

Coffee Holding Co. Inc. (JVA)

Nasdaq; consumer nondurables; SIC 2090, Miscellaneous Food Preparations & Kindred Products; CIK 0001007019

Coffee Holding Co. Inc.	
JVA; consumer nondurables	
Grade	B second fifth of 124 graded peers percentile 34.1; sampling error 3.8 points; lower is stronger
Rank	43 of 124
Profitability	D percentile 71.3
Solvency	A/B percentile 16.5
Growth and financing	B percentile 34.7
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 \$42.0M
Standard universe	inside revenue above \$1M and assets above \$10M
Warnings	late filer not computable: distress, fortress balance sheet
Inputs computable	9 of 14
Graded from	filings received through Jan 28, 2026 254 days before the rescans; latest periodic filing 10-Q received Sep 11, 2026
Last close	\$4.45 2026-10-08; market equity \$25.4M
Price used in grade	None

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 Jan 28, 2026

references in this Annual Report to "JVA," the "Company," "Coffee Holding," "we," "us," or "our" mean Coffee Holding Co., Inc. and its subsidiaries unless stated otherwise or the context otherwise indicates. and Operations. We are an integrated wholesale coffee roaster and dealer located in the United States.

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 71.3						
Gross profitability		36.7%	29.8%	38.6	146	2025-10-31
Return on invested capital		not computable	5.6%			one or more required annual facts are missing
Accruals ratio		16.9%	(5.0%)	96.1	153	2025-10-31
Gross margin stability, five years		3.5 pts	1.9 pts	79.1	116	2025-10-31
Solvency, sleeve percentile 16.5						
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		6.89	3.11	13.2	122	2025-10-31
Net debt to EBITDA		not computable	2.54x			one or more required annual facts are missing
Interest coverage		not computable	2.51x			latest aligned inputs end 2023-10-31; latest annual assets end 2025-10-31
Current ratio		2.77x	1.81x	19.9	157	2025-10-31
Growth and financing, sleeve percentile 34.7						
Revenue growth, three-year compound		13.6%	0.2%	6.8	133	2025-10-31
Free cash flow growth, three-year compound		not computable	14.9%			current FCF must be positive and base FCF must exceed \$100,000
Reinvestment rate		38.1%	10.7%	37.7	70	2025-10-31
Asset growth, three years		(0.5%)	0.5%	52.6	134	2025-10-31
Net share issuance, one year		0.0%	0.05%	41.7	104	2026-01-22

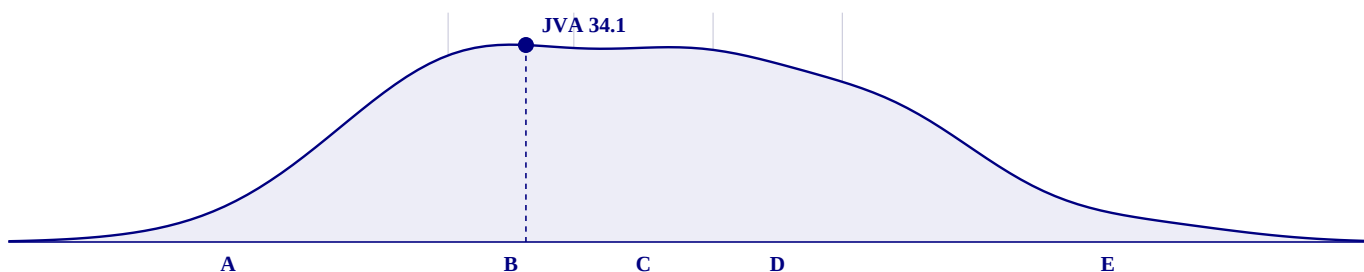
Warnings

1 of 7 checks triggered; none of them enters the letter

Check	Measured
Late filer	found 2 NT 10-K/Q filings in the last eight quarters

Among 124 peers

consumer nondurables; 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
38	Pepsico Inc. (PEP)	30.1	B	
39	Acushnet Holdings Corp. (GOLF)	30.9	B	
40	Freshpet, Inc. (FRPT)	31.7	B	
41	Cal-Maine Foods Inc. (CALM)	32.5	B	fortress
				balance sheet
42	Levi Strauss & Co. (LEVI)	33.3	B	
43	Coffee Holding Co. Inc. (JVA) <	34.1	B	late filer
44	Mohawk Industries Inc. (MHK)	35.0	B	
45	Carters Inc. (CRI)	35.8	B	
46	Ingredion Inc. (INGR)	36.6	B/C	
47	PVH Corp. (PVH)	37.4	B/C	
48	Coca-Cola Consolidated, Inc. (COKE)	38.2	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	(23.2%)	(0.2%)	20
Distance from 52-week high	(9.3%)	(24.8%)	85
EBIT to enterprise value	not computable	4.1%	
Free cash flow yield	(20.5%)	4.8%	9
Book value to price	1.22	0.57	79
Sales to price	3.78	1.20	89
Composite equity issuance, five years	(4.3%)	(16.3%)	70
Relative strength against the sector, log excess return	(0.36)	(0.10)	20

Diagnostics

not in the grade

Measure	Value
Piotroski F-score None of 9, period end 2025-10-31	
Return on assets above zero	pass
Operating cash flow above zero	fail
Return on assets improved	fail
Operating cash flow exceeds net income	fail
Long-term leverage fell	fail
Current ratio improved	fail
No new shares issued	pass
Gross margin improved	fail
Asset turnover improved	pass
Cash, filings, liquidity	
Cash and equivalents	\$2.9M
Operating cash flow, four quarters	\$8.2M
Months of runway	not finite
Days since last periodic filing	28 (10-Q received Sep 11, 2026)
Median daily dollar volume, 63 sessions	\$140,642

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	\$15.4M	2025-10-31	2026-01-28	10-K	0001493152-26-004052
2	assets	us-gaap:Assets	\$42.0M	2025-10-31	2026-01-28	10-K	0001493152-26-004052
3	net income	us-gaap:NetIncomeLoss	\$1.4M	2025-10-31	2026-01-28	10-K	0001493152-26-004052
4	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-\$5.0M	2025-10-31	2026-01-28	10-K	0001493152-26-004052
5	assets	us-gaap:Assets	\$34.0M	2024-10-31	2026-01-28	10-K	0001493152-26-004052
6	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$96.3M	2025-10-31	2026-01-28	10-K	0001493152-26-004052
7	gross profit	us-gaap:GrossProfit	\$16.0M	2024-10-31	2026-01-28	10-K	0001493152-26-004052
8	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$78.6M	2024-10-31	2026-01-28	10-K	0001493152-26-004052
9	gross profit	us-gaap:GrossProfit	\$11.0M	2023-10-31	2025-01-31	10-K	0001493152-25-004500
10	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$68.2M	2023-10-31	2025-01-31	10-K	0001493152-25-004500
11	gross profit	us-gaap:GrossProfit	\$11.0M	2022-10-31	2024-02-09	10-K	0001493152-24-005726
12	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$65.7M	2022-10-31	2024-02-09	10-K	0001493152-24-005726
13	gross profit	us-gaap:GrossProfit	\$16.0M	2021-10-31	2023-03-29	10-K	0001493152-23-009523
14	revenue	us-gaap:RevenueFromContractWithCustomerExcludingAssessedTax	\$63.9M	2021-10-31	2023-03-29	10-K	0001493152-23-009523
15	current assets	us-gaap:AssetsCurrent	\$35.4M	2025-10-31	2026-01-28	10-K	0001493152-26-004052
16	current liabilities	us-gaap:LiabilitiesCurrent	\$12.8M	2025-10-31	2026-01-28	10-K	0001493152-26-004052
17	retained earnings	us-gaap:RetainedEarningsAccumulatedDeficit	\$13.1M	2025-10-31	2026-01-28	10-K	0001493152-26-004052
18	operating income	us-gaap:OperatingIncomeLoss	\$2.2M	2025-10-31	2026-01-28	10-K	0001493152-26-004052
19	book equity	us-gaap:StockholdersEquityIncludingPortionAttributableToNoncontrollingInterests	\$17.6M	2025-10-31	2026-01-28	10-K	0001493152-26-004052
20	liabilities	us-gaap:Liabilities	\$14.5M	2025-10-31	2026-01-28	10-K	0001493152-26-004052
21	operating income	us-gaap:OperatingIncomeLoss	-\$1.3M	2023-10-31	2025-01-31	10-K	0001493152-25-004500
22	interest expense	us-gaap:InterestExpense	\$563,351	2023-10-31	2024-02-09	10-K	0001493152-24-005726
23	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$191,592	2025-10-31	2026-01-28	10-K	0001493152-26-004052
24	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$5.4M	2024-10-31	2026-01-28	10-K	0001493152-26-004052
25	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$306,931	2024-10-31	2026-01-28	10-K	0001493152-26-004052
26	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	\$652,083	2023-10-31	2025-01-31	10-K	0001493152-25-004500
27	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$857,760	2023-10-31	2025-01-31	10-K	0001493152-25-004500
28	operating cash flow	us-gaap:NetCashProvidedByUsedInOperatingActivities	-\$5.4M	2022-10-31	2024-02-09	10-K	0001493152-24-005726
29	capital expenditure	us-gaap:PaymentsToAcquirePropertyPlantAndEquipment	\$1.1M	2022-10-31	2024-02-09	10-K	0001493152-24-005726
30	depreciation amortization	us-gaap:DepreciationDepletionAndAmortization	\$699,455	2025-10-31	2026-01-28	10-K	0001493152-26-004052
31	pretax income	us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsDeductibleItems	\$1.9M	2025-10-31	2026-01-28	10-K	0001493152-26-004052
32	income tax	us-gaap:IncomeTaxExpenseBenefit	\$517,689	2025-10-31	2026-01-28	10-K	0001493152-26-004052
33	current assets	us-gaap:AssetsCurrent	\$28.4M	2024-10-31	2026-01-28	10-K	0001493152-26-004052
34	current liabilities	us-gaap:LiabilitiesCurrent	\$6.8M	2024-10-31	2026-01-28	10-K	0001493152-26-004052
35	assets	us-gaap:Assets	\$42.2M	2023-10-31	2025-01-31	10-K	0001493152-25-004500
36	assets	us-gaap:Assets	\$42.7M	2022-10-31	2024-02-09	10-K	0001493152-24-005726
37	shares outstanding	dei:EntityCommonStockSharesOutstanding	5,708,599	2026-01-22	2026-01-28	10-K	0001493152-26-004052
38	shares outstanding	dei:EntityCommonStockSharesOutstanding	5,708,599	2025-01-22	2025-01-31	10-K	0001493152-25-004500