26x			one or more required annual facts are missing
Current ratio		1.03x	1.37x	71.8	295	2025-12-31
Growth and financing, sleeve percentile 31.2						
Revenue growth, three-year compound		165.5%	1.5%	0.7	269	2025-12-31
Free cash flow growth, three-year compound		not computable	5.6%			four consecutive annual FCF observations are required; found 1
Reinvestment rate		not computable	7.3%			required facts have no common fiscal period end
Asset growth, three years		34.3%	3.4%	3.3	272	2025-12-31
Net share issuance, one year		15.5%	(0.6%)	89.5	211	2026-02-27

Among 258 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
96	Dollar General Corp. (DG)	37.0	B	
97	Zumiez Inc. (ZUMZ)	37.4	B/C	fortress
				balance sheet
98	Haverty Furniture Companies Inc. (HVT)	37.9	B/C	fortress
				balance sheet
99	Haverty Furniture Companies Inc. (HVT-A)	37.9	B/C	fortress
				balance sheet
100	Openlane, Inc. (OPLN)	38.5	B/C	
101	Giftify, Inc. (GIFT) <	38.9	B/C	
102	Murphy USA Inc. (MUSA)	39.3	B/C	
103	YUM Brands Inc. (YUM)	39.7	B/C	
104	Dollar Tree, Inc. (DLTR)	40.1	B/C	
105	Floor & Decor Holdings, Inc. (FND)	40.5	B/C	
106	Sysco Corp. (SYZ)	40.9	B/C	

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	(23.1%)	(0.1%)	27
Distance from 52-week high	(54.4%)	(24.1%)	14
EBIT to enterprise value	not computable	5.3%	
Free cash flow yield	(7.1%)	4.2%	13
Book value to price	1.03	0.36	84
Sales to price	4.08	1.75	77
Composite equity issuance, five years	not computable	(16.7%)	
Relative strength against the sector, log excess return	(0.24)	0.02	27

Diagnostics

not in 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	-\$2.2M
Months of runway	21.5

Days since last periodic filing

67 (10-Q received Aug 3, 2026)

Median daily dollar volume, 63 sessions

\$28,359

Sources

each row links to the 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	0001493152-26-016199
2	assets	us-gaap:Assets	\$31.8M	2025-12-31	2026-04-10	10-K/A	0001493152-26-016199
3	net income	us-gaap:NetIncomeLoss	-\$10.5M	2025-12-31	2026-04-10	10-K/A	0001493152-26-016199
4	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-\$1.6M	2025-12-31	2026-04-10	10-K/A	0001493152-26-016199
5	assets	us-gaap:Assets	\$35.5M	2024-12-31	2026-04-10	10-K/A	0001493152-26-016199
6	current assets	us-gaap:AssetsCurrent	\$7.7M	2025-12-31	2026-04-10	10-K/A	0001493152-26-016199
7	current liabilities	us-gaap:LiabilitiesCurrent	\$7.5M	2025-12-31	2026-04-10	10-K/A	0001493152-26-016199
8	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	-\$98.8M	2025-12-31	2026-04-10	10-K/A	0001493152-26-016199
9	operating income	us-gaap:OperatingIncomeLoss	-\$10.4M	2025-12-31	2026-04-10	10-K/A	0001493152-26-016199
10	book equity	us-gaap:StockholdersEquity	\$22.3M	2025-12-31	2026-04-10	10-K/A	0001493152-26-016199
11	liabilities	us-gaap:Liabilities	\$9.5M	2025-12-31	2026-04-10	10-K/A	0001493152-26-016199
12	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$83.2M	2025-12-31	2026-04-10	10-K/A	0001493152-26-016199
13	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$88.9M	2024-12-31	2026-04-10	10-K/A	0001493152-26-016199
14	revenue	us-gaap:Revenues	\$86.7M	2023-12-29	2025-04-18	10-K/A	0001641172-25-005415
15	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$4.4M	2022-12-31	2023-03-07	10-K	0001493152-23-006895
16	assets	us-gaap:Assets	\$39.8M	2023-12-31	2025-04-18	10-K/A	0001641172-25-005415
17	assets	us-gaap:Assets	\$13.1M	2022-12-31	2024-04-09	10-K	0001493152-24-014101
18	shares outstanding	dei:EntityCommonStockSharesOutstanding	33,642,312	2026-02-27	2026-04-10	10-K/A	0001493152-26-016199
19	shares outstanding	dei:EntityCommonStockSharesOutstanding	29,118,407	2025-03-21	2025-04-18	10-K/A	0001641172-25-005415