

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%

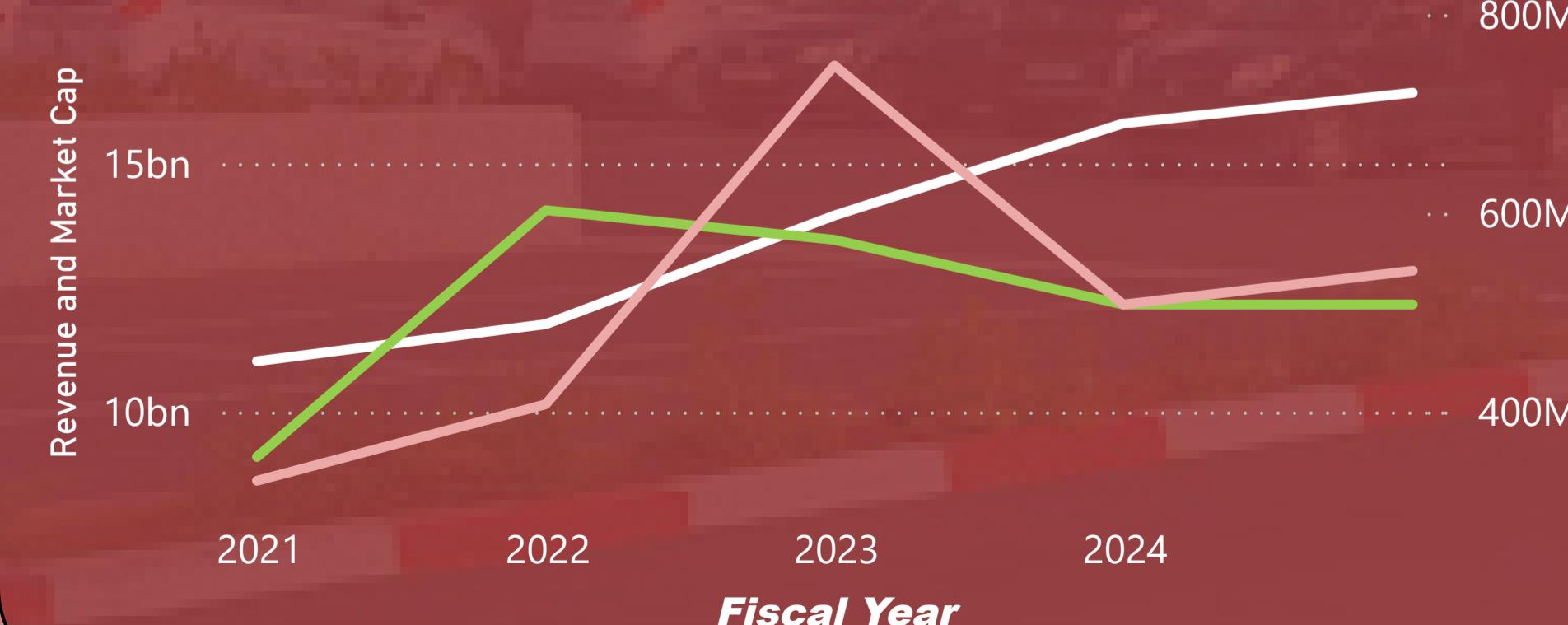
Total Assets
15bn

Total Liabilities
12bn

Total Equity
4bn

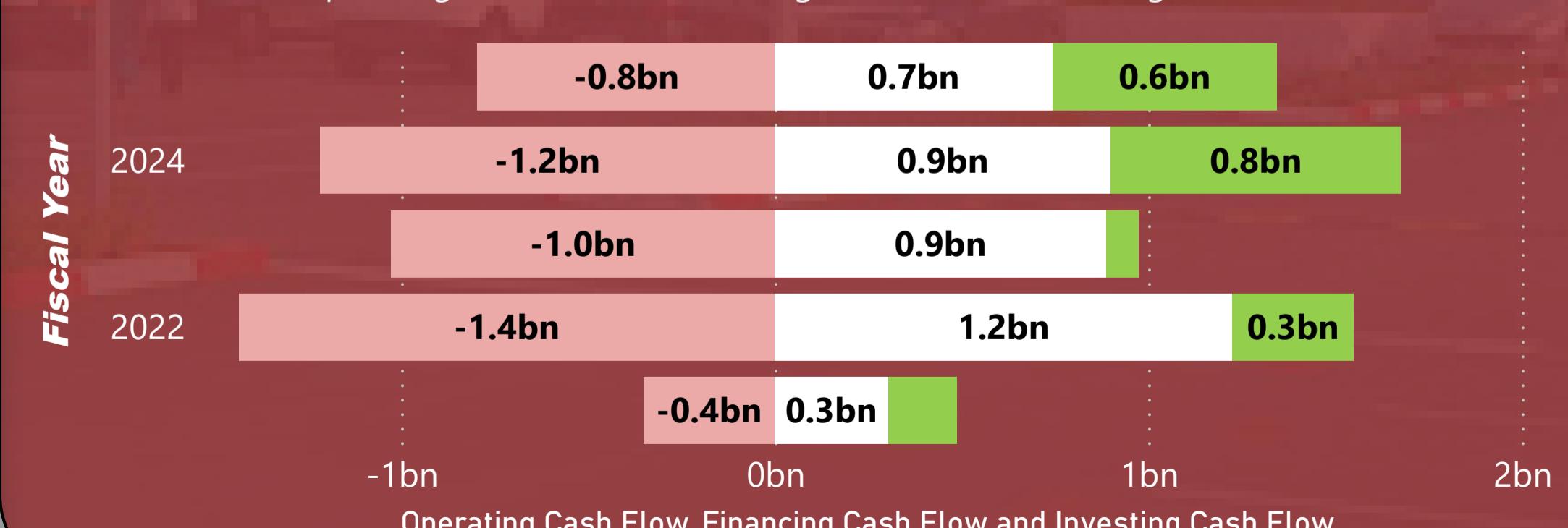
Revenue, Market Cap and Net Income by Fiscal Year (MAD)

● 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

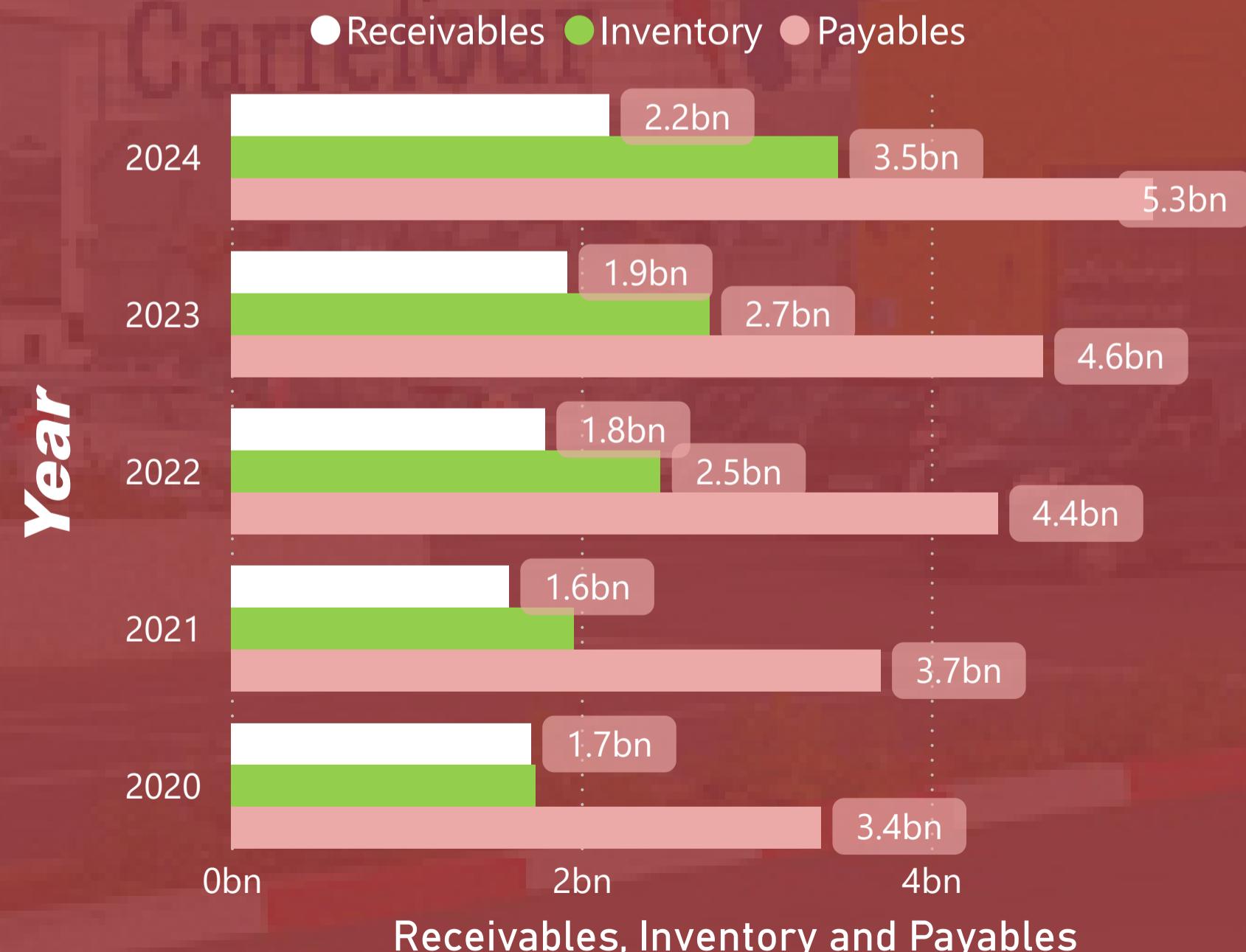
8

Equity Turnover

4.9

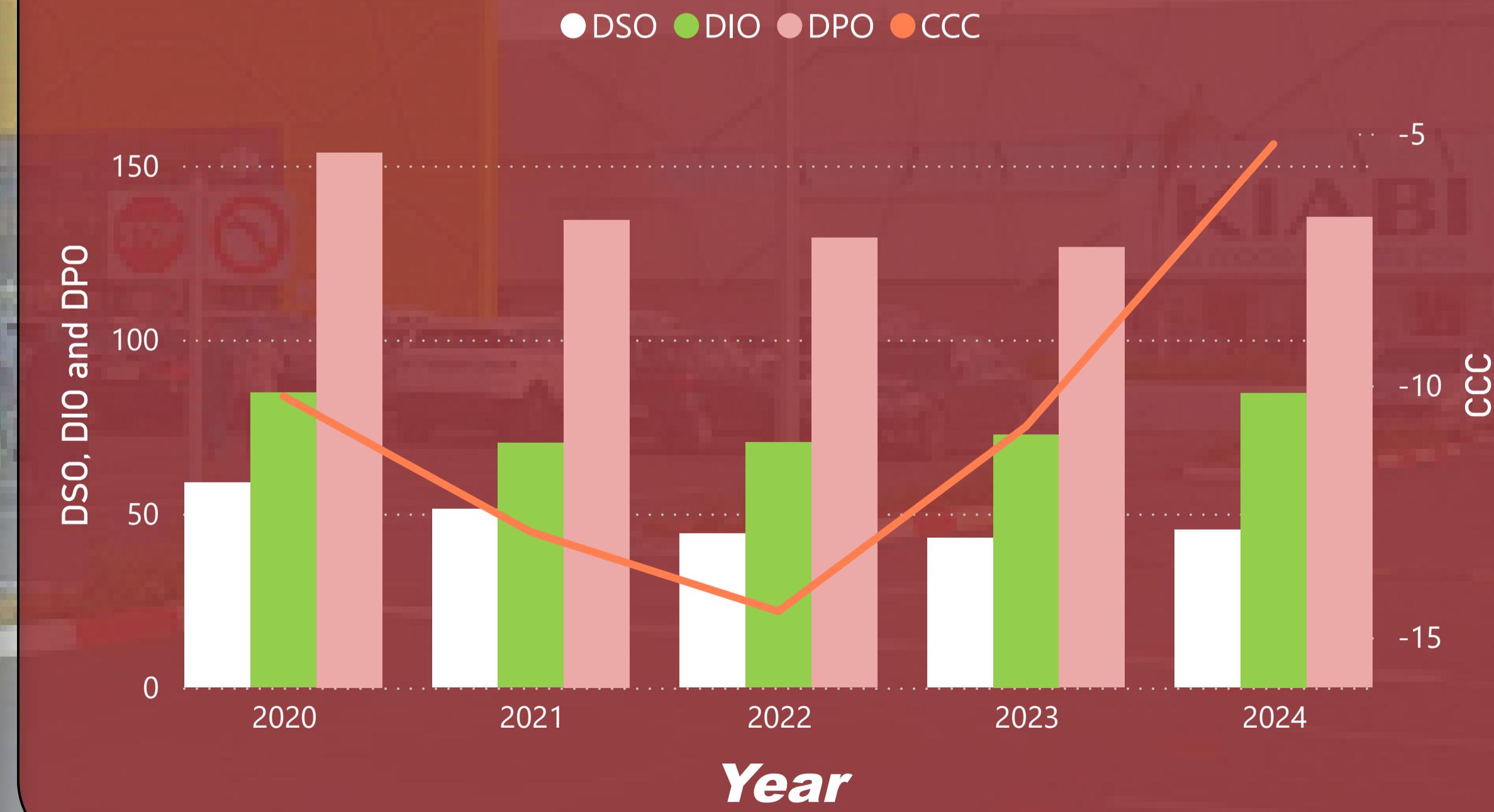
Receivables, Inventory and Payables (MAD)

● 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

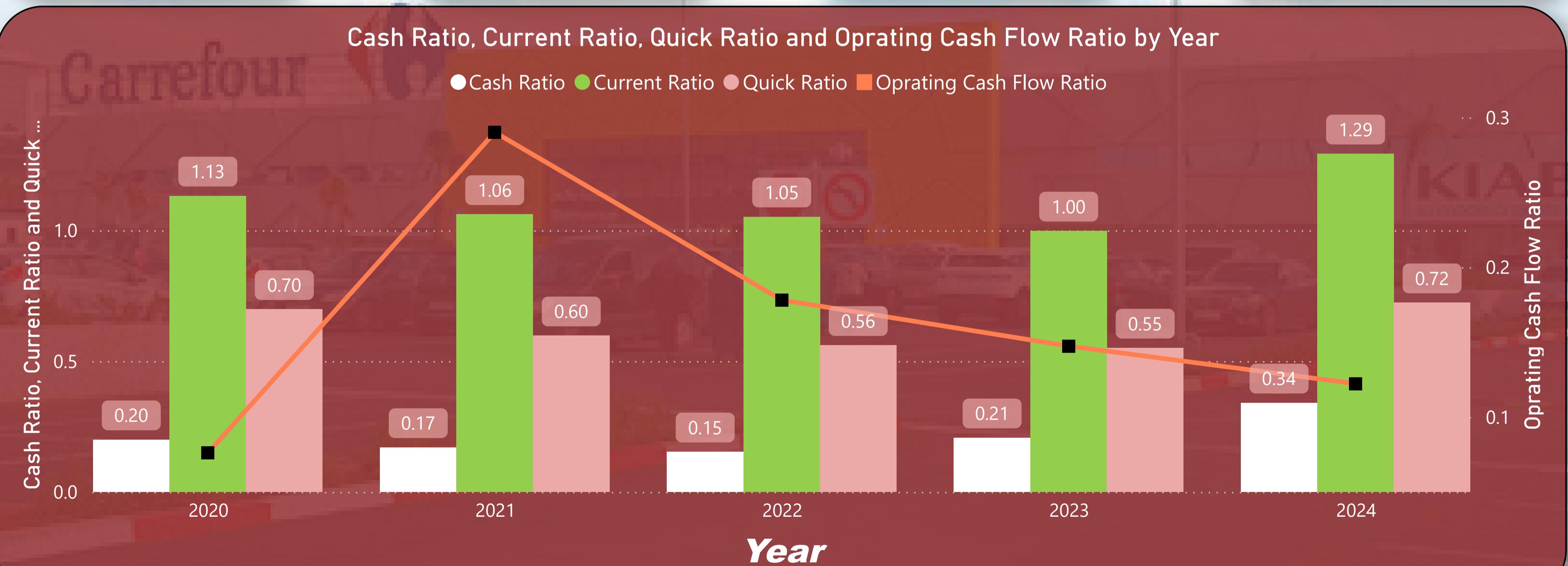
0.34

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)

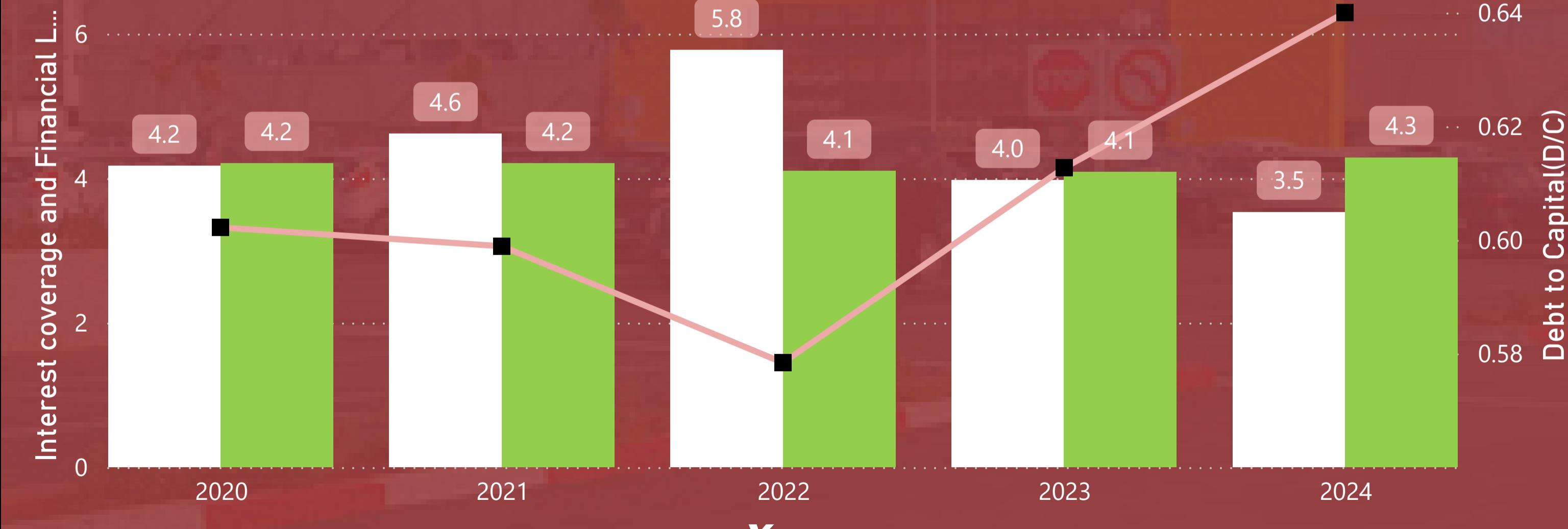
61.3%

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

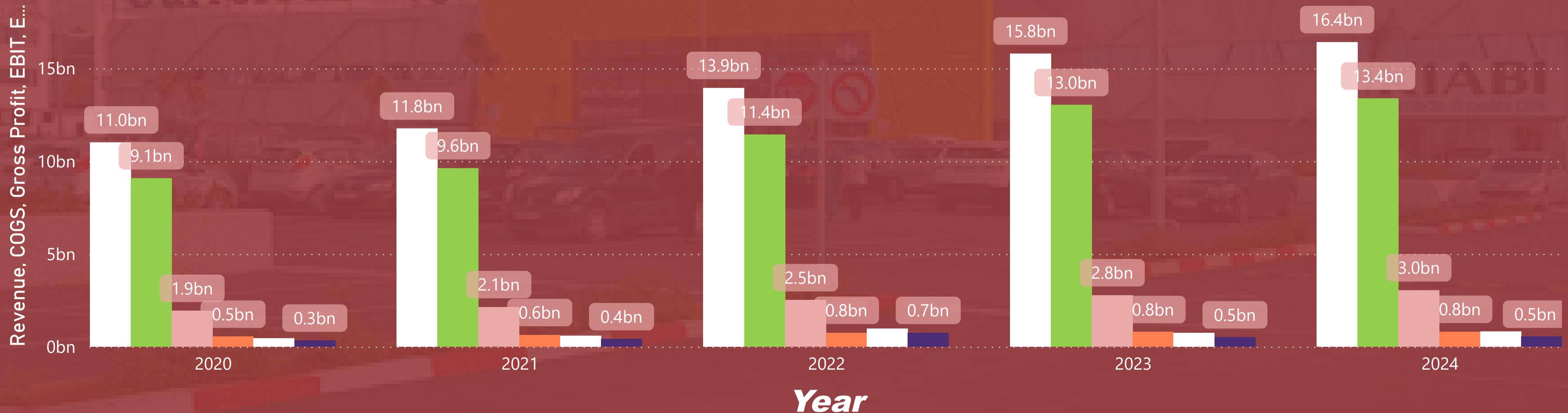
5%

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

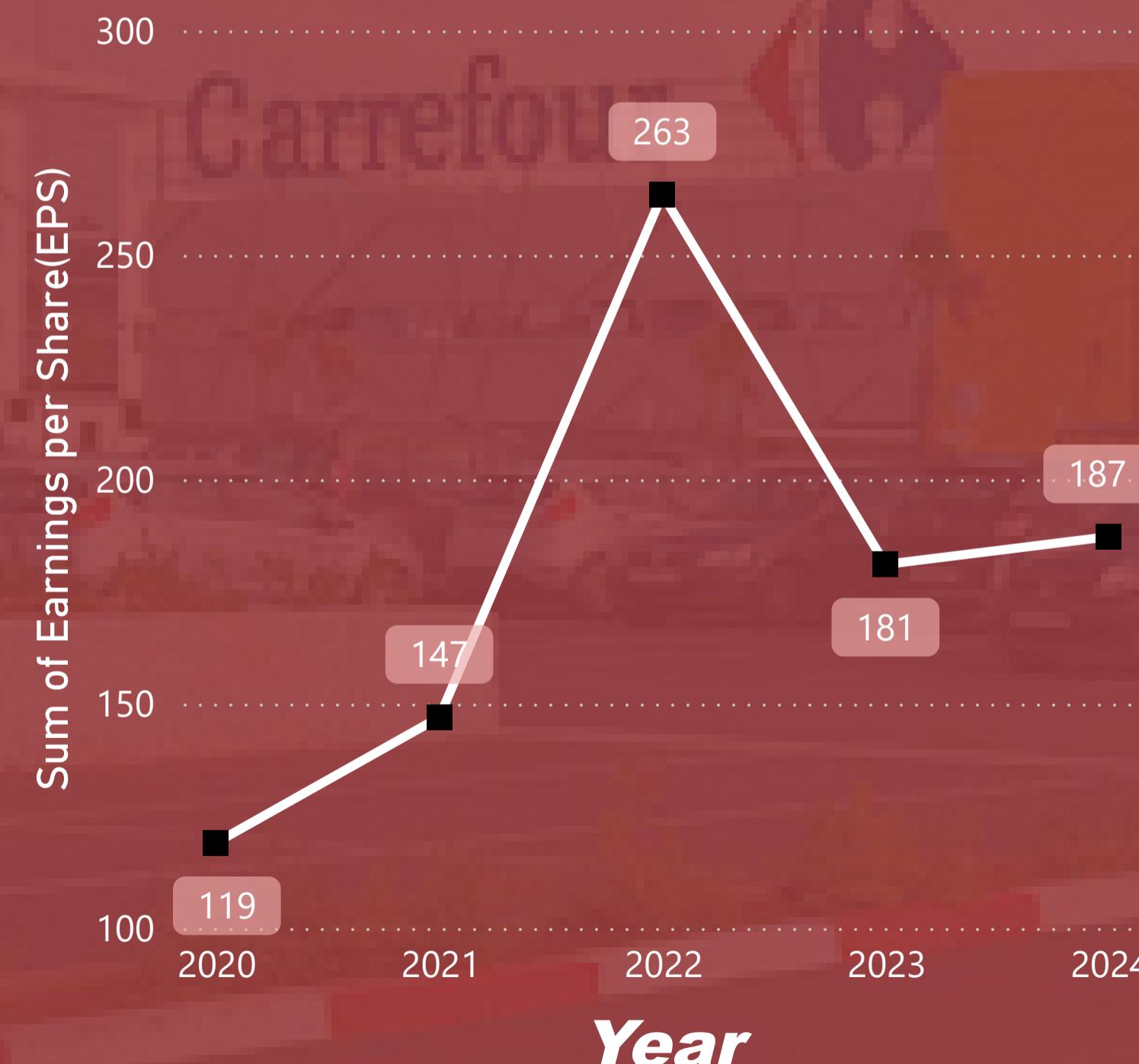
EV/EBIT

19.6

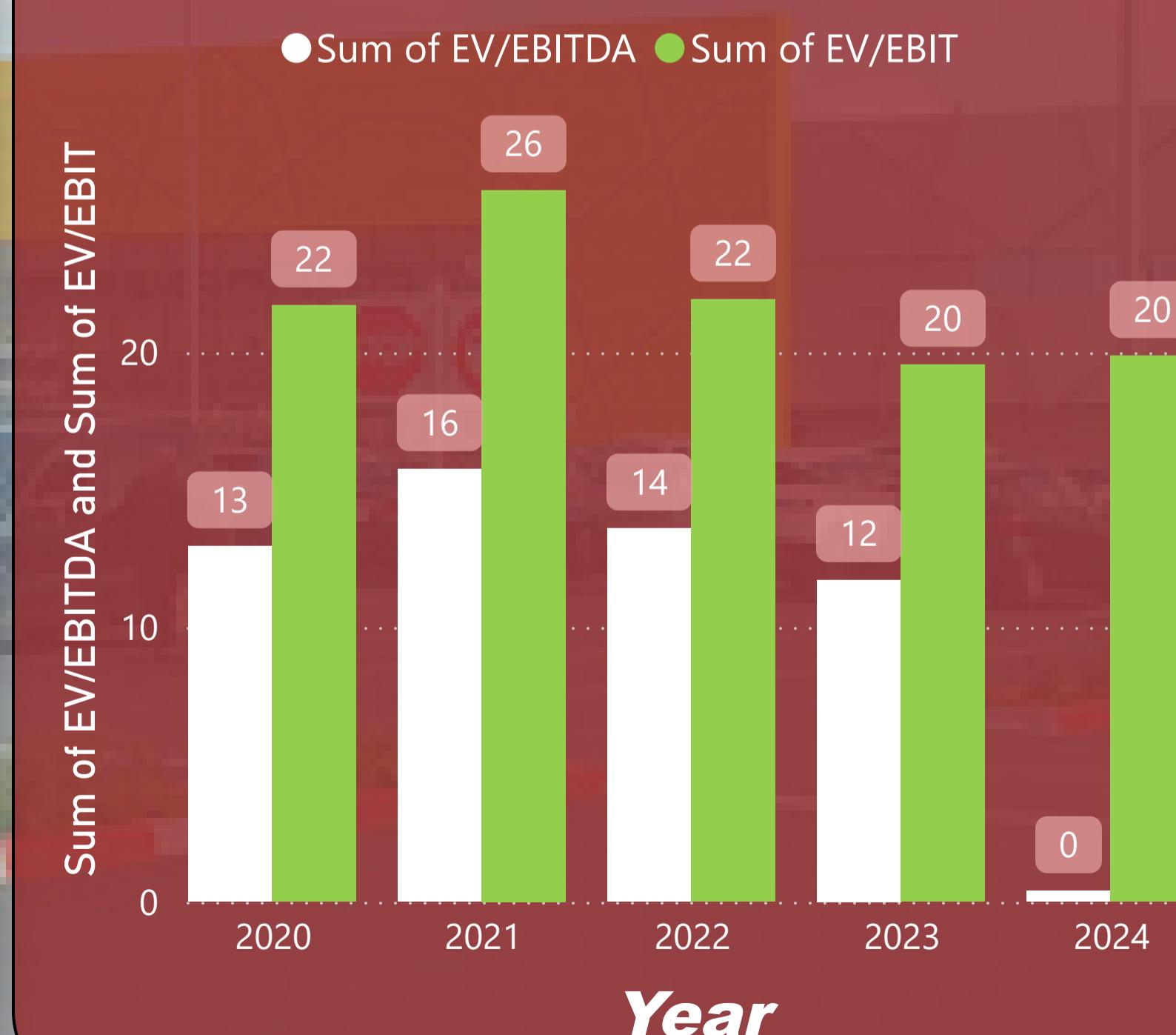
Dividend Yield

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