

1pm

OPM 70p ▲ 3.5 5.3%

Market Cap	£34.9m	Value	39
Enterprise Value	£34.5m	Quality	31
Revenue	£8.23m	Momentum	▼ 69
Position in Universe	1138th / 1809	StockRank™	▼ 39

Zoom 1m 3m 6m YTD 1y 2y 3y 5y All May 31 2010 Close: 6.89

**Momentum**

Relative Strength (%)	
1m	+7.8%
3m	-11.9%
1yr	+26.0%
Volume Change (%)	
10d v 3m	-28.7%
Price vs... (%)	
52w High	-16.9%
50d MA	+5.84%
200d MA	-0.81%

Growth & Value

12m Forecast Rolling		vs. industry	vs. market
PE Ratio (f)	10.9		
PEG Ratio (f)	0.49		
EPS Growth (f)	28.9 %		
Dividend Yield (f)	1.02 %		
Valuation (ttm)			
Price to Book Value	1.39		
Price to Tang. Book	2.14		
Price to Free Cashflow	n/a		
Price to Sales	4.25		
EV to EBITDA	13.5		

Margin of Safety (beta)

Broker Target	31%
Relative to Sector	-11%
Graham Formula	120%
Stability Value (EPV)	76%

Screens Passed 1

OPM qualifies for **Martin Zweig Growth Screen (in Growth Investing)**.

[View Screen](#) [View Checklist](#)

Quality

		vs. industry	vs. market
Return on Capital	6.24 %		
Return on Equity	10.8 %		
Operating Margin	31.1 %		

Financial Summary

Balance Sheet • Income Statement • Cashflow

Year End 31st May		2010	2011	2012	2013	2014	2015	TTM	2016E	2017E	CAGR / Avg
Revenue	£m	1.33	1.91	2.31	3.11	4.21	5.53	8.23	12.1	16.0	+33.0%
Operating Profit	£m	-0.37	0.23	0.46	0.80	1.37	1.64	2.55			
Net Profit	£m	-0.34	0.16	0.35	0.61	1.05	1.27	1.98			
EPS Reported	p	-2.60	0.71	1.53	2.61	3.55	3.72	4.73			
EPS Normalised	p	-2.60	0.71	1.53	2.61	3.55	3.72	4.90	4.90	6.30	
EPS Growth	%			+116.4	+70.0	+35.9	+4.9	+27.9	+31.8	+28.6	
PE Ratio	x						17.9	13.6	13.6	10.6	
PEG	x						0.57	0.43	0.48	n/a	
Profitability											
Operating Margin	%	-27.8	12.0	19.9	25.5	32.6	29.6	31.1			+15.3%
ROA	%		1.9	3.6	5.2	6.9	6.0	4.85			
ROCE	%	-7.7	3.6	6.4	10.2	11.9	9.0	6.24			+5.6%
ROE	%		4.5	9.3	14.1	18.1	13.1	10.8			+11.8%
Cashflow											
Op. Cashflow ps	p	-4.32	-1.23	-0.086	-3.59	-4.10	-10.6	-7.49			
Capex ps	p	0.047	0.071	0.13	0.074	0.19	0.72	0.41			+72.9%
Free Cashflow ps	p	-4.37	-1.31	-0.22	-3.66	-4.29	-11.3	-7.89			
Dividends Last ex-div: 6th Aug, paid: 2nd Sep more...											
Dividend ps	p						0.35	0.35	0.50	0.70	
Dividend Growth	%								+42.9	+40.0	
Dividend Yield	%						0.53	0.53	0.76	1.05	
Dividend Cover	x						10.6	13.5	9.80	9.00	
Balance Sheet											
Cash etc	£m	0.31	0.001	0.006	0.013	0.003	0.012	0.47			-47.7%
Working Capital	£m	4.61	6.28	7.12	7.74	11.4	18.0	31.1			+31.3%
Net Fixed Assets	£m	0.20	0.15	0.063	0.041	0.073	0.24	1.05			+4.0%
Net Debt	£m	0.026	0.23	0.17	1.01	0.89	0.65	-0.47			
Book Value	£m	3.29	3.53	3.96	4.56	7.01	12.4	25.2			+30.3%
Average Shares	m	13.0	21.8	22.7	23.1	29.6	34.2	38.4			+21.3%
Book Value ps	p	15.3	15.8	17.1	19.7	23.4	33.6	47.9			+17.0%

Health TrendPiotroski F-Score [↗](#) 4**Bankruptcy Risk**Altman Z-Score [↗](#) n/a**Earnings Manipulation Risk**

N/A

Magic Formula Score

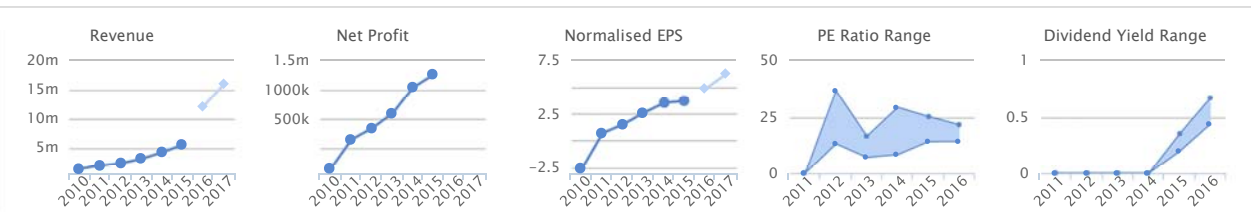
n/a

Other Ratios

Leverage (ttm)		total	ex intang
Gross Gearing	%	0.000	0.000
Net Gearing	%	-1.87	-2.87
Cash / Assets	%	0.81	
Liquidity (ttm)			
Efficiency (ttm)			
Curr. Ratio	2.80	Asset Turnover	0.20
Quick Ratio	2.80	Rec's Turnover	0.25
Interest Cov.	67.6	Stock Turnover	n/a

Recent History

		vs. industry	vs. market
Latest interim period (ended 30th Nov '15) vs. prior year			
Sales Growth	105.1 %		
EPS Growth	61.9 %		
3yr Compound Annual Growth Rate			
Sales Growth	33.8 %		
EPS Growth	34.3 %		
DPS Growth	n/a %		

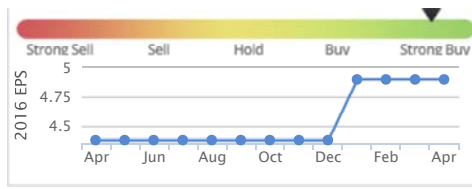
Graphical History Current Fiscal Year 2016**Broker Forecasts**

31st May 2016

31st May 2017

Broker Consensus Trend1 Brokers [↗](#)

Price Target: 0.87 (+30.81% above Price)	Net Profit	EPS	DPS	Net Profit	EPS	DPS
Est. Long Term Growth Rate: n/a	(£)	(p)	(p)	(£)	(p)	(p)
Consensus Estimate	-	4.90	0.50	-	6.30	0.70
1m Change	-	-	-	-	-	-
3m Change	-	-	-	-	-	-0.80



Profile Summary



1pm plc is a United Kingdom-based company engaged in providing financial services to the United Kingdom businesses. The Company is a specialist independent provider of finance to the United Kingdom small and medium enterprises (SME) sector. The Company's leasing portfolio consists of a mixture of sectors and assets, such as garages, cleaners, fish and chip shops, and beauty salons. The Company offers equipment finance for beauty equipment, cleaning equipment, manufacturing equipment, medical equipment, gym equipment, furniture, security systems, construction equipment and telecom equipment, among others. The Company offers hire purchase finance to buy business equipment. The Company also offers online finance broker system. 1pm (UK) Limited is a wholly owned subsidiary of the Company.

Directors: Maria-Louise Lewis (CEO), Helen Walker (FID), R. Ian Smith (NEC) 53, Ronald Russell (NED),

No. of Employees: 22

No. of Shareholders: n/a

Last Annual May 31st, 2015
Last Interim November 30th, 2015

Incorporated June 14, 2006
Public Since August 2, 2006

Shares in Issue 52,534,463
Free Float 37.7m (71.8%)

Sector Financials
Industry Banking Services
Index FTSE Aim All Share ,
Exchange London Stock Exchange (AIM)
Eligible for an ISA? ✓ a SIPP? ✓



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Auditors Moore Stephens

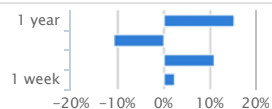
OPMQuote

OPM Share Price Day's Change
GBp
70p ▲ 3.5 5.3%

Traded 4:16pm · Minimum 15 min delayed · NMS: 2.00k

Volume 139,842
Bid - Ask 68.0 - 72.0
Low - High 0.0 - 0.0
Spread 571bps
Avg Vol (3m) 57,508
Open - Close 66.5 - 70.0
12m Range 0.0 - 0.0
Beta 2.25

OPM Share Price Performance



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Fri 7:00am [Director/PDMR Shareholding](#)
29th Mar [Holding\(s\) in Company](#)
23rd Mar [Acquisition](#)
26th Jan [2016 Interim Results](#)
18th Dec '15 [Pre-close trading update](#)

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