

Company Profile

Fairpoint Group Plc was founded in 1997 and employs some 780 people, the group's total revenues in 2015 were £54.1 million (previous year £38.3 million). Fairpoint has been listed on the Alternative Investment Market since December 2002 and a leading provider of professional services to UK consumers with particular skills in process automation and consolidation.

We offer a wide range of specialist solutions across two market sectors, legal and financial services. We are parent to a number of progressive brands, all of which work together to deliver the Fairpoint commitment to superior client service and customer satisfaction. Our mission is to 'Point customers towards better solutions' and we do this in each of the core product markets within which we operate.

Central to our business proposition is the provision of a no obligation review of consumers' circumstances. During this review we will capture a range of information from which we can generate a thorough understanding of a consumers' personal circumstance. We will combine this understanding with our own knowledge of solutions and appropriate qualifying criteria and then offer consumers' appropriate solutions. Our objective is to extend our product range so that we are able to serve an ever increasing proportion of consumers' who request our support with a growing number of solutions which will improve their circumstances. We adopt this approach in each of our chosen product markets.

The business is divided into three segments: Legal services, debt solutions and claims services.

Legal Services

Our legal services division aims to offer an accessible legal service to all which is open and transparent, offering a comprehensive range of legal services for individuals, families and commercial clients.

This division provides a range of consumer based legal services covering areas such as family law, clinical negligence, commercial, education and community care, immigration, professional negligence, conveyance, employment, industrial disease, road traffic accidents and holiday claims. We anticipate that our debt solutions consumers' will be able to benefit from some of the legal services provided as we take a holistic approach to pointing consumers' towards better solutions.

Debt Solutions

The objective of our debt solutions division is to help consumers make their money go further. Equipped with an understanding of lender requirements and consumer objectives, we aim to help strike a balance between a consumer's ability to pay and their level of indebtedness. We then begin a dialogue with lenders to seek some level of debt relief which may include limiting the application of interest to a debt, or even writing off debt subject to a commitment from customers to make regular payments to their lenders.

Claims Services

Our claims services division was created to help our indebted customers recover money owed to them by pursuing claims such as mis-sold financial services. Our main product lines are Packaged Bank Account and Payment Protection Insurance Claims.

Share Chart



Shareholder Structure

Name	Number of ordinary shares	% of issued share capital
Miton Asset Management	11,040,215	23%
Hargreaves Lansdown, stockbrokers (EO)	3,349,700	7%
Barclays Stockbrokers (EO)	3,189,119	7%
Hargreave Hale & Co	3,075,000	6%
Invesco	2,296,500	5%
Otus Capital Management	2,220,776	5%
HSDL, stockbrokers (EO)	2,075,375	4%
TD Waterhouse, stockbrokers (EO)	1,593,579	3%
Mr A Palmer	1,447,153	3%
Freefloat	17,962,101	37%

Board of Directors



David Harrel
Non Executive Chairman



David Broadbent
Chief Executive Officer



Mike Fletcher
Independent
Non Executive Director



John Allkins
Senior Independent
Non Executive Director

Senior Management

- > **David Broadbent** - Chief Executive Officer
- > **Antoinette Thorpe** - Managing Director Debt solutions

Stock Fundamentals

ISIN	GB0032360280
WKN	911565
Share type	Ordinary
TIDM	FRP
Ticker Code	FRP.L
Ticker	DHY
Currency	GBX
Issue country	GB
Sector Ticker	NMX8770
No. of shares	49,443,685
Market Cap	GBp 494.44 mn
52 week high	121.50 GBp
52 week low	9.50 GBp
Stock exchanges	Alternative Investment Market

Latest News

07/12/2017	Fairpoint Group plc: Corporate update
07/03/2017	Bank debt and funding facility update
06/28/2017	Statement re Suspension of Trading on AIM
06/28/2017	Suspension - Fairpoint Group plc
06/01/2017	Holding(s) in Company

Financial Calendar

September, 2016	Half year results for the year ended 31 December 2016
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Annual Financial Data

Income Statement	31-Dec-10	31-Dec-11	31-Dec-12	31-Dec-13	31-Dec-14	31-Dec-15
	(£'000)	(£'000)	(£'000)	(£'000)	(£'000)	(£'000)
Revenue	29,404	25,89	34,364	28,357	38,324	54,121
IVA	24.27	18,208	18,995	16,445	13,588	11,627
Debt Management	4,062	5,330	5,619	5,511	8,293	7,260
Claims Services	1,072	2,352	4,995	6,401	4,501	3,622
Legal Services	-	-	-	-	11,942	31,612
Other	-	-	4,755	-	-	-
Operating profit (loss)	1,534	35	4,105	5,284	7,336	9,339
IVA	856	(2,097)	1,085	967	1,051	1,264
Debt Management	1,295	2,041	2,154	2,069	3,304	2,924
Claims Services	(617)	91	1,596	2,298	1,384	859
Legal Services	-	-	-	-	1,592	4,292
Other	-	-	(730)	(50)	5	-
Adjusted profit (loss) before taxation	6,898	4,036	7,552	8,051	9,255	10,464
IVA	5,878	2,157	4,902	4,059	3,383	2,845
Debt Management	1,505	2,041	2,154	2,069	3,304	2,924
Claims Services	(288)	91	1,596	2,298	1,384	865
Legal Services	-	-	-	-	1,592	4,404
Other	(197)	(253)	(1,100)	(375)	(408)	(574)
Adjusted basic earnings per share	10.94	6.82	13.44	15.03	17.17	19.29
Total assets	51,596	47,392	51,898	49,108	70,388	85,659

Fairpoint Group Plc

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