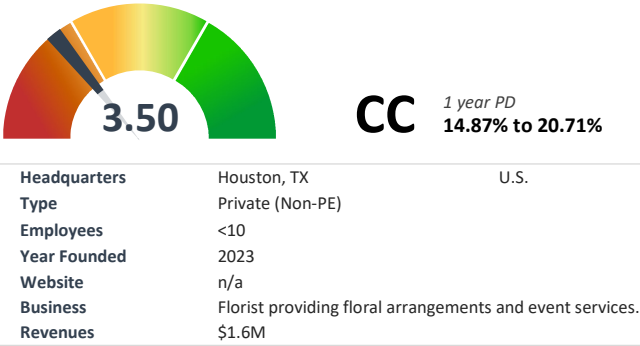


Flower Shop El Chap In, LLC



Company Overview

- Company Overview:** Flower Shop El Chapin, LLC is a Houston-based florist providing premium floral arrangements and event services. We were unable to identify a website.
- Product:** The company offers fresh flower arrangements, event-specific floral decorations, sympathy flowers, and seasonal specials catering to a variety of customer needs.
- Customers:** Serves local individual consumers, event planners, and corporate clients, focusing on personalized and event-based services.
- Ownership:** Privately owned as an LLC, with ownership details undisclosed.
- Debt Structure:** No balance sheet details were provided for this assessment.
- Other (pros/cons):** We only had T9 income statement, which we annualized conservatively through 12/2024. Flower Shop El Chapin, LLC’s 44.4% EBITDA margin and seemingly debt-free status show strong financial efficiency, but limited cash reserves of \$14,087 pose potential liquidity risks. Dependence on the Houston market heightens exposure to local economic shifts, though stable management and strong profitability mitigate short-term risks. Small entity size increases the empirical default risk.

Financial Snapshot

	Dec-21	Dec-22	Dec-24 (A)	Chg
\$ '000s	T12	T12	T12	%
Total Revenue	-	-	1,600	
Gross Profit	-	-	1,141	
Adjusted EBITDA	-	-	710	
Gross Profit Margin	-	-	71.4%	-
EBITDA Margin	-	-	44.4%	-
Total Revenue	-	-	1,600	

				Weight	Rating Range		
				10%	8.5	to	10.0

Financial Ratio Benchmarking

# of Benchmarks:		36	Industry Median	Company Metric	Percentile Rank	# of Industry Benchmarks		36
			\$28M	\$2M		Company Financials Date		Dec-24 (A)
Liquidity	Revenue					Industry Benchmarks - Primary: Other Specialty Retail		
	Current Ratio	1.37						
Leverage	Quick Ratio	0.66						
	Net Debt / EBITDA	1.33	(0.02)	<div></div>	76%			
Profitability	Debt to Assets	24.1%	0.0%	<div></div>	97%			
	EBITDA Margin	6.5%	44.4%	<div></div>	100%			
	ROCE %	11.0%	5039.2%	<div></div>	100%			

Business Risk

Industry Group Risk Profile				Retail And Restaurants	20%	4.5	to	6.5
Industry Risk Assessment		KPI Rating	Contribution	Industry Group Description				
Cyclicality		Intermediate risk	<div></div>	Entities that derive a majority of their revenue from selling goods or services directly to the individual consumer through stores, catalogues, or online operations--or a combination of these channels. We include restaurants, automotive retailers, and grocery wholesalers in this sector given that the fundamentals of operating these businesses are largely the same as general retailing with similar unit economics.				
Competitive Risk		Intermediate risk	<div></div>					
Global Industry		Intermediate risk	<div></div>					
Market Segment Outlook		Stable	<div></div>					
Competitive Position Profile				Retail And Restaurants	50%	3.5	to	5.0
Competitive Position KPIs		KPI Rating	Contribution	Rating Guideline				
Cycle-Tested		>= 2020	<div></div>	No through-the-cycle operating history.				
Brand Reputation and Marketing		Satisfactory	<div></div>	Average brand reputation, limited price premiums				
Online Strategy		Weak	<div></div>	No significant online presence				
Advertising Budget		Weak	<div></div>	Very small budget, minimal marketing				
Scale and Scope		Weak	<div></div>	Very small scale, no bargaining power				
Geographic Diversity		Weak	<div></div>	Only operates in a small local area				
Concept Diversification		Satisfactory	<div></div>	One main concept with limited diversification				
SG&A to Sales		Satisfactory	<div></div>	Average cost structure, some room for improvement				
EBITDA Margin		Strong	<div></div>	Above-average profit margin, strong sales growth				
Management, Governance, Sponsorship					30%	4.5	to	5.5

Anchor Modifiers

Modifiers				
Revenue Segment	Normalization	<div></div>	< \$5M	
Other Modifier	Risk Flag	<div></div>	No notes to financials (-0.25), Only T9-income statement provided (-0.25)	

Rating Range (Rounded)

3.0	to	4.0
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