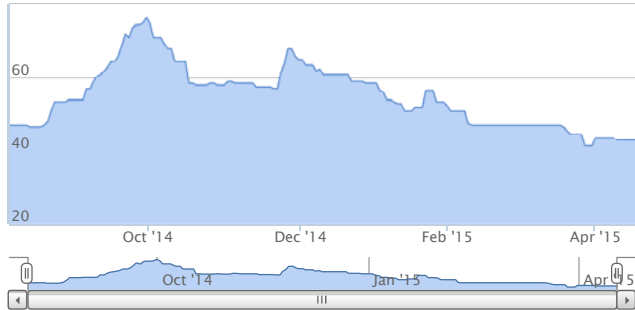


Fairfx

FFX  42.89p  0.0 0.0%

Market Cap	£30.2m	Value	38
Enterprise Value	£26.5m	Quality	31
Revenue	£475.3m	Momentum	14
Position in UK Edition	1198th	StockRank™	16

Zoom 1w 1m 6m YTD 1y 2y 3y 5y All



Momentum

Relative Strength (%)

1m	-6.0%	
3m	-22.5%	
1yr	-13.2%	

Volume Change (%)

10d v 3m	-69.2%	
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Price vs... (%)

52w High	-45.4%	
50d MA	-5.91%	
200d MA	-21.9%	

Growth & Value

12m Forecast Rolling

PE Ratio (ttm)	n/a		
PEG Ratio (ttm)	n/a		
EPS Growth (ttm)	n/a		
Dividend Yield (ttm)	n/a		
Valuation (ttm)			
Price to Book Value	16.2		
Price to Tang. Book	16.2		
Price to Free Cashflow	n/a		
Price to Sales	0.064		
EV to EBITDA	n/a		

Margin of Safety (beta)

Relative to Sector



Screens Passed

FFX doesn't qualify for our  screens.
Find out why: [View Checklists](#)

Quality

Return on Capital	-152.1 %		
Return on Equity	-212.8 %		
Operating Margin	-0.60 %		

Financial Summary

Balance Sheet · Income Statement · Cashflow

Year End 31st Dec		2009	2010	2011	2012	2013	2014	2015E	2016E	CAGR / Avg
Revenue	£m	0.000	0.000	169.3	221	322.4	475.3			+41.1%
Operating Profit	£m	0.000	0.000	0.11	0.32	0.13	-2.83			
Net Profit	£m	0.000	0.000	0.11	0.32	0.13	-2.83			
EPS Reported	p	0.000	0.000	0.15	0.48	0.20	-4.18			
EPS Normalised	p	0.000	0.000	0.15	0.48	0.20	-4.18			
EPS Growth	%				+229.4	-59.4				
PE Ratio	x						n/a	n/a	n/a	
PEG	x						n/a	n/a	n/a	
Profitability										
Operating Margin	%			0.06	0.2	0.05	-0.6			-0.09%
ROA	%			7.2	7.5	1.5				
ROCE	%			12.7	28.6	16.2	-152.1			-23.7%
ROE	%			57.8	62.5	17.6	-212.8			-18.7%
Cashflow										
Op. Cashflow ps	p	0.000	0.000	1.86	0.47	-0.46	-2.07			
Capex ps	p	0.000	0.000	0.015	0.061	0.030	0.20			+138.1%
Free Cashflow ps	p	0.000	0.000	1.85	0.41	-0.49	-2.26			
Dividends										
Dividend ps	p									
Dividend Growth	%									
Dividend Yield	%									
Dividend Cover	x									
Balance Sheet										
Cash etc	£m	0.000	0.000	2.06	2.34	2.01	4.09			+25.5%
Working Capital	£m	n/a	n/a	0.79	1.08	0.77	1.75			+30.5%
Net Fixed Assets	£m	0.000	0.000	0.011	0.038	0.035	0.12			+123.6%
Net Debt	£m	0.000	0.000	-1.62	-1.89	-2.01	-3.75			
Book Value	£m	0.000	0.000	0.36	0.67	0.80	1.86			+74.4%
Average Shares	m	0.000	0.000	67.8	67.8	67.8	67.8			
Book Value ps	p	0.000	0.000	0.52	0.99	1.18	2.65			+72.3%

Health Trend

Piotroski F-Score  4

Bankruptcy Risk

Altman Z-Score  n/a

Earnings Manipulation Risk

N/A

Magic Formula Score

2658 19% E+



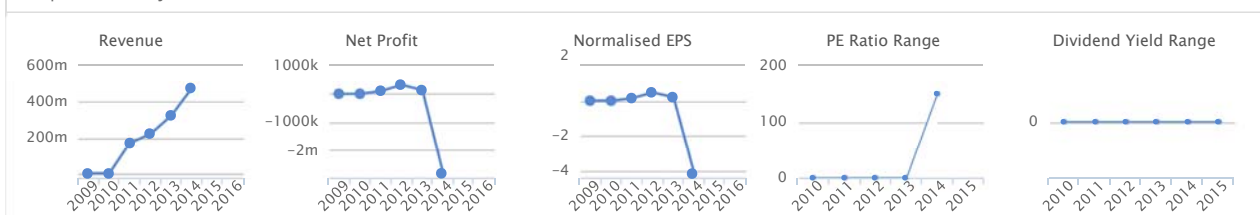
Other Ratios

Leverage (ttm)		total	ex intang
Gross Gearing	%	18.0	18.0
Net Gearing	%	-201.6	-201.6
Cash / Assets	%	33.3	
Liquidity (ttm)		Efficiency (ttm)	
Curr. Ratio	1.17	Asset Turnover	40.3
Quick Ratio	1.15	Rec's Turnover	56.1
Interest Cov.	n/a	Stock Turnover	3,972

Recent History

Latest interim period (ended 31st Dec '14) vs. prior year			
Sales Growth	33.5	%	
EPS Growth	n/a	%	
3yr Compound Annual Growth Rate			
Sales Growth	41.1	%	
EPS Growth	n/a	%	
DPS Growth	n/a	%	

Graphical History Current Fiscal Year 2015



Broker Forecasts				31st Dec 2015			31st Dec 2016		
Price Target: N/A				Net Profit	EPS	DPS	Net Profit	EPS	DPS
Est. Long Term Growth Rate: n/a				0	(c)	(c)	0	(c)	(c)
Consensus Estimate				-	-	-	-	-	-
1m Change				-	-	-	-	-	-
3m Change				-	-	-	-	-	-



Profile Summary



FAIRFX Group PLC (FFX) is an international payment services provider offering services to retail and business customers. The Company has developed a cloud-based peer-to-peer payments platform that enables personal and business customers to make currency payments in a range of currencies and countries and across a range of FX products through one integrated system. The FAIRFX platform facilitates a range of transactions, including payments direct to bank accounts or loading funds on MasterCard prepaid cards denominated in several currencies that can be used at over 30 million merchants and over one million automated teller machines (ATMs) worldwide. Customers can interface with FAIRFX through Mobile, Apps, the Internet and short message service (SMS).

Directors: Ian Strafford-Taylor (CEO) 53, Julian Bean (OTH), Anthony Pearson (NEC) 57, Ajay Chowdhury (NED) 52, Nicholas Jeffery (NED) 41,

No. of Employees: 46

No. of Shareholders: 0

Last Annual December 31st, 2014
Last Interim December 31st, 2014
Shares in Issue 70,276,010
Free Float 8.32m (11.8%)

Sector Industrials
Industry Professional & Commercial Services
Index FTSE Intl-aim All Share , FTSE 350 Lower Yield ,
Exchange London Stock Exchange (AIM)
Eligible for an ISA? a SIPP?



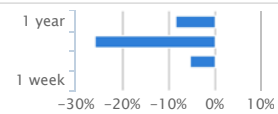
Address 3rd Floor Thames House, 68 Upper Thames Street, Vintners' Place, LONDON, EC4V 3BJ, United Kingdom
Web <https://www.fairfx.com>
Phone +44 20 77789350
Contact ()
Auditors KPMG LLP

FFXQuote

FFX Share Price GBP **Day's Change**
42.89p **0.0** **0.0%**
Traded 7:27am · Minimum 15 min delayed · NMS: 1.000k

Volume 9,000
Avg Vol (3m) 29,110
Bid - Ask 42.0 - 44.0
Open - Close 43.0 - 43.0
Low - High 0.0 - 0.0
12m Range 47.5 - 47.5
Spread 466bps
Beta 0.00

FFX Share Price Performance



Latest FFX News Announcements *(delayed)*

[More »](#)

31st Mar [Full Year Results](#)
 20th Mar [FAIRFX sponsors Sky Sports F1?](#)
 19th Jan [Trading Statement](#)
 18th Dec '14 [Placing of Ordinary Shares](#)
 21st Nov '14 [Appointment of Non-Executive Chairman](#)

Upcoming FFX Events

No upcoming events.

Industry Peer Group	
	Imperial Innovatio... Compare vs FFX
	Advanced Computer... Compare vs FFX
	Serco Compare vs FFX
	Interserve Compare vs FFX
	Mitie Compare vs FFX
	WS Atkins Compare vs FFX
	Berendsen Compare vs FFX
	Regus Compare vs FFX
Industrials Professional & Commercial Services	

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