



**Label Vie S.A. operates supermarkets, hypermarkets, and hyper-cash stores in Morocco.**

**It also operates stores, including Atacadao stores, Carrefour Market stores, and Carrefour stores. The company also engages in the construction and management of premises; operation of a service station; mobile delivery business; and real estate development business.**

**The company was formerly known as Hyper SA and changed its name to Label Vie S.A. in 2001. The company was founded in 1985 and is based in Skhirat, Morocco**

# Overview

## Fiscal Year

2020

2021

2022

2023

2024

### Market Cap (MAD)

12bn

### Revenue (MAD)

16.4bn

### EBIT (MAD)

804M

### Net Income (MAD)

542M

### Net Income Growth

6.70%

### EPS (MAD)

187.18

### Revenue Growth (YoY)

3.91%

### Total Assets

15bn

### Total Liabilities

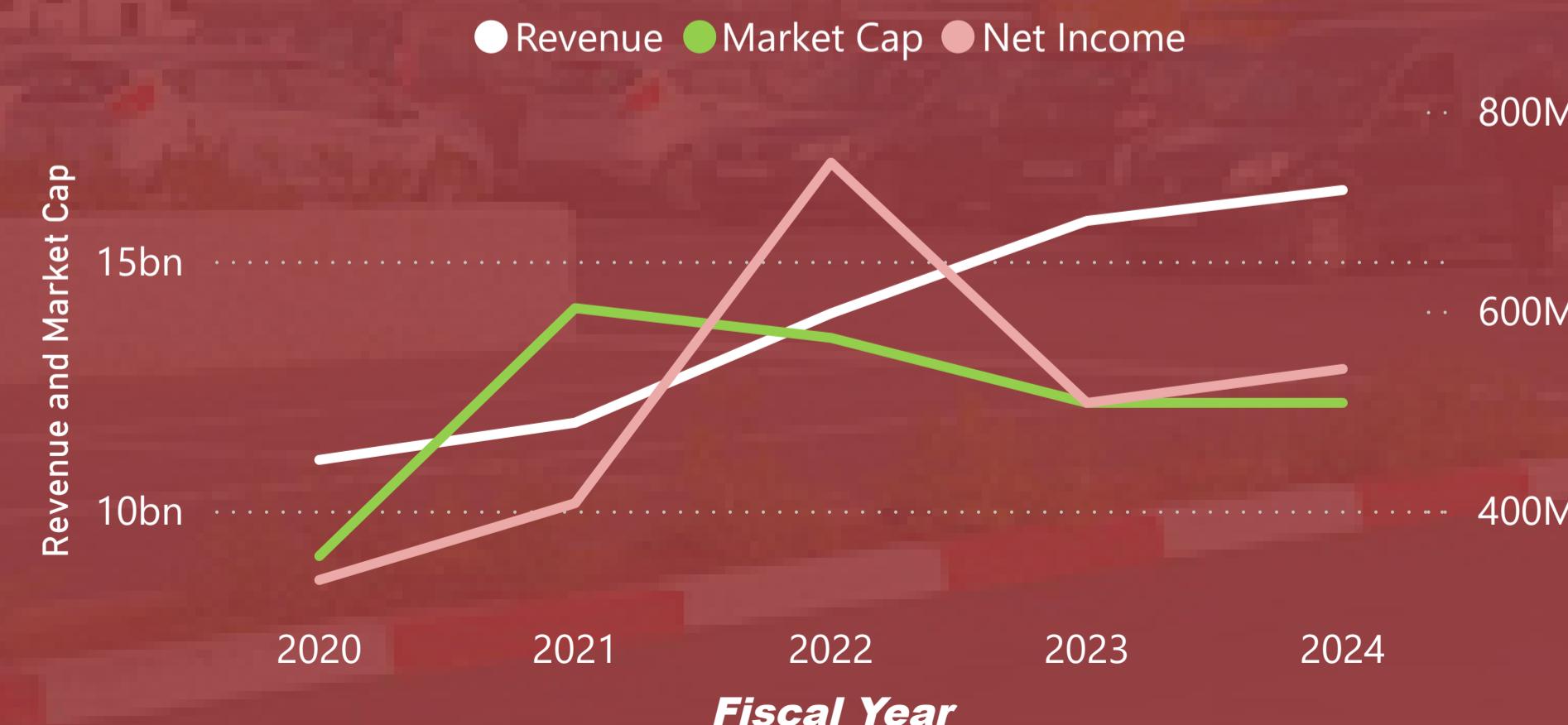
12bn

### Total Equity

4bn

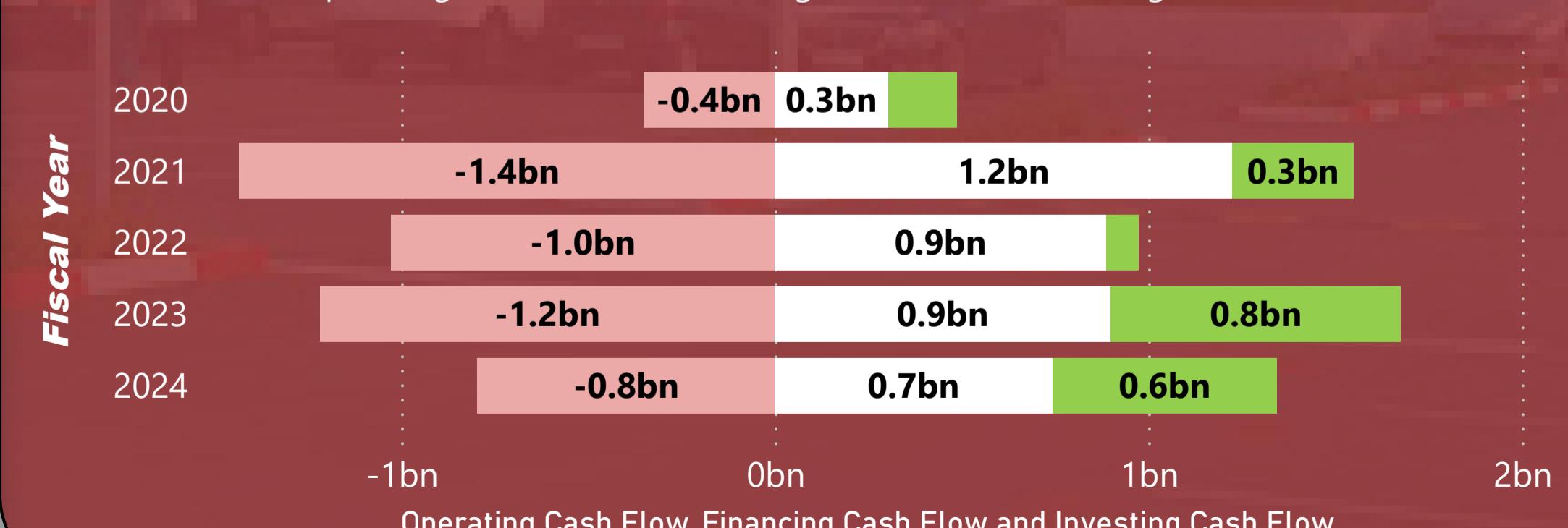
### Revenue, Market Cap and Net Income by Fiscal Year (MAD)

● Revenue ● Market Cap ● Net Income



### Operating Cash Flow, Financing Cash Flow and Investing Cash Flow by Fiscal Year (MAD)

● Operating Cash Flow ● Financing Cash Flow ● Investing Cash Flow



## Fiscal Year

2020

2021

2022

2023

2024

### Working Capital

2bn

### W.C Turnover

18.55

### Payable Turnover

2.7

### Receivable Turnover

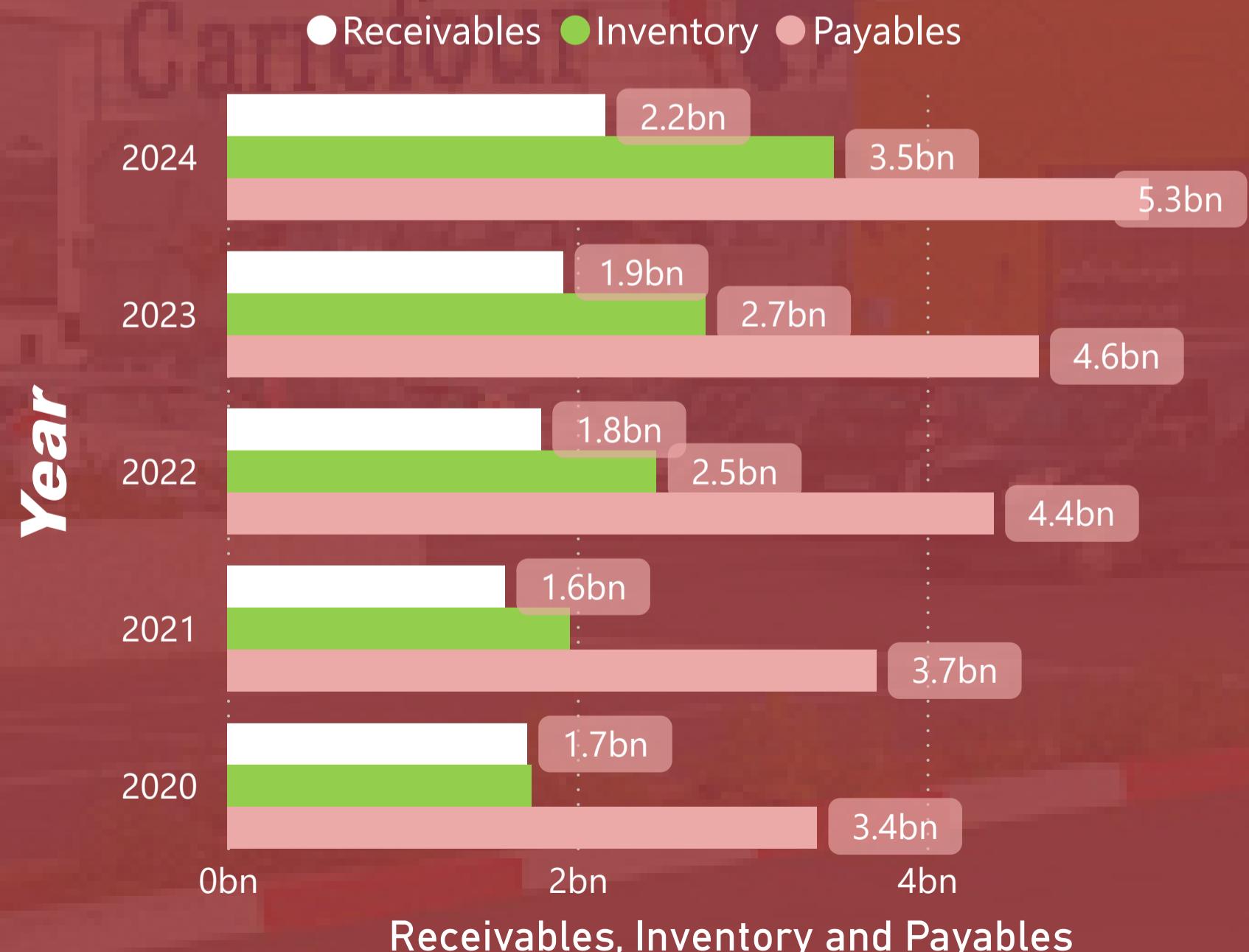
8

### Equity Turnover

4.9

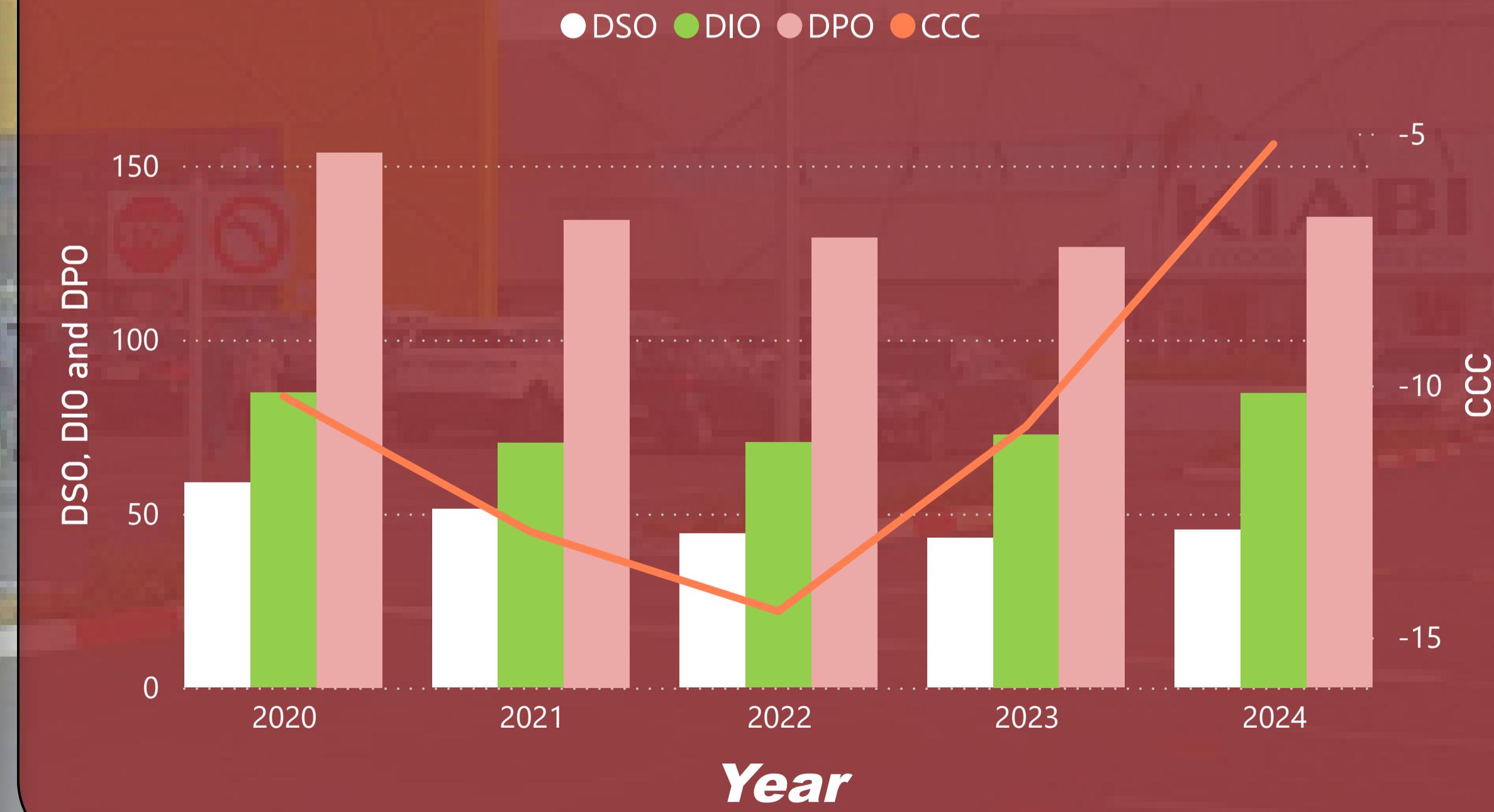
#### Receivables, Inventory and Payables (MAD)

● Receivables ● Inventory ● Payables



#### DSO, DIO, DPO and CCC (Days)

● DSO ● DIO ● DPO ● CCC



# Liquidity

2020

2021

2022

2023

2024

**Current Ratio**

**1.29**

**Quick Ratio**

**0.72**

**Cash Ratio**

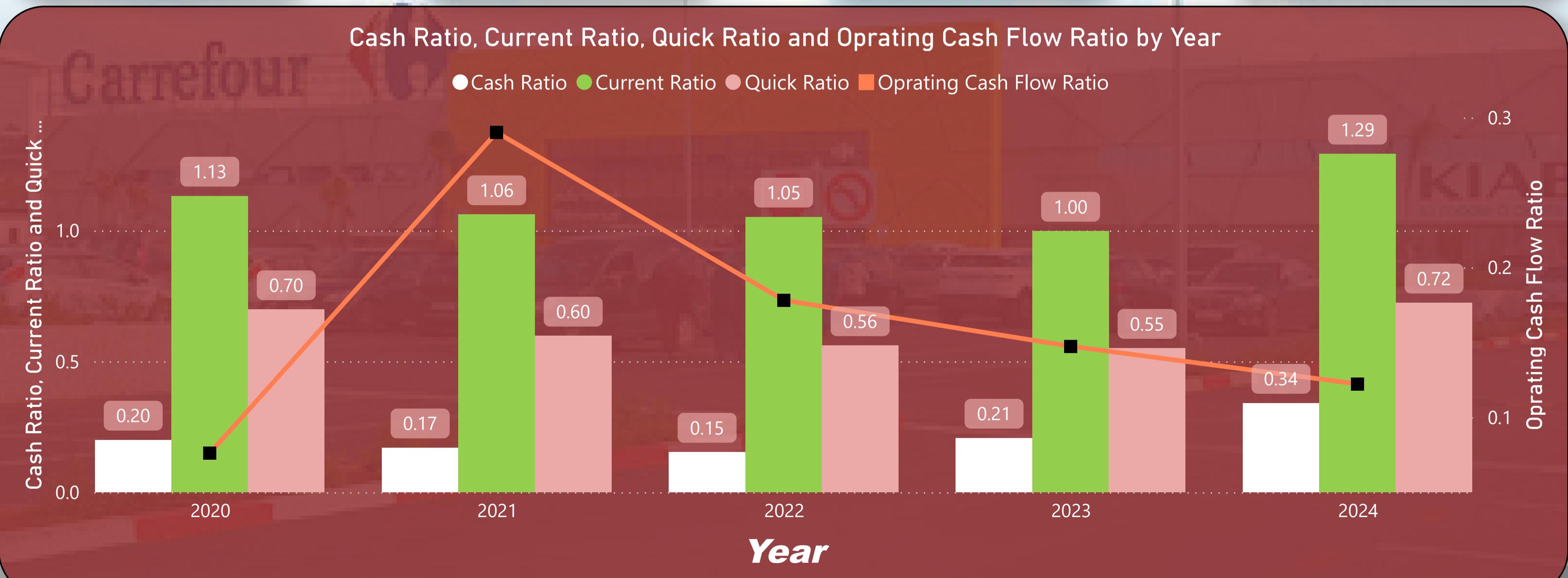
**0.34**

**Oprating Cash Flow Ratio**

**0.12**

Cash Ratio, Current Ratio, Quick Ratio and Oprating Cash Flow Ratio by Year

● Cash Ratio ● Current Ratio ● Quick Ratio ● Oprating Cash Flow Ratio



# Solvency

## Fiscal Year

2020

2021

2022

2023

2024

**Debt to Equity(D/E)**

**1.58**

**Debt to Capital(D/C)**

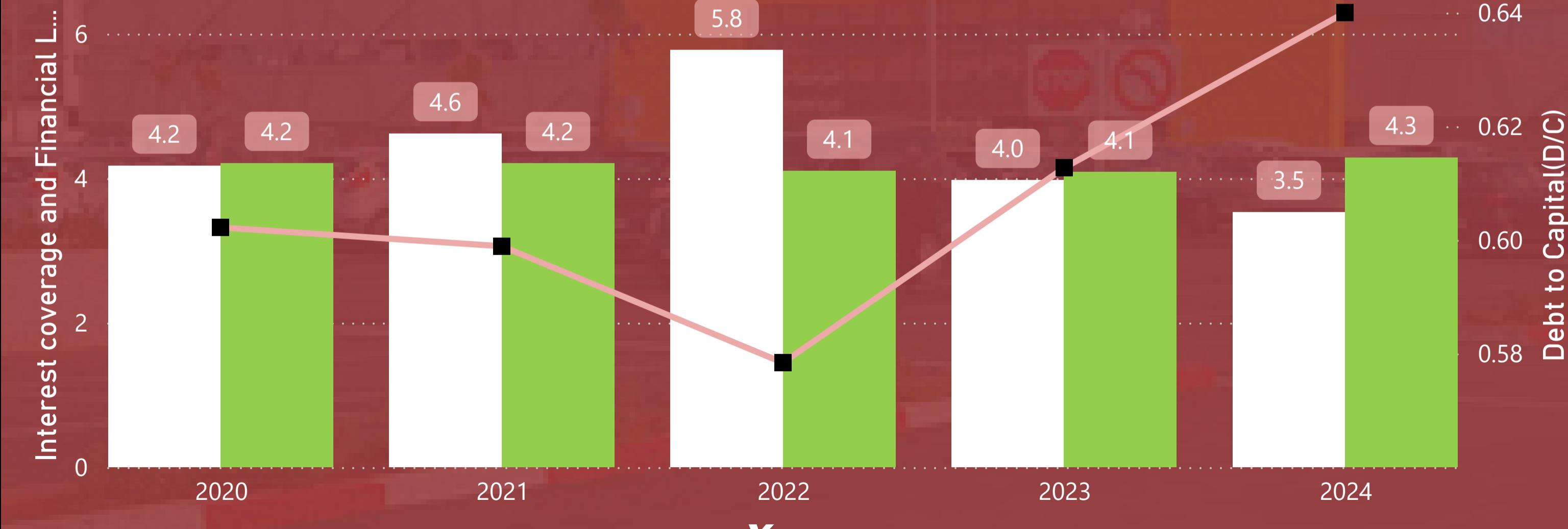
**61.3%**

**Debt to Assets**

**38.1%**

Interest coverage, Financial Leverage and Debt to Capital(D/C) by Year

● Interest coverage ● Financial Leverage ■ Debt to Capital(D/C)



**Financial Leverage**

**4.09**

**Interest coverage**

**3.97**

# Profitability

## Fiscal Year

2020

2021

2022

2023

2024

**ROE**

**28.40%**

**ROA**

**4.27%**

**ROIC**

**7.21%**

**Net Profit Margin**

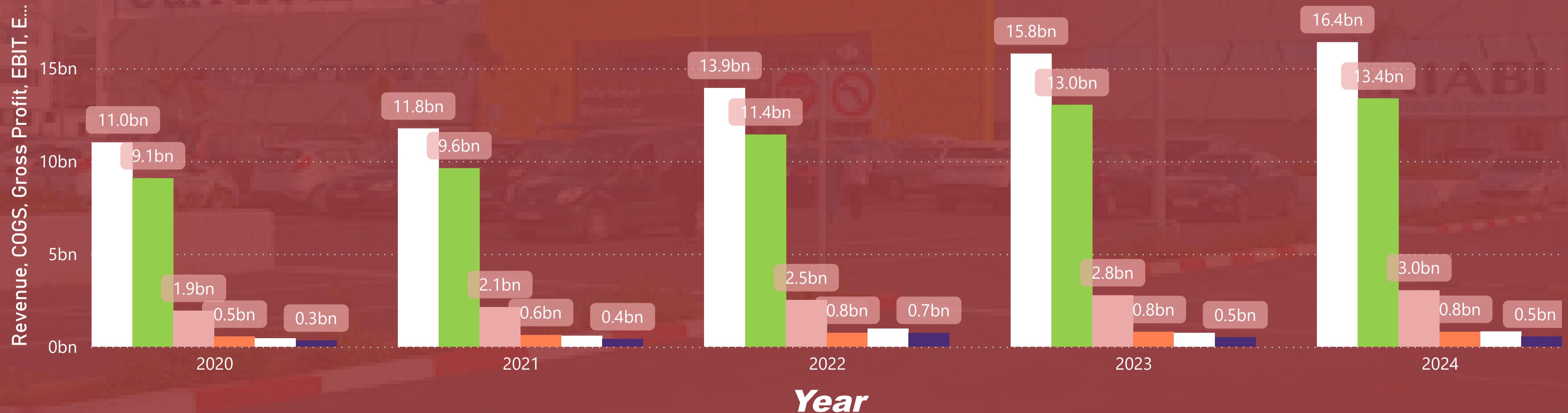
**5%**

**Gross Profit Margin**

**17.99%**

Revenue, COGS, Gross Profit, EBIT, EBT and Net Income by Year (MAD)

● Revenue ● COGS ● Gross Profit ● EBIT ● EBT ● Net Income



# Valuation

## Fiscal Year

2020

2021

2022

2023

2024

### Earnings per Share (EPS)

**181 MAD**

### EV/EBITDA

**11.7**

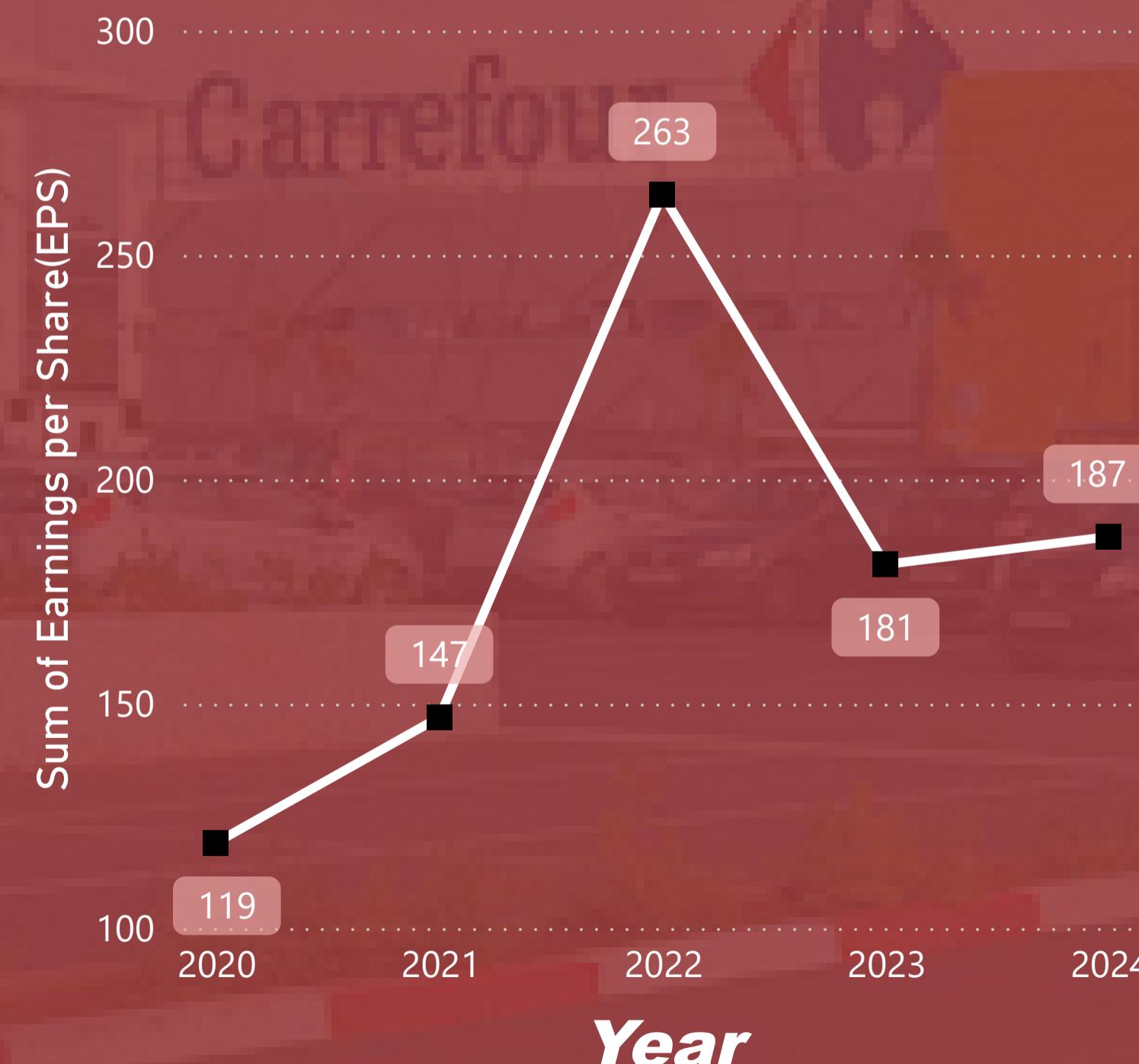
### EV/EBIT

**19.6**

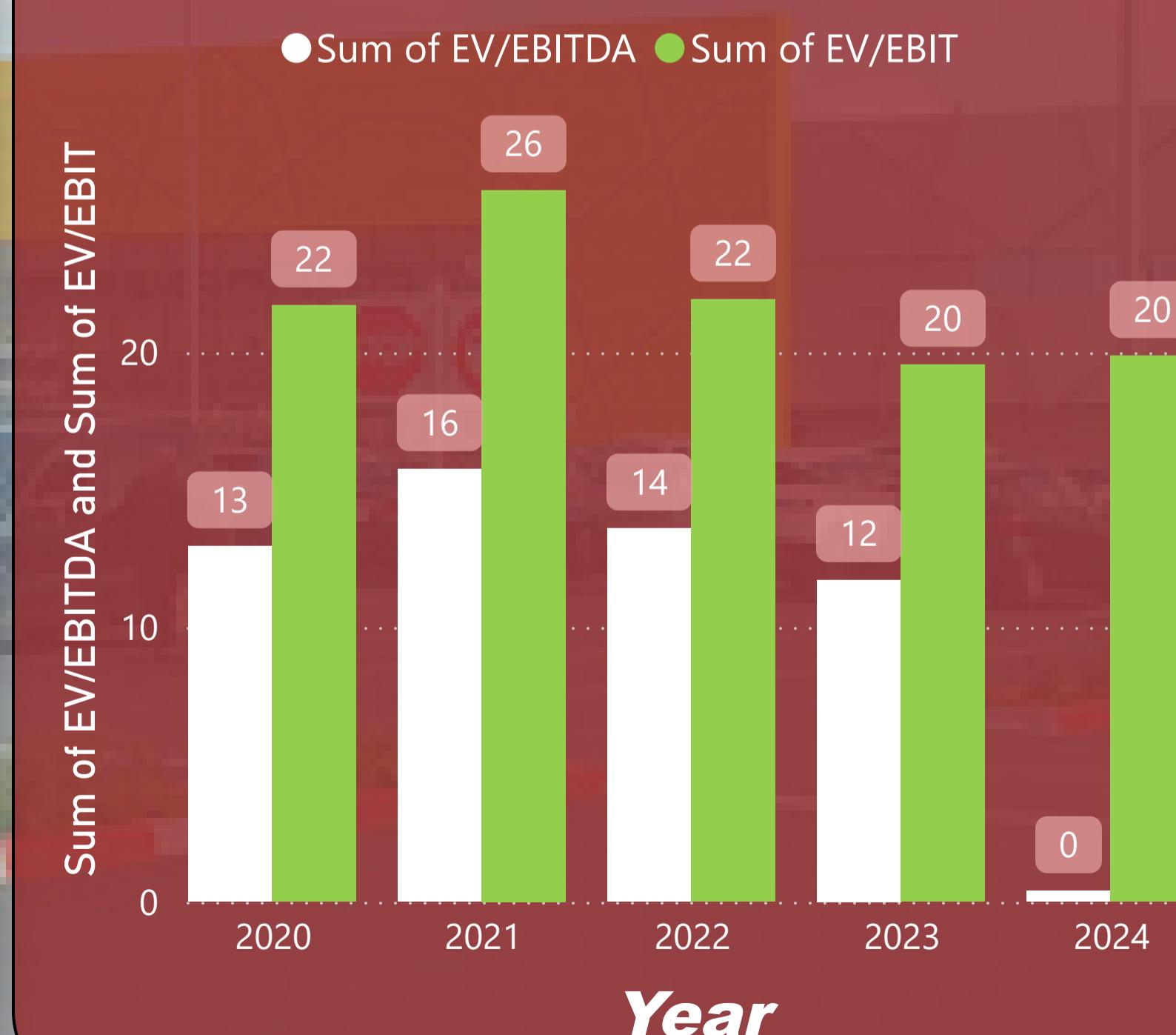
### Dividend Yield

**2.4%**

### Sum of Earnings per Share(EPS) by Year (MAD)



### Sum of EV/EBITDA and Sum of EV/EBIT by Year



### Price to Earnings (P/E)

**23.9**

### Price to Book(P/B)

**3.8**

### Price to Sales (P/S)

**0.8**