

PayPoint Plc (PAY:LN)



Industrials/Transaction Processing Services

Price: 526.00

Report Date: April 25, 2024

Business Description and Key Statistics

PayPoint plc is a United Kingdom-based company engaged in enabling payments and commerce for the public and private sector. The Company operates across four divisions: Shopping, E-Commerce, Payments and Banking, and Love2shop. Its Shopping division provides digital solutions, technology, and payment services for small and medium enterprises (SMEs) and retailers to deliver vital community services. Its E-Commerce division provides a technology-based delivery platform. Its Payments and Banking division delivers digital payment solutions to clients across diverse sectors. Its Love2shop division provides gifting and rewards solutions. Its PayPoint segment offers card payment services to retailers, including leased payment devices; ATM cash machines; bill payment services and cash top-ups to individual consumers, through a network of retailers; parcel delivery and collection; retailer service fees; and digital payments. Its Love2shop segment includes shopping vouchers, cards, and e-codes.

Website: <https://www.paypoint.com/>

ICB Industry: Industrials

ICB Subsector: Transaction Processing Services

Address: 1 The Boulevard,, , Shire Park, Welwyn
WELWYN GARDEN CITY AL7 1EL
GBR

Employees: 705

	Current	YTY % Chg
Revenue LFY (M)	168	45.6
EPS Diluted LFY	0.50	-18.5
Market Value (M)	382	
Shares Outstanding LFY (000)	72,673	
Book Value Per Share	1.52	
EBITDA Margin %	25.80	
Net Margin %	13.9	
Long-Term Debt / Capital %	26.9	
Dividends and Yield TTM	0.38 - 7.15%	
Payout Ratio TTM %	64.6	
60-Day Average Volume (000)	111	
52-Week High & Low	576.00 - 377.50	
Price / 52-Week High & Low	0.91 - 1.39	

Price, Moving Averages & Volume



PayPoint Plc is currently trading at 526.00 which is 6.6% above its 50 day moving average price of 493.29 and 2.3% above its 200 day moving average price of 514.23.

PAY:LN is currently 8.7% below its 52-week high price of 576.00 and is 39.3% above its 52-week low price of 377.50. Over the past 52-weeks, PAY:LN is up 18.7% while on a calendar year-to-date basis it is up 1.2%.

The Relative Strength Index (RSI) indicator for PAY:LN is currently 65.45. An RSI value of 70 and above is considered overbought and 30 and below oversold.

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Price Performance, Technical Indicators & Risk Metrics

Price Performance	% Change	Difference vs FTSE 350	Technical Indicators	
1-Day %	-0.19	-0.52	50-Day Average Price	493.29
1-Week %	9.02	6.70	Price / 50-Day Average	1.07
4-Week %	9.70	8.22	200-Day Average Price	514.23
52-Week %	18.74	15.97	Price / 200-Day Average	1.02
Quarter-to-Date %	8.23	7.06	RSI - Relative Strength Index	65.45
Year-to-Date %	1.15	-2.62	Risk Metrics	
Last Month %	-2.02	-6.27	Price Volatility	18.95
Last Quarter %	-6.54	-9.11	Sharpe Ratio	-0.07
Last Calendar Year %	1.96	-1.92	Sortino Ratio	-0.11

5-Year Price Performance vs. FTSE 350

PayPoint Plc
FTSE 350 Index

Current: 0.52 CAGR: -12.2%
Current: 1.08 CAGR: 1.6%



Over the past five years, PayPoint Plc's stock price is down 47.6% which is 55.8% below the FTSE 350 Index performance of 8.1% over the same period. PayPoint Plc's cumulative annualized growth rate (CAGR) over the five year period has been -12.2% while that of the FTSE 350 Index has been 1.6%.

Over the past year, PayPoint Plc's stock price performance of 18.7% has outperformed that of the FTSE 350 Index by 16.0%. On a year-to-date basis, PayPoint Plc's stock price performance of 1.2% has outperformed the FTSE 350 Index by 2.6%.

Over the past week, PayPoint Plc's stock price performance of 9.0% has outperformed that of the FTSE 350 Index by 6.7%.

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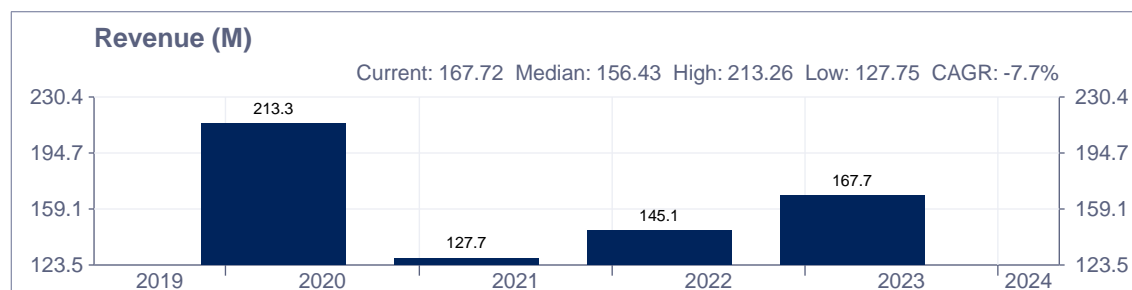
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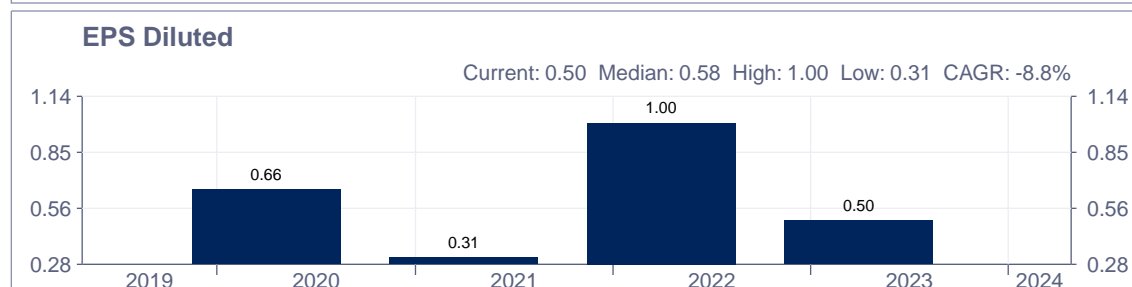
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Growth and Profitability Metrics

Historical Growth	3-Year	5-Year	10-Year	Profitability	Current	5-Year Average	10-Year Average
Revenues %	8.7	-0.3	0.5	Gross Margin %	53.3	57.9	52.9
Revenues Per Share %	7.7	-1.0	0.1	EBITDA Margin %	25.8	30.1	27.8
EBITDA %	9.5	-1.2	2.0	Pre-Tax Margin %	17.7	24.9	23.2
EPS Diluted %	-9.2	-7.7	-1.4	Net Margin %	13.9	20.2	18.6
Free Cash Flow %	32.6	14.2	15.7	Return on Equity %	29.3	61.5	55.2
Cash from Operations %	27.9	14.2	13.7	Return on Capital %	22.1	56.8	53.1
Book Value %	32.4	17.9	1.1	Return on Assets %	6.9	13.8	14.8



PayPoint Plc's cumulative annualized revenue growth rate over the charted period is -7.7%. This compares to cumulative annualized growth of 8.7% over the past 3 years.



PayPoint Plc's cumulative annualized EPS growth rate over the charted period is -8.8%. This compares to cumulative annualized growth of -9.2% over the past 3 years.



PayPoint Plc's net profit margin of 13.9% is 6.2% below the period's mean net margin of 20.2%. During the charted period, the observed net profit margin high and low were 27.5% and 11.9% respectively.



PayPoint Plc's return on equity of 29.3% is 32.2% below the period's mean return on equity of 61.5%. During the charted period, the observed ROE high and low were 100.0% and 29.3% respectively.

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Valuation Metrics

	Current	5-Year Median	10-Year Median		Current	5-Year Median	10-Year Median
Price / EPS TTM	12.2	11.8	14.4	Earnings Yield %	8.58	8.44	6.87
Price / Sales	1.7	2.7	2.9	Free Cash Flow Yield %	16.92	4.68	3.48
Price / Operating Cash Flow	9.7	9.7	12.8	Dividend Yield %	7.15	3.69	4.22
Price / Book Value	3.5	6.0	7.9	Enterprise Value / EBITDA	4.8	8.1	10.0



PayPoint Plc is trading at 12.22 times its EPS generated during the latest fiscal year. This multiple is above the historically observed median of 11.81, while high and low observations have been 28.55 and 7.66.



PayPoint Plc is trading at a Price to Sales ratio of 1.70 based on sales generated during the latest fiscal year. This ratio is below the historically observed median ratio of 2.68, while high and low observations have been 3.72 and 1.50.



PayPoint Plc is trading at a Price to Book ratio of 3.45 based on book value at the latest fiscal year end. This ratio is below the historically observed median of 5.92, while high and low observations have been 17.97 and 2.56.



PayPoint Plc has a Free Cash Flow Yield of 16.92% based on free cash flow generated during the latest fiscal year. This value is above the historically observed median yield of 4.79%, while high and low observations have been 20.45 and 1.23.

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Dividends Data

Dividends Per Share TTM		0.38	Payout Ratio TTM %		64.57%	Dividend Yield TTM %		7.15%
Rate	Ex Date	Record Date	Payment Date	Currency	Note			
0.095	01-02-2024	02-02-2024	05-03-2024	GBP				
0.095	30-11-2023	01-12-2023	29-12-2023	GBP				
0.093	10-08-2023	11-08-2023	22-09-2023	GBP				
0.093	10-08-2023	11-08-2023	01-09-2023	GBP				
0.092	01-12-2022	02-12-2022	30-12-2022	GBP				
0.090	09-06-2022	10-06-2022	25-07-2022	GBP				
0.085	02-12-2021	03-12-2021	30-12-2021	GBP				
0.083	24-06-2021	25-06-2021	29-07-2021	GBP				
0.078	03-12-2020	04-12-2020	29-12-2020	GBP				
0.078	25-06-2020	26-06-2020	27-07-2020	GBP				
0.118	06-02-2020	07-02-2020	09-03-2020	GBP				
0.118	05-12-2019	06-12-2019	30-12-2019	GBP				

Dividend Growth and Yield

Dividends Per Share TTM

Current: 0.38 Median: 0.23 High: 0.47 Low: 0.09 CAGR: 7.4%



PayPoint Plc's trailing 12-month dividend per share is 0.38 and its dividend has grown at a cumulative annualized rate of 7.4% over the charted period. This compares to dividend growth of 106.60% over the past year and cumulative annualized growth of 34.10% over the past 3 years.

Dividend Yield TTM %

Current: 7.15 Median: 3.68 High: 9.11 Low: 1.63 CAGR: 9.3%



PayPoint Plc's current dividend yield is 7.15% based on trailing 12 month dividends. The current yield is above the historically observed median of 3.68% and, over the charted time period, the observed high yield has been 9.11% and the observed low yield has been 1.63%.

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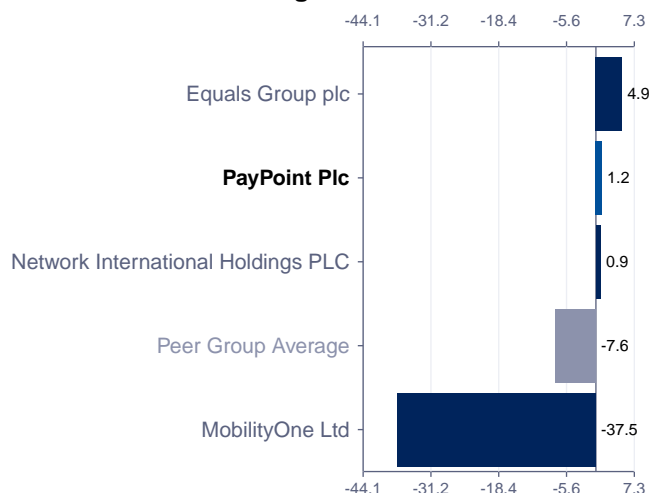
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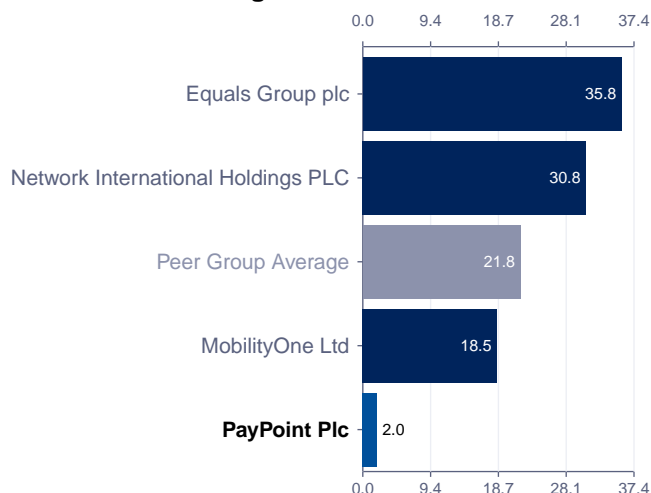
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ICB Subsector Peer Comparisons

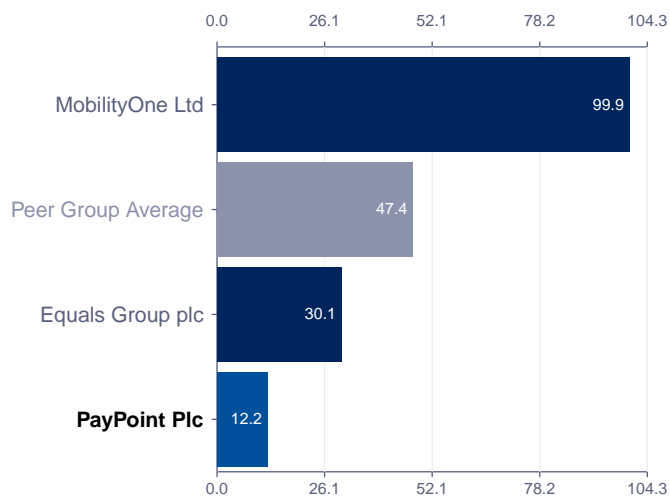
Price Change Year to Date %



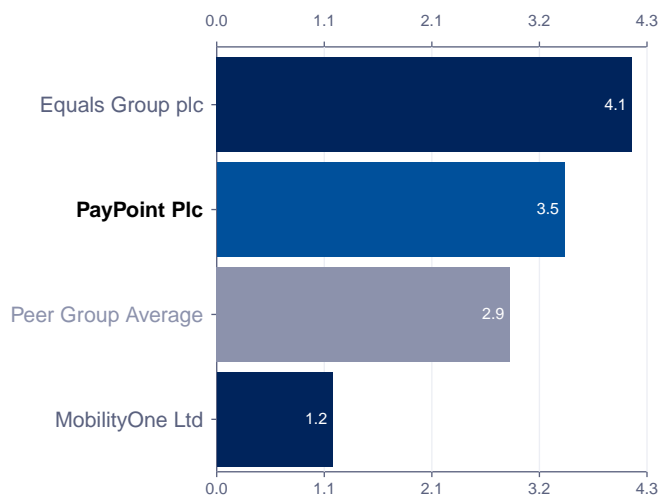
Price Change Last Calendar Year %



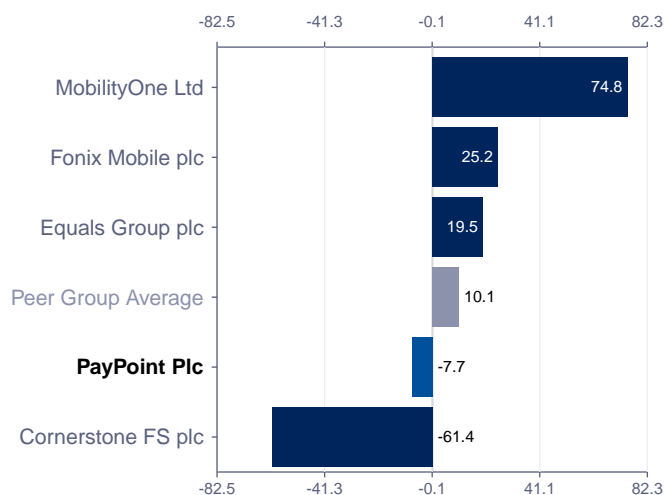
Price / EPS TTM



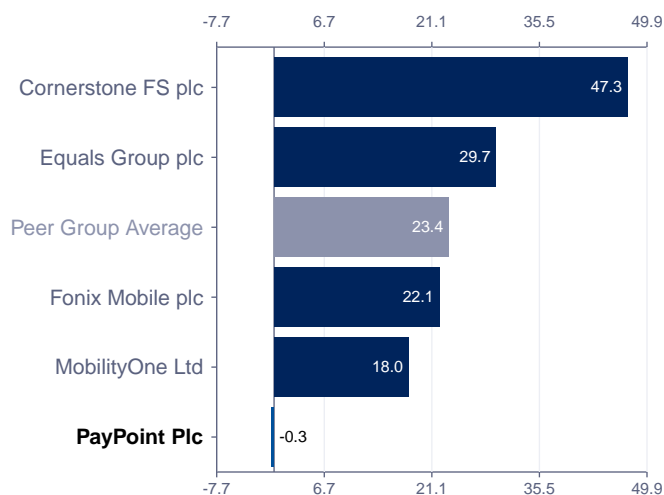
Price / Book Value



EPS 5-Year Growth Rate %



Revenue 5-Year Growth Rate %



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Abbreviations:

CAGR	- Cumulative annual growth rate.
EBIT	- Earnings before interest and taxes.
EBITDA	- Earnings before interest, taxes, depreciation & amortization.
LFY	- Last fiscal year
M	- Million
LON	- London Stock Exchange

Definitions:

Market Value - Weekly Price times latest Shares Outstanding times any applicable ADR factor.

Revenue - Sum of the last four quarters of Revenues.

Revenue Per Share - Sum of the last four quarters of Total Revenue divided by Weighted Average Shares Outstanding.

Operating EPS LFY - EPS excluding non-recurring, non-operating items, fiscal year aligned TTM value.

60-Day Average Volume (000) - The average of the last 60 daily volume values in thousands of shares.

Price 52-Week High - The high closing price from the last 52 weeks of daily closing prices.

Price 52-Week Low - The low closing price from the last 52 weeks of daily closing prices.

Price / 52-Week High - Latest price divided by the high price from the past 52 weeks of daily closing prices.

Price / 52-Week Low - Latest price divided by the low price from the past 52 weeks of daily closing prices.

50-Day Average Price - Mean of last 50 daily closing prices.

200-Day Average Price - Mean of last 200 daily closing prices.

Price / 50-Day Average Price - Latest closing price divided by mean of last 50 daily closing prices, as a percentage.

Price / 200-Day Average Price - Latest closing price divided by mean of last 200 daily closing prices, as a percentage.

Relative Strength Index - Relative Strength Index or RSI measures the magnitude of gains over a given time period against the magnitude of losses over that period. The equation is $RSI = 100 - 100 / (1 + RS)$ where $RS = (\text{total gains} / n) / (\text{total losses} / n)$ and n = number of RSI periods. In this item, 14 days is used and one year of daily prices are considered. A value of 30 or below may imply oversold and 70 or above may imply overbought.

Price Volatility - The standard deviation of the last 20 days of daily closing prices.

Sharpe Ratio - The 5 year average of the excess monthly return over the risk - free rate(1 - month T - bill) over the 5 year standard deviation of the same series.

Sortino Ratio - The same calculation as the Sharpe Ratio but with positive excess returns set to zero for the standard deviation denominator, so only negative volatility weighs in.

Dividends Per Share TTM - Sum of the last four quarters of Dividends Per Share.

Payout Ratio - Dividends Per Share TTM divided by Operating EPS TTM.

Dividend Yield TTM % - Sum of the last four quarter of Dividends Per Share divided by Weekly Price.

EBITDA - Sum of the last four quarters of EBITDA (Operating Income + Depreciation & Amortization).

Free Cash Flow - Sum of the last four quarters Net Cash from Operations minus Capital Expenditures (Purchase of Property, Plant & Equipment), from the Cash Flow Statement.

Book Value Per Share - Total Common Equity last quarter divided by Shares Outstanding last quarter.

Gross Margin % - Sum of the last four quarters Gross Profit divided by the sum of the last four quarters Revenues.

EBITDA Margin % - Sum of the last four quarters EBITDA divided by the sum of the last four quarters Revenues.

Pre-Tax Margin % - Sum of the last four quarters of Earnings Before Taxes divided by sum of the last four quarters Revenues.

Net Profit Margin % - Sum of the last four quarters of Operating EPS divided by sum of the last four quarters Revenues Per Share.

Return on Equity % - Sum of the last four quarters of Operating EPS divided by the average of the last four quarters Book Value.

Return on Capital % - Sum of the last four quarters of Operating EPS divided by the average of the last four quarters Total Capital Per Share.

Return on Assets % - Sum of the last four quarters of Operating EPS divided by the average of the last four quarters Total Assets Per Share.

Price / EPS TTM - Weekly Price divided by the sum of the last four quarters of Operating EPS (capped at 99.9).

Price / Sales - Weekly Price divided by Revenues Per Share TTM.

Price / Book Value - Weekly Price divided by Book Value Per Share last quarter. Book Value Per Share is Total Common Equity last quarter divided by Shares Outstanding last quarter (capped at 49.9).

Free Cash Flow Yield % - Free Cash Flow Per Share TTM divided by Weekly Price.

Enterprise Value - Market Value plus Total Debt last year plus Preferred Equity last year minus Cash & Cash Equivalents last year.

Enterprise Value / Sales - Enterprise Value divided by the sum of the last four quarters of Revenue.

Enterprise Value / EBITDA - Enterprise Value divided by EBITDA TTM.

Enterprise Value / EBIT - Enterprise Value divided by trailing four quarters of Operating Income.

Enterprise Value / Free Cash Flow - Enterprise Value divided by the sum of the last four quarters of Free Cash Flow.

Russell 1000 Index - The largest 1,000 stocks by market cap, the index comprehensively covers the US large cap universe.

EPS 5-Year Growth Rate % is capped at 999.9%.

Revenue 5-Year Growth Rate % is capped at 999.9%.

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