OSA

Fundamental Analysis Model (FAM)

Open Stock Analysis · company fundamentals

How OSA FAM scores a company from 0 to 100

Not financial advice

1 Companies and data

one run scores every ticker of the watch lists

Tickers

- Every watch list of every profile (archive folders and # PROC:NO lists skipped)
- Or tickers and list files given on the command line
- ETFs, mutual funds and closed-end funds are skipped

Screener data — primary

- Primary data: the overview, valuation, financial and ownership tables
- Downloaded once a run, not once a ticker

Company profile — gaps

- Fills what the screener does not carry: EV / EBITDA, cash flow, analyst targets and recommendation, 52 week range
- The only data when the screener data is not available

2 Fifteen checks in five categories

fundamentals only: float, volume and short interest belong to OSA SIP and OSA TAM

Profitability — 25 pts

EPS (ttm) 5
positive: profitable

Forward EPS vs trailing 5
above trailing 5; positive, not growing 2

Return on equity 8
15%+ 8, 8%+ 5, positive 2

Net profit margin 7
15%+ 7, 5%+ 4, positive 2

Valuation — 25 pts

Forward P/E 8
15 or less 8, 25 or less 5, 40 or less 2

PEG ratio 7
1 or less 7, 2 or less 4, 3 or less 1

Price / book 5
3 or less 5, 6 or less 2

EV / EBITDA 5
10 or less 5, 20 or less 2

Financial health — 25 pts

Debt / equity 10
under 0.5 10, under 1 7, under 2 3

Current ratio 7
1.5+ 7, 1+ 4

Free cash flow 8
positive: not burning cash

Growth — 15 pts

Revenue growth 8
15%+ 8, 5%+ 5, positive 2

Earnings growth 7
15%+ 7, positive 3

Analyst view — 10 pts

Upside to mean target 6
20%+ 6, 5%+ 3, positive 1

Recommendation 4
2.0 or better (buy) 4, 3.0 or better (hold) 2

3 The FAM score

a missing number never counts as a bad one

Missing data

- A check without data is left out of the score
- Coverage: the share of the 100 points that had data

Scaled score — 0-100

- FAM score = points earned / points with data x 100
- A score per category on the same 0-100 scale

Limited data

- Under 50% coverage the rating is Limited data
- Those companies rank after the rated ones

4 Rating

shown on the summary, strongest first, and on each company report

Strong 70+ | **Fair 50+** | **Weak 30+** | **Poor under 30** | **Limited data** | **Toxic**

Each report lists every check with its value, points and a short verdict, the key numbers and the original swing trade score.

5 Toxic asset checks

a separate flag: the FAM score itself does not change

Reverse split — signal

- One in the last 12 months
- Two or more in 3 years
- An announced split not yet in effect

Severe distress — signal

- Negative shareholders' equity
- Cash runway under 12 months
- Altman Z'' under 1.1 (non-manufacturing model)

Delisting to OTC — signal

- Price under $1, the exchange minimum bid
- Already trading over the counter

Warning signs — weight only

- Current ratio under 1
- Negative EBITDA and free cash flow
- Debt above the market cap
- Market cap under $25M

Toxic a reverse split signal plus one severe or delisting signal, or two severe or delisting signals: rated Toxic, ranked last, listed in the Toxic assets table

At risk one reverse split, severe or delisting signal, or two warning signs: shown in the Risk column, the rating stays

6 Compared with the original swing trade score

the 2021-2026 OSA profile, kept unchanged

Original score (60 points) — legacy

- 12 categories of up to 5 points
- Employees, float and short interest
- Forward P/E, ROE, EBITDA, enterprise value vs market cap
- Average volume and volume vs its 10 day average
- Price vs the analyst targets and the 52 week high and low

Why both

- FAM looks only at the business; the original score mixes in trading measures
- Side by side, a stock that trades well but has weak fundamentals stands out
- Use FAM to justify a long hold of an OSA TAM candidate

Key

EPS earnings per share **ttm** trailing twelve months **ROE** return on equity **P/E** price to earnings **PEG** P/E to earnings growth **EV** enterprise value
EBITDA earnings before interest, taxes, depreciation and amortization **Current ratio** current assets / current liabilities **OTC** over the counter

Open Stock Analysis (OSA) Last Modified: 10/23/2026 · Copyright (C) 2022-2026 DataReel Software Development

Not financial advice. Rules based estimates from public company data.