

IN SEARCH OF HIDDEN GEMS

Stock Investing Made Easy

In Search of Hidden Gems



Instructors:

Dan Harter, North Florida Chapter

Dori Raser, Golden West and Rocky Mountain Chapters

Barry Detloff, Northern Lights Chapter



March 30, 2022

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Stock Investing Made Easy

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IN SEARCH OF HIDDEN GEMS

Stock Investing Made Easy

In Search of Hidden Gems



Dan Harter

North Florida Chapter

March 30, 2022

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Stock Investing Made Easy

Overview

- Explore online tools to assist with research and judgments
- Explore:
 - Member Sentiment
 - Analyst Estimates
 - Earnings Call Transcripts



Stock Investing Made Easy

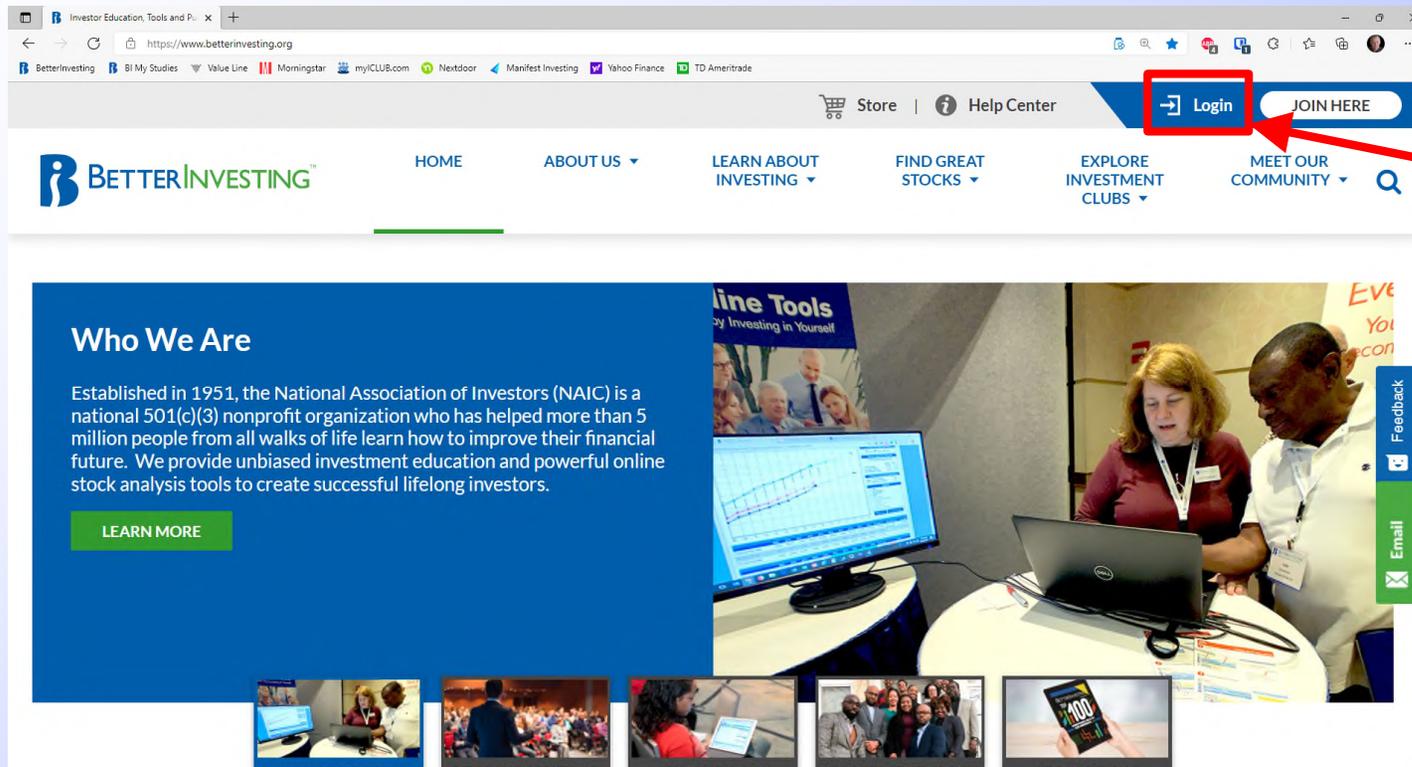
Accessing Online Tools

- www.betterinvesting.org or
- Go straight to online tools,
ssg.betterinvesting.org



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Accessing Online Tools



Click
Login



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Accessing Online Tools

Enter username
and password

BetterInvesting.org

Log In Sign Up

username

your password

Forgot your username or password? Click Here

LOG IN >



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Accessing Online Tools

The screenshot shows the 'Member Home' page for Better Investing. The browser address bar displays 'https://www.betterinvesting.org/member-home'. The top navigation bar includes 'Tools', 'Store', and 'Help Center'. A user greeting 'Welcome, DAN HARTER' is highlighted with a red box, with an arrow pointing to a callout box. The main navigation menu includes 'HOME', 'WELCOME TO BETTERINVESTING', 'LEARNING CENTER', 'FIND GREAT STOCKS', 'ONLINE TOOLS', 'INVESTMENT CLUBS', and 'OUR COMMUNITY'. The 'ONLINE TOOLS' section features a search bar for 'Launch SSG - Enter Ticker Here' and buttons for 'SCG', 'CR', and '?'. Below this are buttons for 'My Studies' and 'Try Our Stock Tools for Free'. The bottom section includes 'Most Active Stocks' and 'First Cut Stock Reports'.

Your name confirms you are logged in



Stock Investing Made Easy

Accessing Online Tools

The screenshot shows the Better Investing website interface. At the top, there is a navigation bar with the logo and menu items: HOME, WELCOME TO BETTERINVESTING, LEARNING CENTER, FIND GREAT STOCKS, ONLINE TOOLS, INVESTMENT CLUBS, and OUR COMMUNITY. A dropdown menu for 'ONLINE TOOLS' is open, showing options: GET STARTED, STOCK SELECTION GUIDE, STOCK COMPARISON GUIDE, and MY STUDIES. The 'MY STUDIES' option is highlighted with a red box. Below the navigation bar, there is a main content area with a 'My Studies' button also highlighted with a red box. A red box with the text 'Select My Studies' has two red arrows pointing to the 'MY STUDIES' option in the dropdown menu and the 'My Studies' button on the page. Other elements on the page include 'Online Tools' section with a 'GET STARTED' button, 'Most Active Stocks' section, and 'First Cut Stock Reports' section.

Select My Studies



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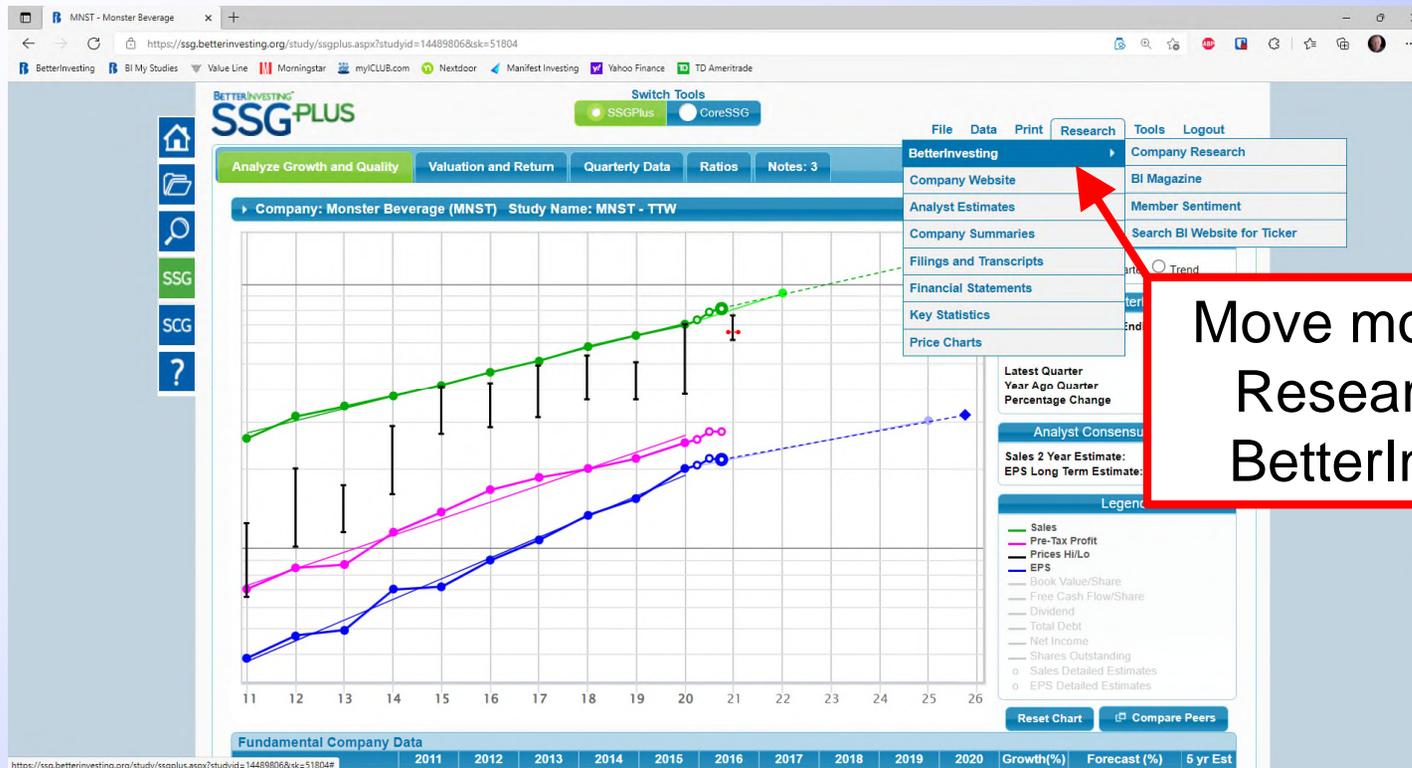
Member Sentiment

- **What is it?**
Compilation of studies by other BetterInvesting members
- **How to use it?**
Use average judgments as a reality check on your judgments



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Member Sentiment



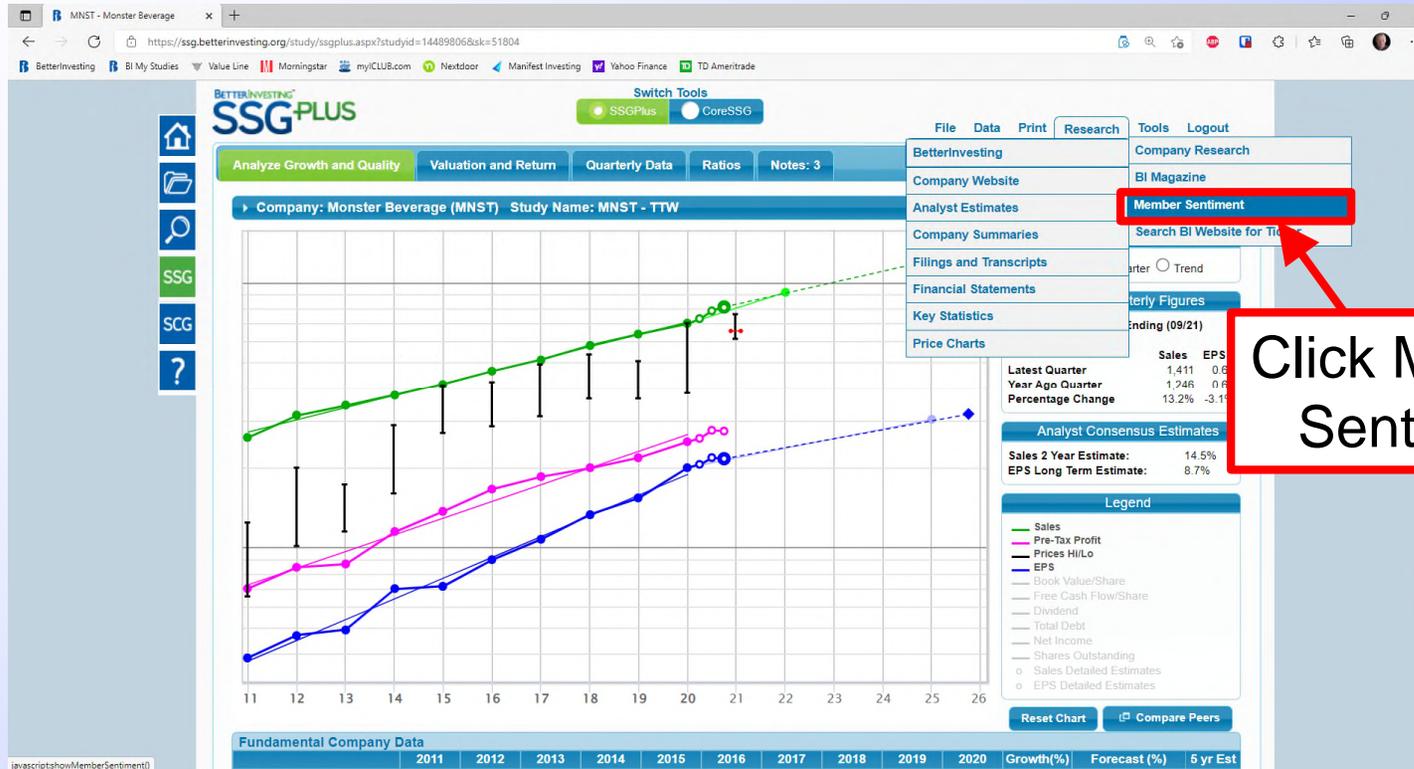
Move mouse over Research then BetterInvesting

Note: Must open a stock study to see top menu



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Member Sentiment



Click Member Sentiment



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Member Sentiment Results

	Sales %	EPS %	High Price	Low Price
Monster	9.90	10.30	162.47	64.55

- Use as support when selecting Sales, EPS, and Price projections



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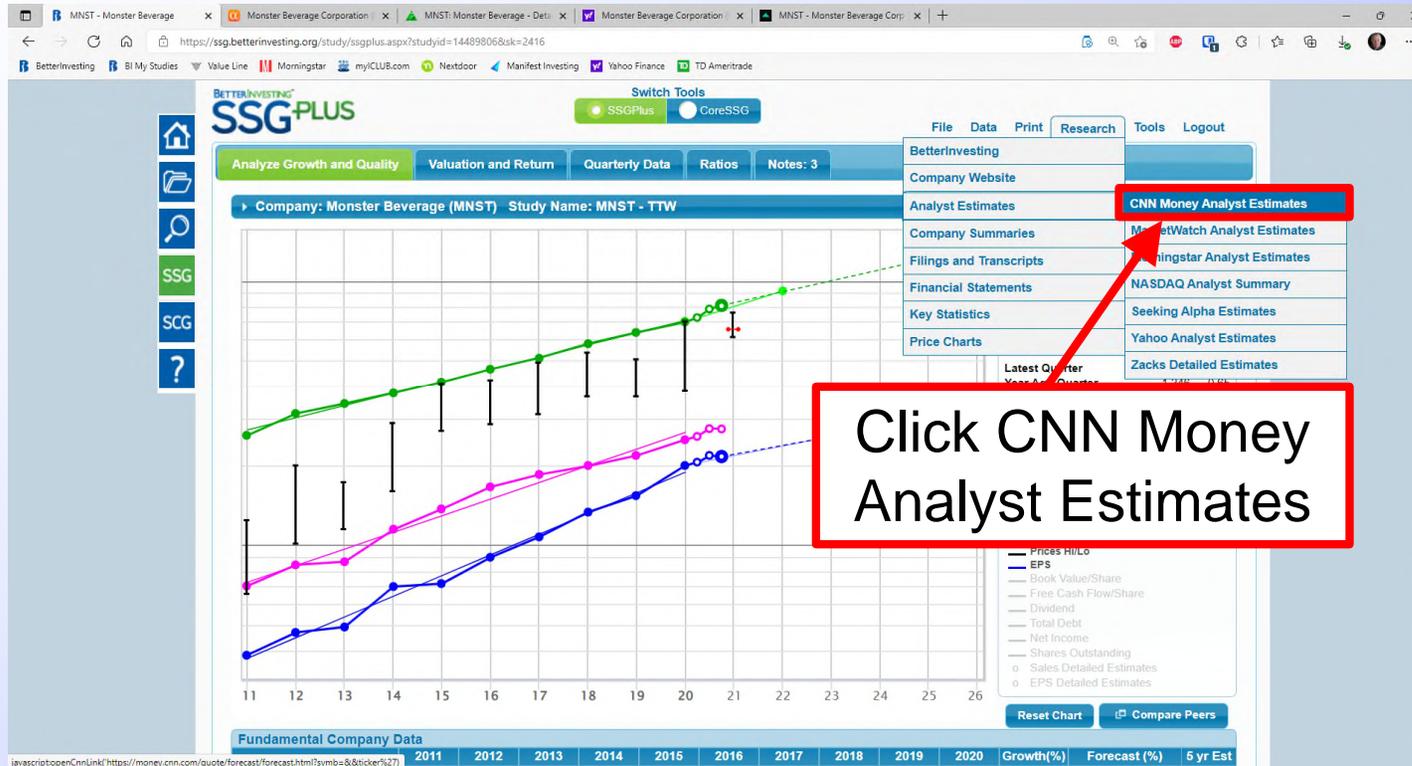
Analyst Estimates

- What is it?
Average of analyst estimates of future EPS growth projections for a company
- How to use it?
Use as support for your EPS projections



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Analyst Estimates – CNN Money



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Analyst Estimates – CNN Money

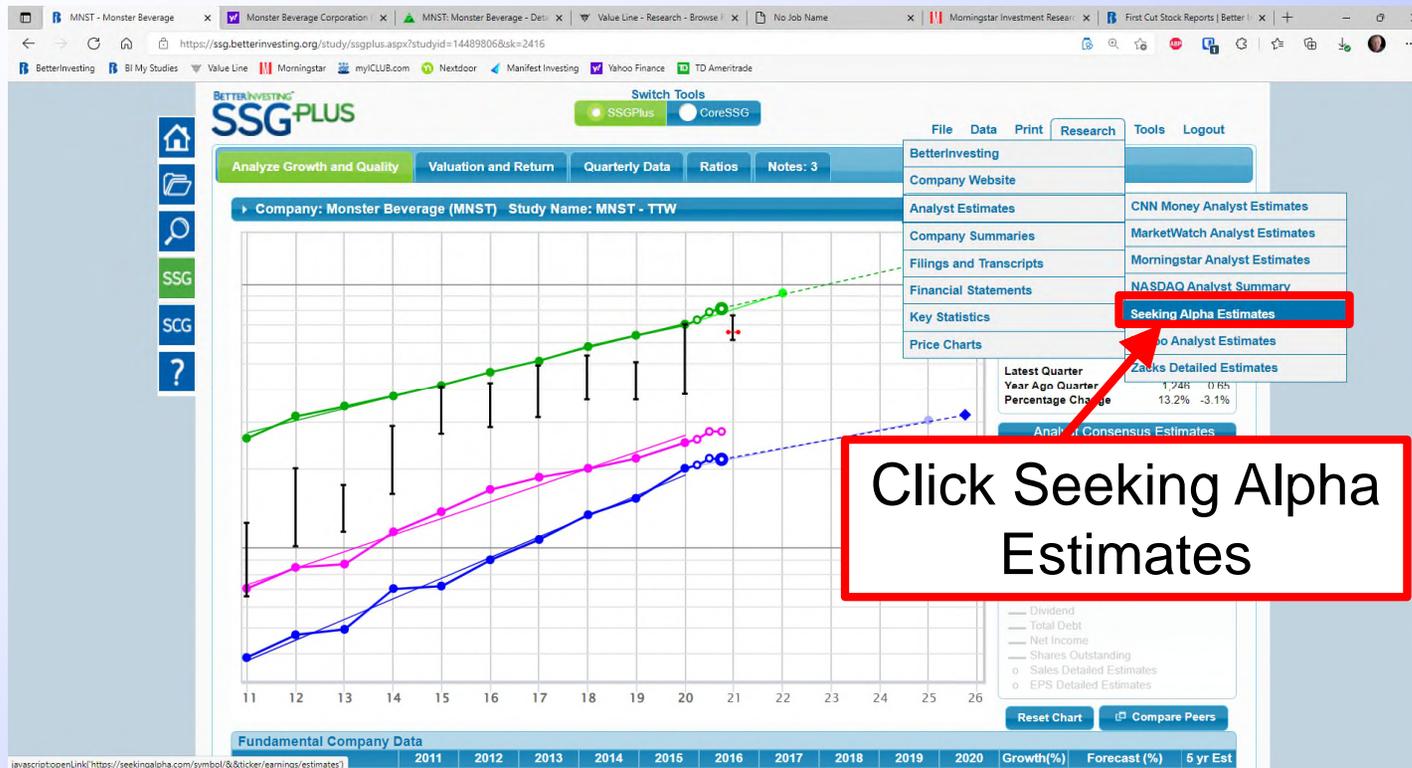
The screenshot shows the CNN Money website for Monster Beverage Corp (MNST). The page displays the current stock price of 82.76, a decrease of 1.07 (-1.28%), and a year-to-date change of -13.83%. A red box highlights the 'Quote' tab, with a callout 'Click Quote' pointing to it. Another red box highlights the 'Growth & Valuation' section, with a callout 'Growth & Valuation' pointing to it. A third red box highlights the 'Earnings growth (next 5 years)' metric, which is +13.30%, with a callout 'Earnings growth (next 5 years) +13.30%'. The page also shows a chart of the stock price over the last 5 days and a table of financial metrics.

Metric	Value
Current Price	82.76
Today's Change	-1.07 / -1.28%
Year-to-Date	-13.83%
Earnings growth (next 5 years)	+13.30%



Stock Investing Made Easy

Analyst Estimates – Seeking Alpha



Stock Investing Made Easy

Analyst Estimates – Seeking Alpha

Seeking Alpha

MNST - Monster Beverage Corporation

Follow

Click Growth

Growth

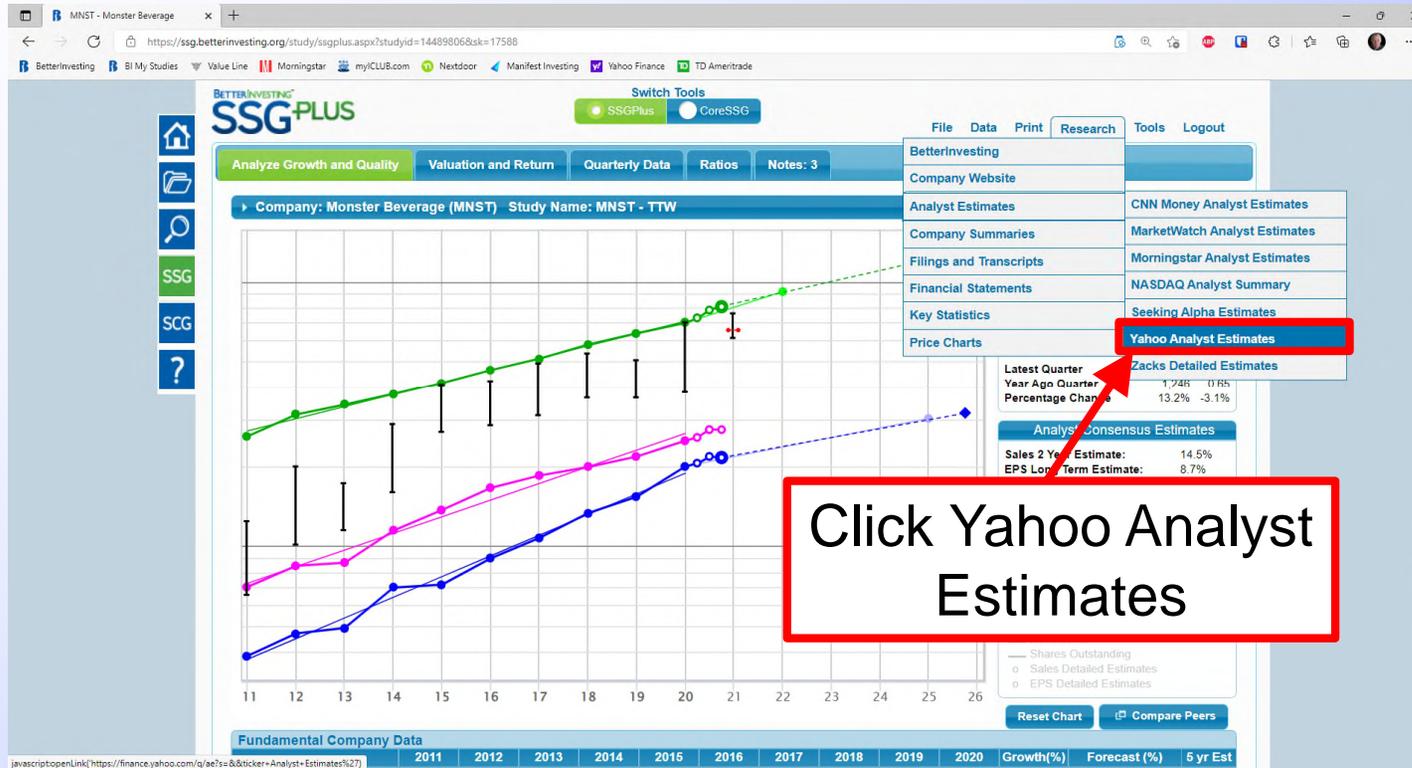
	MNST	Relative Grade	Peer Average	Diff. to 5Y Avg.	
Revenue Growth (YoY)	20.21%	9.28%	117.71%	11.77%	71.67%
Revenue Growth (FWD)	12.69%	6.57%	93.18%	10.71%	18.57%
EBITDA Growth (YoY)	14.30%	6.35%	126.78%	10.47%	37.47%
EBITDA Growth (FWD)	12.24%	6.35%	92.63%	10.82%	13.18%
EBIT Growth (YoY)	15.43%	8.40%	83.69%	10.50%	46.94%
EBIT Growth (FWD)	12.65%	6.91%	83.0%		
EPS Diluted Growth (YoY)	28.91%	16.10%	79.5%		
EPS Diluted Growth (FWD)	12.63%	9.42%			
EPS FWD Long Term Growth (3-5Y CAGR)	11.81%	8.00%	47.62%	14.86%	-20.51%
Levered FCF Growth (YoY)	13.24%	-19.19%	NM	9.71%	36.36%
Free Cash Flow Per Share Growth Rate (FWD)	15.25%	3.97%	264.50%	24.49%	-37.74%
Operating Cash Flow Growth (YoY)	8.13%	-6.13%	NM	20.79%	-60.88%

EPS FWD Long Term Growth (3-5Y CAGR) 11.81%



Stock Investing Made Easy

Analyst Estimates – Yahoo



Stock Investing Made Easy

Analyst Estimates – Yahoo

Yahoo Finance Plus presents 'Argus Analysts' Top Picks for 2022'

Monster Beverage Corporation (MNST)
NasdaqGS - NasdaqGS Real Time Price. Currency in USD

84.29 -1.79 (-2.08%) 84.29 0.00 (0.00%)
At close: February 4 04:00PM EST After hours: Feb 4, 05:38PM EST

Summary Company Outlook Chart Conversations Statistics History

Growth Estimates MNST

Growth Estimates	MNST	Industry	Sector(s)	S&P 500
Current Qtr.	-1.60%	N/A		
Next Qtr.	8.50%	N/A		
Current Year	9.30%	N/A		
Next Year	13.50%	N/A		
Next 5 Years (per annum)	13.92%	N/A	N/A	N/A
Past 5 Years (per annum)	19.72%	N/A	N/A	N/A

Analyst Price Targets (19) >
Average 106.00
Low 92.00 High 119.00

1 Strong Buy 2 Buy 3 Hold 4 Under-perform 5 Sell



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Analyst Estimates – Zacks

The screenshot displays the Zacks Analyst Estimates interface for Monster Beverage (MNST). The main chart shows three data series: a green line with circles, a pink line with circles, and a blue line with circles, all showing an upward trend from 2011 to 2026. The green line is the highest, followed by the pink line, and then the blue line. A red box highlights the 'Zacks Detailed Estimates' option in the 'Research' dropdown menu. A red callout box with the text 'Click Zacks Detailed Estimates' points to this option. Below the chart, there is a table for 'Fundamental Company Data' with columns for years (2011-2020) and metrics like Growth(%), Forecast(%), and 5 yr Est.

Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Growth(%)	Forecast (%)	5 yr Est
Latest Quarter													
Year Ago Quarter													
Percentage Change											13.2%	-3.1%	
Analyst Consensus Estimates													
Sales 2 Year Estimate:											14.5%		
EPS Long Term Estimate:											8.7%		

Click Zacks Detailed Estimates



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Analyst Estimates – Zacks

Monster Beverage (MNST)
 (Delayed Data from NSDQ)
\$82.80 **USD**
 -1.03 (-1.23%)
 Updated Feb 11, 2022 04:00 PM ET

Zacks Rank: 3-Hold
Style Scores: Value | Growth | Momentum | VGM
Industry Rank: Bottom 39% (152 out of 248)
 Industry: Beverages - Soft drinks

Monter Beverage (MNST) Quote Overview » Estimates » Monster Beverage (MNST) Detailed Estimates

Detailed Estimates

Estimates				
Next Report Date	2/24/22	Earnings ESP	-3.53%	
Current Quarter	0.60	Current Year	2.57	
EPS Last Quarter	0.63	Next Year	2.93	
Last EPS Surprise	-3.08%	EPS (TTM)	2.81	
ABR	1.50	PE (F1)	28.81	

	Growth Estimates	MNST	IND	S&P
Current Qtr (12/2021)	-3.23		44.49	44.05
Next Qtr (03/2022)	8.47		62.98	15.34
Current Year (12/2021)	8.44		16.10	67.47
Next Year (12/2022)	14.01		13.10	13.92
Next 5 Years	13.80		3.70	2.80

Growth Estimates MNST

Next 5 Years 13.80



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Analyst Estimates Results

	CNN Money	Seeking Alpha	Yahoo	Zacks
Monster	13.30	11.81	13.92	13.80

- Use as support when selecting EPS projection



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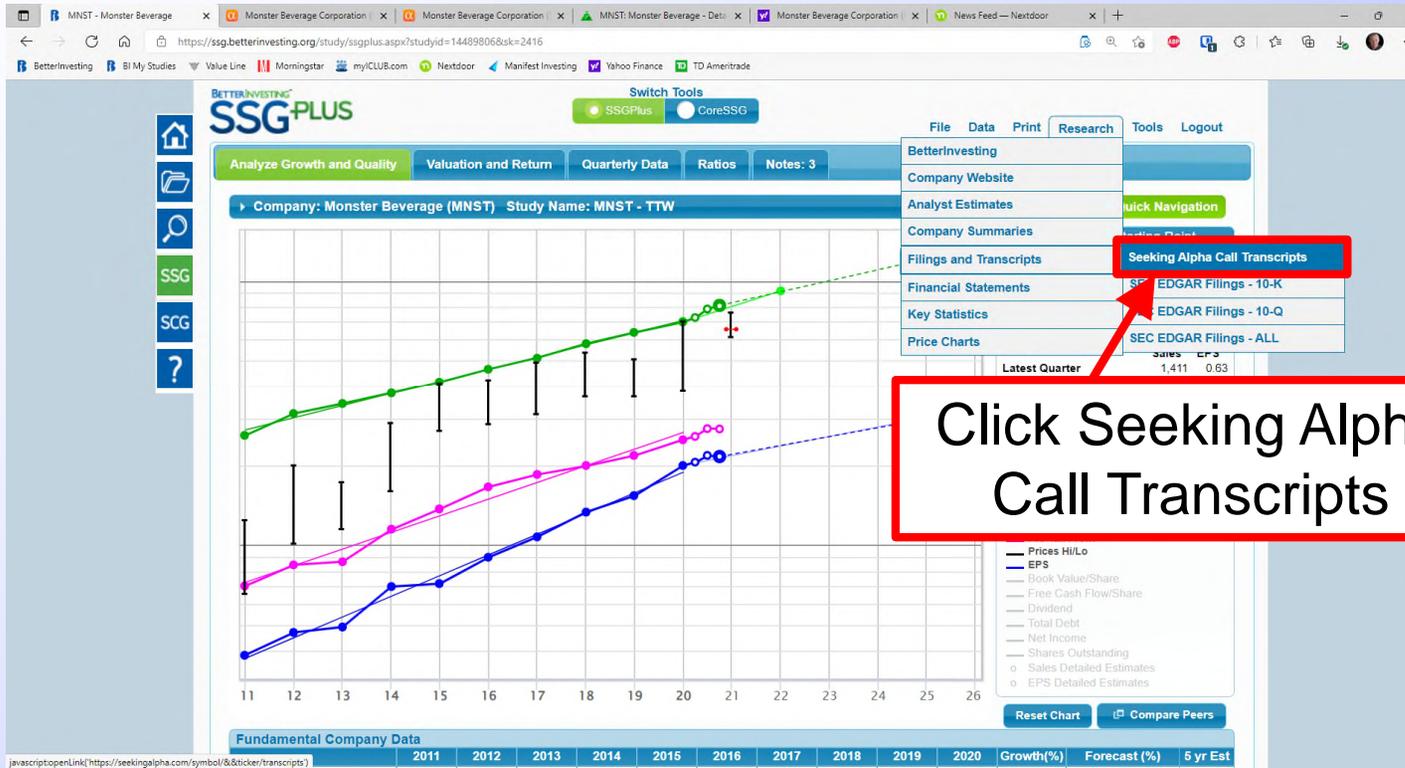
Earnings Call Transcripts

- What is it?
Links to quarterly conference call transcripts
- How to use it?
 - Listen to conference calls to get a feel for management's optimism or pessimism
 - Listen to analyst questions and comments



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Earnings Call Transcripts



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Earnings Call Transcripts

The screenshot shows the Seeking Alpha website for MNST - Monster Beverage Corporation. The page displays the stock price at \$73.22, down 2.17 (-2.88%) as of 4:00 PM on 03/11/22. Below the price, there are tabs for Summary, Ratings, Financials, Earnings, Dividends, Valuation, Growth, Profitability, Momentum, Peers, Options, and Charting. The 'Earnings' tab is selected, showing a list of transcripts. The top transcript is 'Monster Beverage Corporation (MNST) Q4 2021 Results - Earnings Call Transcript' from SA Transcripts, dated Thu, Feb. 24. This entry is highlighted with a red box, and a red arrow points to it. To the right of the transcripts is a 'Quant Ranking' section showing the stock's performance relative to its sector and industry.

Category	Value
Sector	Consumer Staples
Industry	Soft Drinks
Ranked in Industry	10 out of 15
Ranked in Sector	106 out of 165
Ranked Overall	2624 out of 4433



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Earnings Call Transcripts

Breaking - Hot Stocks: DOCU weighs on SaaS sector; DIDI crashes; PSO takeover offer; TLYS plunges; AMPH new high

Seeking Alpha

Search Transcripts
e.g. "This quarter"
Current
All Transcripts
Find

Compare To:
All MNST Transcripts
Other Companies in this sector

Transcripts Consumer

Monster Beverage Corporation (MNST) Q4 2021 Results - Earnings Call Transcript

Feb. 24, 2022 9:50 PM ET | Monster Beverage Corporation (MNST)

Q4: 2022-02-24 Earnings Summary

[Play Call](#) [Press Release](#) [10-K](#)

EPS of \$0.60 misses by \$0.01 | Revenue of \$1.43B (19.12% Y/Y) beats

Monster Beverage Corporation (NASDAQ:MNST) Q4 2021 Conference Call February 24, 2022 5:00 PM ET

Company Participants

Rodney Sacks - Co-CEO
Hilton Schlosberg - Vice Chairman, Co-CEO
Tom Kelly - Chief Financial Officer

Conference Call Participants

Kaumil Gajrawala - Credit Suisse

Symbol	Last Price	% Chg
MNST	73.22	-2.88%

MNST Ratings	Buy	Hold
SA Author	4.21	
Wall Street	3.55	
Quant		2.82

Play Call

Click Play Call to listen to audio recording

Read transcript of call



Stock Investing Made Easy

Summary

In this session we:

- Explored online tools to assist with research and judgments
- Explored:
 - Member Sentiment
 - Analyst Estimates
 - Earnings Call Transcripts



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Questions or Comments?

dan.m.harter@gmail.com
Dan Harter



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**BetterInvesting Portfolio
Reports
for Effective Investment Management**



Instructor:
Dori Raser, Director,
Golden West and Rocky Mountain Chapters



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Objectives

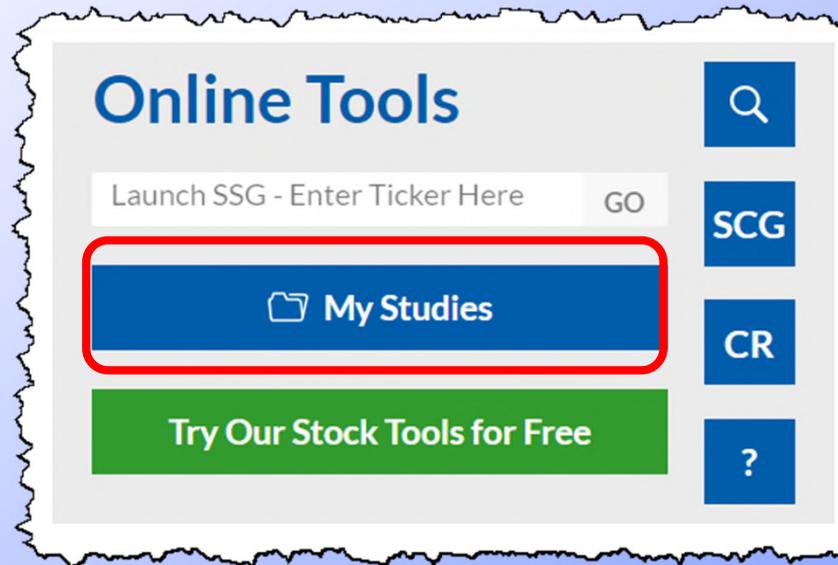
- Review Portfolio Management reports:
 - Summary report
 - Diversification reports
 - Portfolio Evaluation Review Technique or PERT Report
- Share BetterInvesting guidance



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How to Access Reports

From the BI Homepage click –
“My Studies” under “Online Tools”



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Portfolios and Studies



New Portfolio

Hidden Gems Sample



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Summary Report

Report Options

Summary

PERT

Diversification



Report Details

Show All entries

		Portfolio Total Value					Portfolio dollar-weighted average					US/DS: 6.8	%Total Return: 20.4
Ticker	Company	Price Date	Price	Shares	Total Value	% of Portfolio	Current PE	Buy Below	Sell Above	US/DS	% Tot Ret	Rec	
AL	Air Lease	3/3/2022	39.11	1.0	39.11	2.8	11.0	40.70	73.60	3.4	19.0	Buy	
DHI	D.R. Horton	3/3/2022	86.51	1.0	86.51	6.2	6.9	60.50	130.40	1.3	14.9	Hold	
DAR	Darling Ingredients	3/3/2022	78.17	1.0	78.17	5.6	20.1	75.20	113.50	2.5	11.2	Hold	
FIVE	Five Below	3/3/2022	157.82	1.0	157.82	11.4	33.9	273.20	612.70	11.5	37.7	Buy	
FOXF	Fox Factory Holding	3/3/2022	108.82	1.0	108.82	7.8	28.1	119.50	217.60	4.1	19.6	Buy	
MED	Medifast	3/3/2022	188.70	1.0	188.70	13.6	13.6	227.90	347.40	10.6	19.4	Buy	
MDT	Medtronic	3/3/2022	107.65	1.0	107.65	7.8	29.7	99.60	143.50	1.9	11.0	Hold	
MKSI	MKS Instruments	3/3/2022	149.07	1.0	149.07	10.7	15.1	149.50	240.40	3.0	14.5	Buy	
MINST	Monster Beverage	3/3/2022	83.35	1.0	83.35	6.0	32.4	87.50	129.00	4.0	12.4	Buy	
OLLI	Ollie's Bargain Out!	3/3/2022	43.44	1.0	43.44	3.1	16.1	64.50	135.90	8.8	31.6	Buy	
SWKS	Skyworks Solutions	3/3/2022	136.86	1.0	136.86	9.9	16.4	183.10	313.00	12.9	23.5	Buy	
V	Visa	3/3/2022	207.23	1.0	207.23	14.9	34.3	261.70	464.90	7.6	22.8	Buy	

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Diversification Report

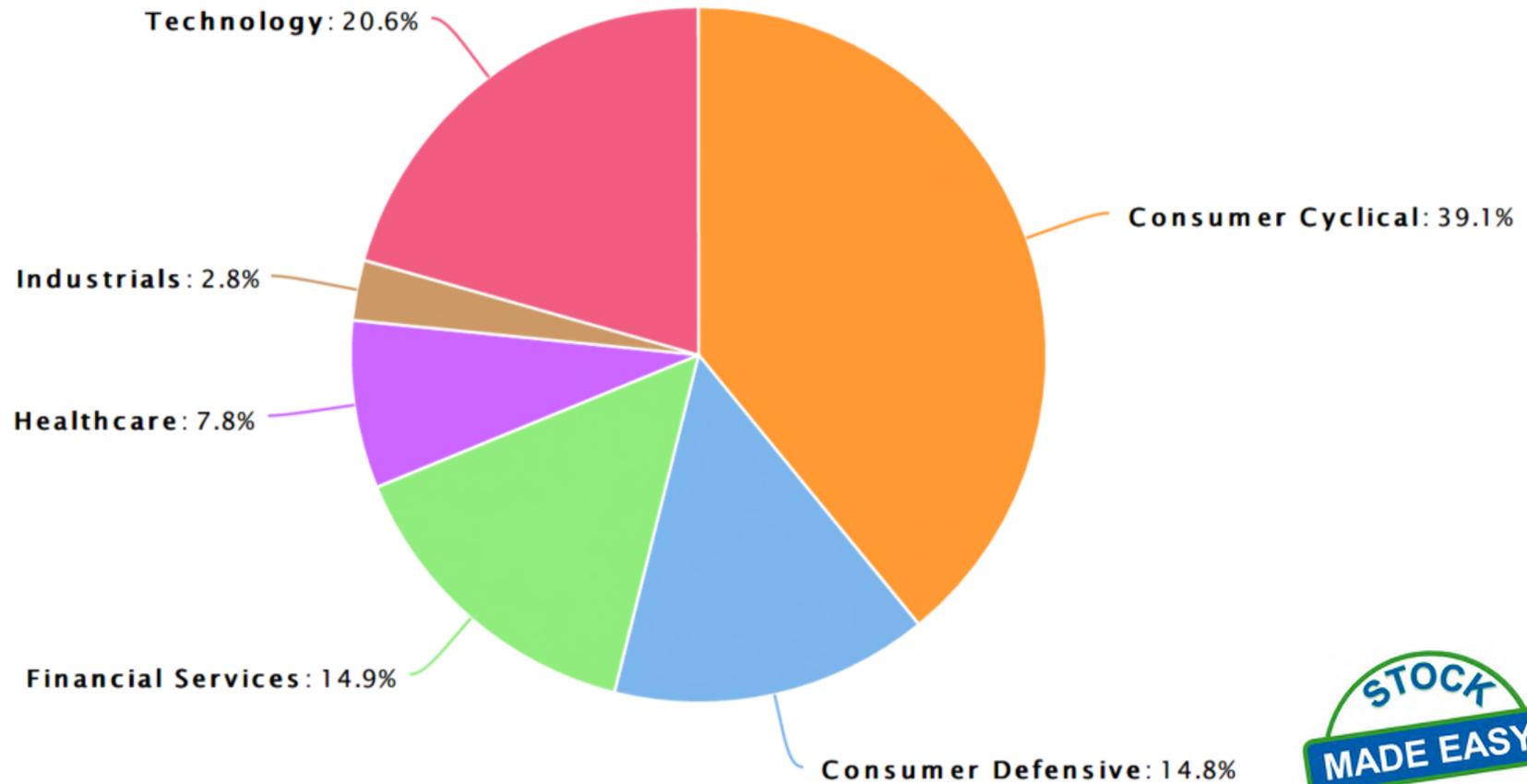


- Sectors
- Industries
- Portfolio Holdings
- Company Size



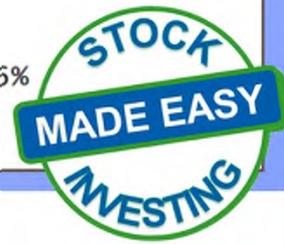
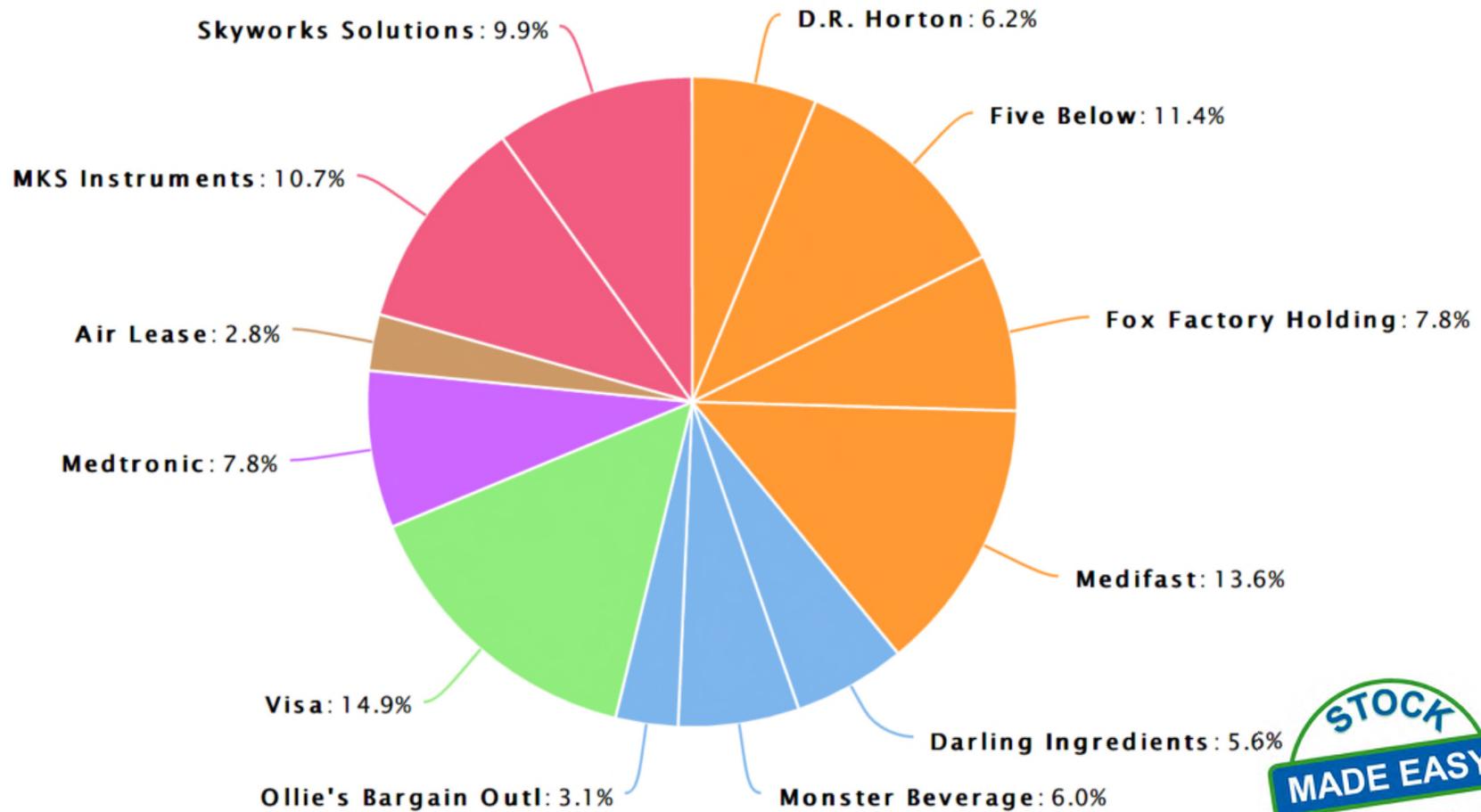
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Sectors



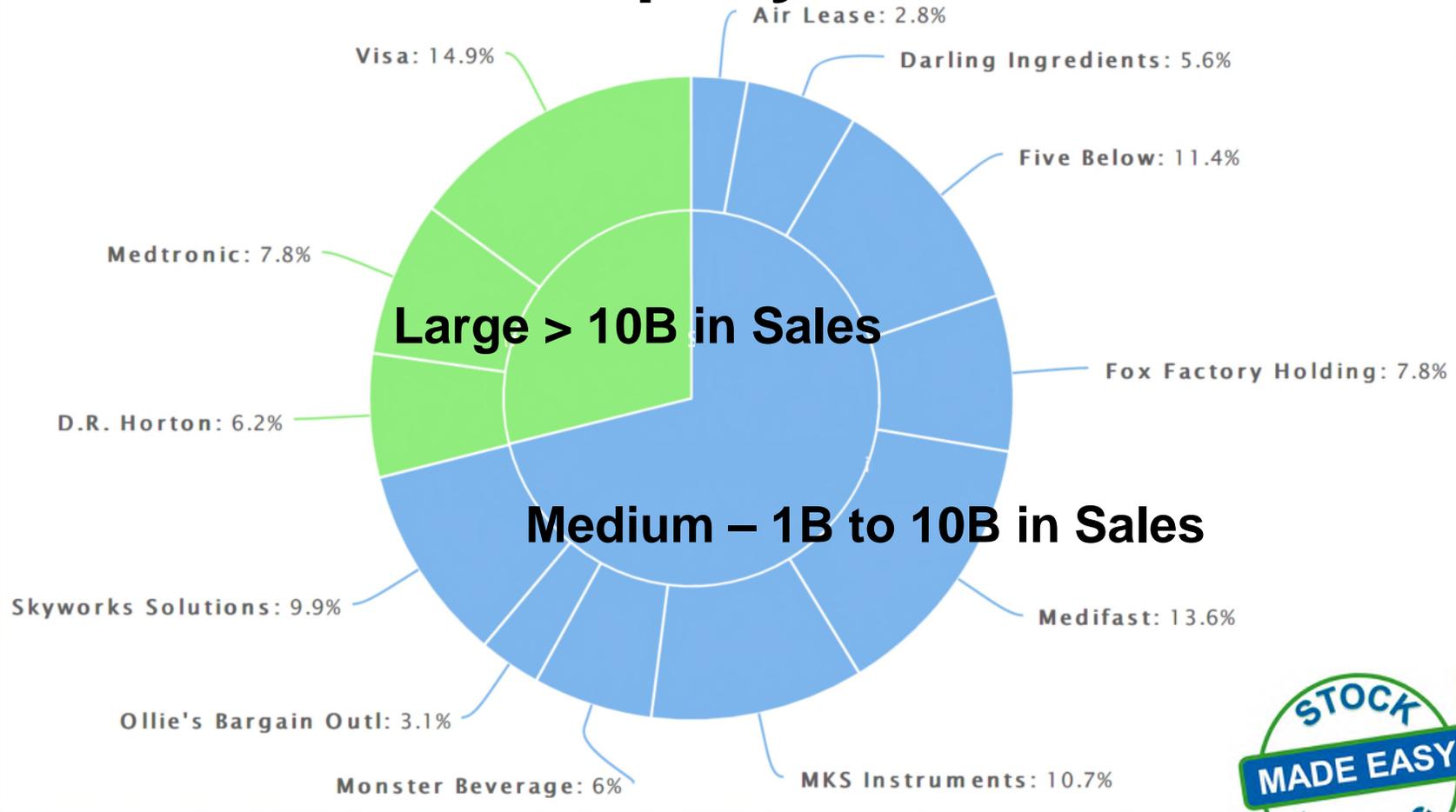
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Portfolio Holdings



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Company Size



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BI Diversification Guidance

- **Sectors**
 - 4 or more
 - < 30% in any one sector
- **Portfolio Holdings**
 - No more companies than you can monitor
 - Consider 12-20 companies
- **Company Size**
 - 25% small
 - 50% medium
 - 25% large



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Summary Report

Report Options

Summary **PERT** Diversification



% Total Return 20.4

Report Details

Show All entries

		Portfolio Total Value \$1,386.73					Portfolio dollar-weighted average			US/DS: 6.8	%Total Return: 20.4	
Ticker	Company	Price Date	Price	Shares	Total Value	% of Portfolio	Current PE	Buy Below	Sell Above	US/DS	% Tot Ret	Rec
AL	Air Lease	3/3/2022	39.11	1.0	39.11	2.8	11.0	40.70	73.60	3.4	19.0	Buy
DHI	D.R. Horton	3/3/2022	86.51	1.0	86.51	6.2	6.9	60.50	130.40	1.3	14.9	Hold
DAR	Darling Ingredients	3/3/2022	78.17	1.0	78.17	5.6	20.1	75.20	113.50	2.5	11.2	Hold
FIVE	Five Below	3/3/2022	157.82	1.0	157.82	11.4	33.9	273.20	612.70	11.5	37.7	Buy
FOXF	Fox Factory Holding	3/3/2022	108.82	1.0	108.82	7.8	28.1	119.50	217.60	4.1	19.6	Buy
MED	Medifast	3/3/2022	188.70	1.0	188.70	13.6	13.6	227.90	347.40	10.6	19.4	Buy
MDT	Medtronic	3/3/2022	107.65	1.0	107.65	7.8	29.7	99.60	143.50	1.9	11.0	Hold
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SWKS	Skyworks Solutions	3/3/2022	136.86	1.0	136.86	9.9	16.4	183.10	313.00	12.9	23.5	Buy
V	Visa	3/3/2022	207.23	1.0	207.23	14.9	34.3	261.70	464.90	7.6	22.8	Buy

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PERT Report

Company Name	Div	% Yield	Est EPS Nxt 12 Mo	EPS		Sales		Pre-Tax Profit			TTM EPS		Proj PE	Price	Proj RV	Proj 5Yr P/E Ratios			Est EPS Growth	PEG Ratio	U/D Ratio	% Total Return	Est 5 Years		
				Qtr End	\$	% Chg	Mill \$	% Chg	Mill \$	% Chg	% Sales	\$				% Chg	Hi	Avg					Low	Low Price	High Price
Five Below	0.00	0.0	6.13	10/21 10/20	0.43 0.36	19.4 %	607.6 476.6	27.5 %	31.8 23.6	34.9 %	5.2 % 4.9 %	4.66 1.95	139.0 %	25.8	157.82	79.4	42.7	32.5	22.2	31.5	0.8	11.5	37.7	103.5	782.4
Ollie's Bargain Outl	0.00	0.0	2.81	10/21 10/20	0.36 0.68	-47.1 %	383.5 414.4	-7.5 %	30.1 57.9	-47.9 %	7.9 % 14.0 %	2.70 3.46	-22.0 %	15.5	43.44	54.3	38.5	28.5	18.5	3.9	4.0	8.8	31.6	28.8	171.5
Air Lease	0.67	1.7	4.22	12/21 12/20	1.24 0.94	31.9 %	597.2 489.1	22.1 %	188.4 137.8	36.7 %	31.5 % 28.2 %	3.56 4.39	-18.9 %	9.3	39.11	105.4	10.8	8.8	6.8	18.5	0.5	6.3	28.6	24.2	133.1
Skyworks Solutions	2.06	1.5	9.34	12/21 12/20	2.40 3.05	-21.3 %	1510.4 1510.0	0.0 %	436.1 570.9	-23.6 %	28.9 % 37.8 %	8.32 6.34	31.2 %	14.7	136.86	77.4	23.7	19.0	14.2	12.2	1.2	12.9	23.5	118.1	378.0
Visa	1.28	0.6	7.19	12/21 12/20	1.83 1.42	28.9 %	7059.0 5687.0	24.1 %	4897.0 3748.0	30.7 %	69.4 % 65.9 %	6.04 4.84	24.8 %	28.8	207.23	87.6	39.3	32.9	26.5	19.0	1.5	7.6	22.8	160.1	566.5
Fox Factory Holding	0.00	0.0	4.33								12.2 % 13.3 %	3.87 2.18	77.5 %	25.1	108.82									70.4	266.7
Medifast	5.68	3.0	15.2								12.4 % 14.3 %	13.89 8.79	58.0 %	12.4	188.70									168.1	407.1
D.R. Horton	0.80	0.9	12.83	12/21 12/20	3.17 2.14	48.1 %	7053.4 5933.4	18.9 %	1497.3 1034.3	44.8 %	21.2 % 17.4 %	12.46 7.40	68.4 %	6.7	86.51	67.7	12.5	10.0	7.4	3.0	2.2	1.3	14.9	25.5	165.3
MKS Instruments	0.86	0.6	10.62	12/21 12/20	2.69 2.08	29.3 %	763.9 660.2	15.7 %	178.6 140.5	27.1 %	23.4 % 21.3 %	9.90 6.32	56.6 %	14.0	149.07	91.1	20.3	15.4	10.5	7.3	1.9	3.0	14.5	104.0	285.8
Monster Beverage	0.00	0.0	2.79	12/21 12/20	0.60 0.88	-31.8 %	1425.0 1196.3	19.1 %	419.0 400.8	4.5 %	29.4 % 33.5 %	2.57 2.64	-2.7 %	29.8	83.35	92.7	38.4	32.2	26.0	8.7	3.4	4.0	12.4	66.8	149.8
Darling Ingredients	0.00	0.0	4.09	12/21 12/20	0.94 0.27	248.1 %	1310.1 1019.8	28.5 %	195.4 56.4	246.6 %	14.9 % 5.5 %	3.89 1.78	118.5 %	19.1	78.17	93.6	26.4	20.4	14.4	5.2	3.7	2.5	1		
Medtronic	2.32	2.2	3.91	01/22 01/21	1.10 0.94	17.0 %	7763.0 7775.0	-0.2 %	1589.0 1220.0	30.2 %	20.5 % 15.7 %	3.63 2.14	69.6 %	27.6	107.65	102.1	31.6	27.0	22.4	7.6	3.6	1.9			

Quality

Value



Stock Investing Made Easy

PERT – Quality Side

Company Name	Div	% Yield	Est EPS Nxt 12 Mo	EPS		Sales		Pre-Tax Profit			TTM EPS		
				Qtr End	\$	% Chg	Mill \$	% Chg	Mill \$	% Chg	% Sales	\$	% Chg
Five Below	0.00	0.0	6.13	10/21	0.43	19.4 %	607.6	27.5 %	31.8	34.9 %	5.2 %	4.66	139.0 %
				10/20	0.36		476.6		23.6		4.9 %	1.95	
Ollie's Bargain Outl	0.00	0.0	2.81	10/21	0.36	-47.1 %	383.5	-7.5 %	30.1	-47.9 %	7.9 %	2.70	-22.0 %
				10/20	0.68		414.4		57.9		14.0 %	3.46	
Air Lease	0.67	1.7	4.22	12/21	1.24	31.9 %	597.2	22.1 %	188.4	36.7 %	31.5 %	3.56	-18.9 %
				12/20	0.94		489.1		137.8		28.2 %	4.39	
Skyworks Solutions	2.06	1.5	9.34	12/21	2.40	-21.3 %	1510.4	0.0 %	436.1	-23.6 %	28.9 %	8.32	31.2 %
				12/20	3.05		1510.0		570.9		37.8 %	6.34	
Visa	1.28	0.6	7.19	12/21	1.83	28.9 %	7059.0	24.1 %	4897.0	30.7 %	69.4 %	6.04	21.0 %
				12/20	1.42		5687.0		3748.0		65.9 %	4.84	



Stock Investing Made Easy

PERT – Quality Action Steps

- Research the magenta boxes.
 - Investigate why.
 - Trailing Twelve Months EPS is key.
- Make a decision.
 - Sell the stock.
 - Wait it out.
 - Change your projections.



Stock Investing Made Easy

PERT – Quality Side

Company Name	Div	% Yield	Est EPS Nxt 12 Mo	Qtr End	EPS		Sales		Pre-Tax Profit			TTM EPS	
					\$	% Chg	Mill \$	% Chg	Mill \$	% Chg	% Sales	\$	% Chg
Five Below	0.00	0.0	6.13	10/21	0.43	19.4 %	607.6	27.5 %	31.8	34.9 %	5.2 %	4.66	139.0 %
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				12/20	1.42		5687.0		3748.0		65.9 %	4.84	



Stock Investing Made Easy

PERT – Value Side

Company Name	Div Yield	Proj PE	Price	Proj RV	Proj 5Yr P/E Ratios			Est EPS Growth	PEG Ratio	U/D Ratio	% Total Return	Est 5 Years	
					Hi	Avg	Low					Low Price	High Price
Five Below	0.3%	25.8	157.82 3/3/2022	79.4	42.7	32.5	22.2	31.5	0.8	11.5	37.7	103.5	782.4
Ollie's Bargain Outl	0.6%	15.5	43.44 3/3/2022	54.3	38.5	28.5	18.5	3.9	4.0	8.8	31.6	28.8	171.5
Air Lease	0.7%	9.3	39.11 3/3/2022	105.4	10.8	8.8	6.8	18.5	0.5	6.3	28.6	24.2	133.1
Skyworks Solutions	2.0%	14.7	136.86 3/3/2022	77.4	23.7	19.0	14.2	12.2	1.2	12.9	23.5	118.1	378.0
Visa	1.2%	28.8	207.23 3/3/2022	87.6	39.3	32.9	26.5	19.0	1.5	7.6	22.8	160.1	566.5
Fox Factory Holding	0.0%	25.1	108.82 3/3/2022	87.6	39.1	28.7	18.2	12.0	2.1	4.1	19.6	70.4	70.4



Stock Investing Made Easy

PERT – Value Side Directly from the SSG

Company Name	D	Proj PE	Price	Proj RV	Proj 5Yr P/E Ratios			Est EPS Growth	PEG Ratio	U/D Ratio	% Total Return	Est 5 Years	
					Hi	Avg	Low					Low Price	High Price
Five Below	0	25.8	157.82 3/3/2022	79.4	42.7	32.5	22.2	31.5	0.8	11.5	37.7	103.5	782.4

- **Estimated EPS Growth:** Page 1, Section 2
- **Est 5 Years Low / High Price:** Page 2, Section 4A/B
- **Upside/Downside Ratio:** Page 2, Section 4
- **% Total Return:** Page 2 Section 5C



Stock Investing Made Easy

PERT – Value Side Calculated from the SSG

Company Name	D	Proj PE	Price	Proj RV	Proj 5Yr P/E Ratios			Est EPS Growth	PEG Ratio	U/D Ratio	% Total Return	Est 5 Years	
					Hi	Avg	Low					Low Price	High Price
Five Below	0	25.8	157.82	79.4	42.7	32.5	22.2	31.5	0.8	11.5	37.7	103.5	782.4

- Projected PE:**
 Current Price ÷ Projected 12-month EPS
- Projected 5 Year PE Ratios:**
 SSG Page 2; Sec 4
 Average of High/Low P/Es



Stock Investing Made Easy

PERT – Value Side Calculated from the SSG

Company Name	D	Proj PE	Price	Proj RV	Proj 5Yr P/E Ratios			Est EPS Growth	PEG Ratio	U/D Ratio	% Total Return	Est 5 Years	
					Hi	Avg	Low					Low Price	High Price
Five Below	0	25.8	157.82	79.4	42.7	32.5	22.2	31.5	0.8	11.5	37.7	103.5	782.4

- Projected Relative Value**

Projected PE Ratio ÷ Average Projected PE Ratio

- PEG Ratio:**

Projected P/E Ratio ÷ Projected EPS Growth Rate



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PERT – Value Side BI Guidance

Potential Buys

- Higher total return
- Historically underpriced
- Upside/downside $\geq 3:1$
- Relative Value < 100
- PEG ratio < 1.5

Potential Sells

- Lower total return
- Historically overpriced
- Upside/downside $\leq 1:1$
- Relative value > 150
- PEG ratio > 2



Stock Investing Made Easy

PERT – Value Side

Company Name	Div Yield	Proj PE	Price	Proj RV	Proj 5Yr P/E Ratios			Est EPS Growth	PEG Ratio	U/D Ratio	% Total Return	Est 5 Years	
					Hi	Avg	Low					Low Price	High Price
Five Below	0.3%	25.8	157.82	79.4	12.7	32.5	22.2	31.5	0.8	11.5	37.7	103.5	782.4
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Skyworks Solutions	2.6%	14.7	136.86	77.4	23.7	19.0	14.2	12.2	1.2	12.9	23.5	118.1	378.0
Visa	1.2%	28.8	207.23	87.6	9.3	32.9	26.5	19.0	1.5	7.6	22.8	160.1	566.5
Fox Factory Holding	0.0%	25.1	108.82	87.6	39.1	28.7	18.2	12.0	2.1	4.1	19.6	70.4	



Stock Investing Made Easy

In Conclusion

- Reviewed portfolio management reports:
 - Summary
 - Diversification
 - PERT
- Shared BetterInvesting guidance
 - Increase total return
 - Manage risk



Stock Investing Made Easy

Questions or Comments?

bi.draser@gmail.com
Dori Raser



Stock Investing Made Easy

Beyond Fundamental Analysis



Barry Detloff

Northern Lights Chapter

detlo001@umn.edu



March 30, 2022

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Stock Investing Made Easy

Objectives

- Introduce other ways to analyze quality companies
- Discuss usefulness and importance
- Where to find these other ways
- How to use them to improve results



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Beyond Fundamental Analysis (BFA)

- Three ways to analyze a company:
 - Fundamental: study of financial statements
 - Sentiment: study of supply and demand
 - Also known as support and resistance
 - Technical: study of price action and volume



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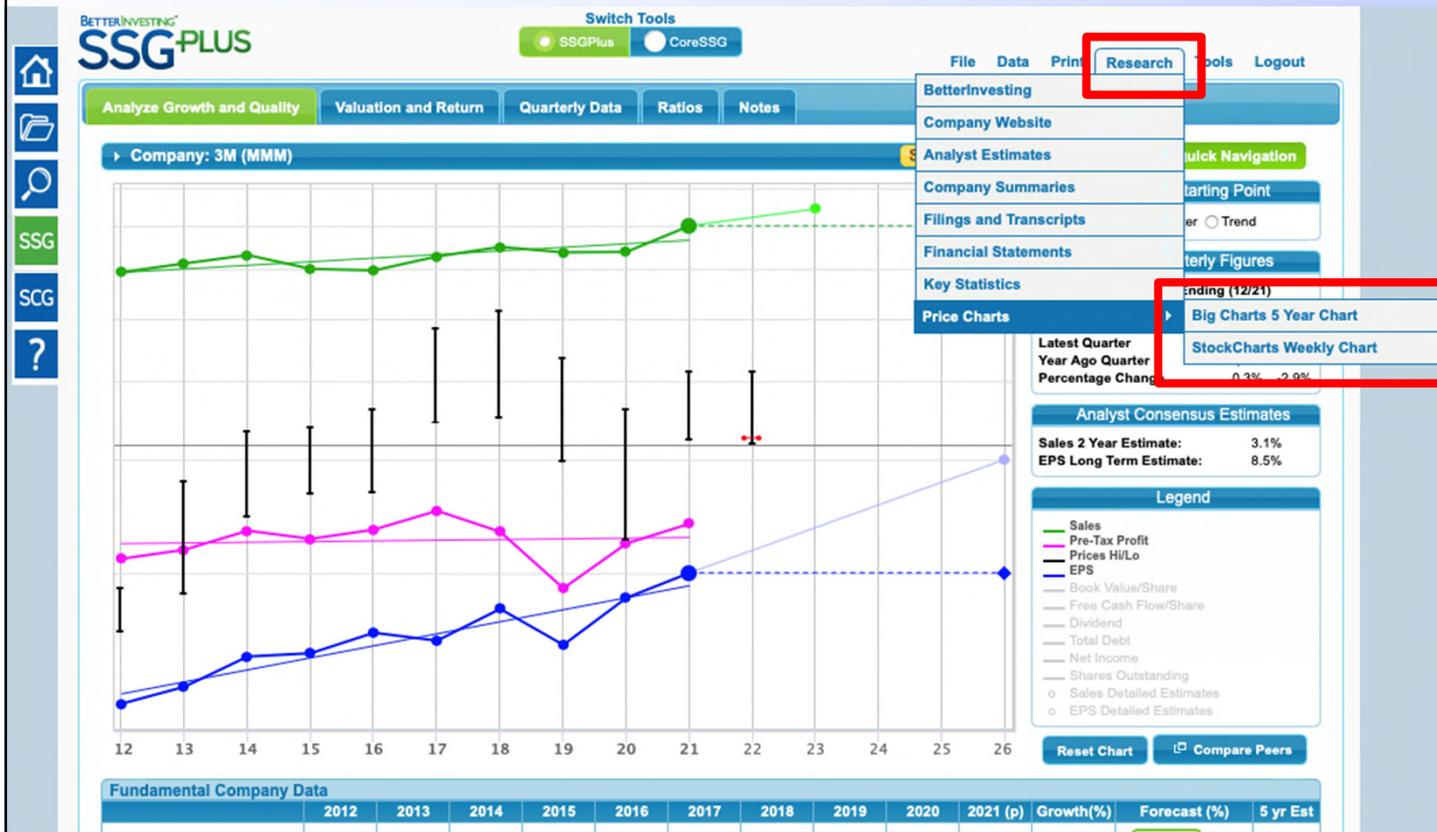
Using BFA

- Find quality company using BI's Stock Selection Guide (SSG)
- Determine when quality company is a good investment using Beyond Fundamental Analysis
 - What Camp Are You In? A Look at 3 Investing Philosophies.
 - *BetterInvesting Magazine* 1/1/2022 page 41



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Finding BFA



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Finding BFA

The image shows a screenshot of a website's navigation menu. The menu items are: File, Data, Print, Research, Tools, and Logout. The 'Research' item is highlighted with a red box. Below the main menu, there is a sub-menu with the following items: BetterInvesting, Company Website, Analyst Estimates, Company Summaries, Filings and Transcripts, Financial Statements, Key Statistics, and Price Charts. The 'Price Charts' item is highlighted with a red box. To the right of the 'Price Charts' item, there is a sub-menu with the following items: Ending (12/21), Big Charts 5 Year Chart, and StockCharts Weekly Chart. The 'Big Charts 5 Year Chart' item is highlighted with a red box. Below the sub-menu, there is a table with the following data:

Latest Quarter	Year Ago Quarter	Percentage Change
		0.3%
		-2.9%



Stock Investing Made Easy

Sentiment Analysis

- Sentiment Analysis = candlesticks
- Candlesticks show price open, high, low, close
- www.bigcharts.marketwatch.com
 - Plot yearly candlesticks
 - Compare candlestick information to BetterInvesting's high / low price information



Stock Investing Made Easy

Candlesticks at Bigcharts

Advanced Chart

1 Enter Symbol or Keyword
MMM **DRAW CHART**

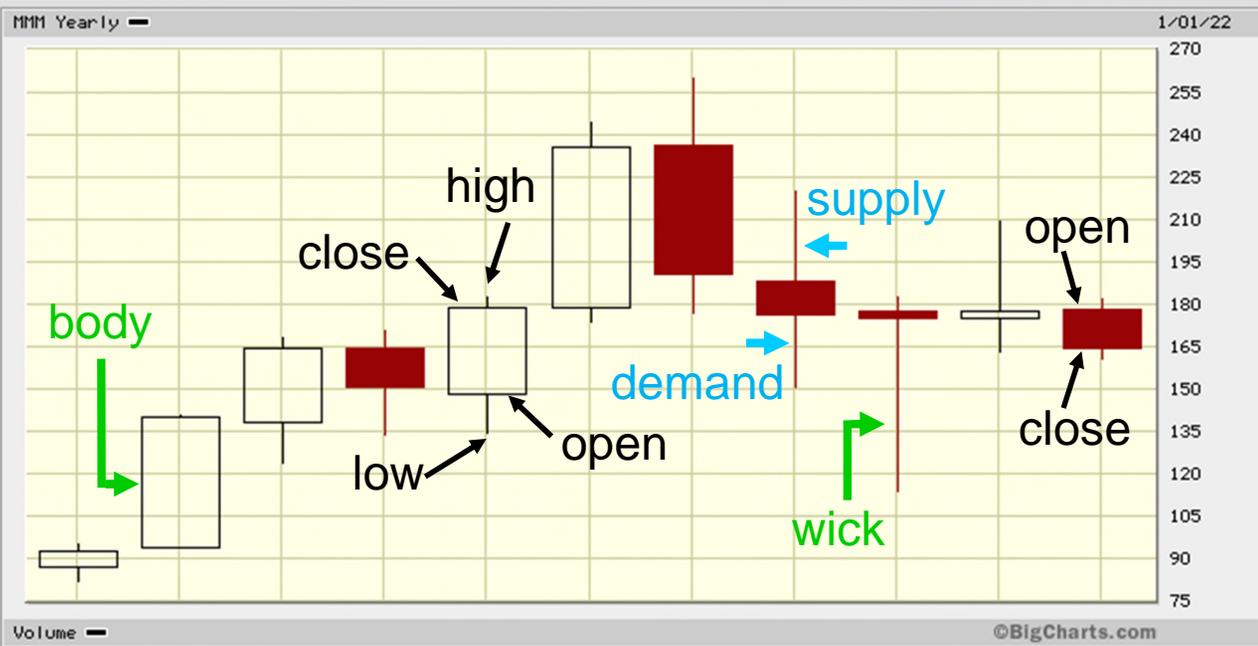
2 **time frame**
Time: 1 decade
Frequency: Yearly

compare to

indicators

chart style
Price Display: Candlestick
Chart Background: Default
Chart Size: Large

3 **DRAW CHART**
Store Chart Settings
Clear Chart Settings

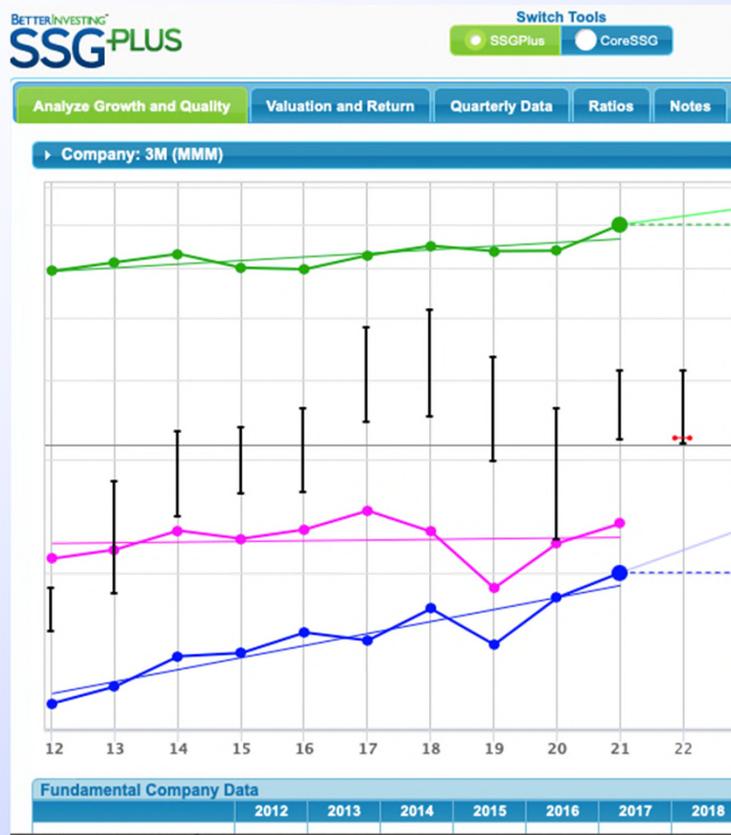


White/Green or open candles - price up
Red/Black or filled candles - price down



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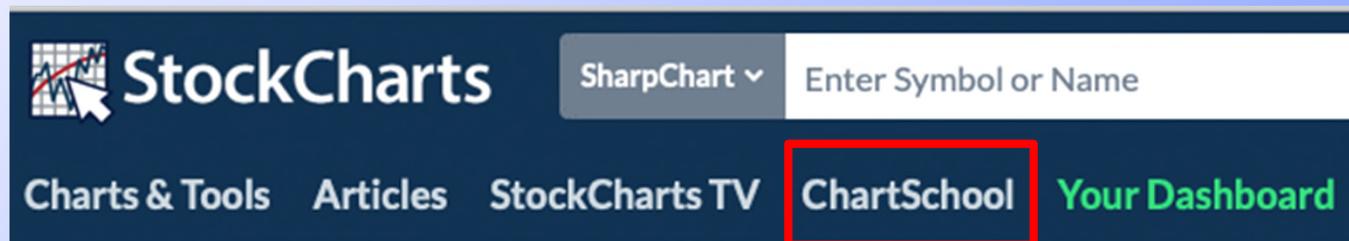
BI's Price Bars versus Candlesticks



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Candlesticks at StockCharts

- www.stockcharts.com
- Chart weekly / daily candlesticks
- Annotate chart
- Learn about candlesticks at ChartSchool



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ChartSchool

Welcome to ChartSchool, our extensive educational resource for investors of all levels. Here you can learn everything there is to know about investing and financial chart analysis.

Browse through the articles below, or search to find exactly what you're looking for.

Candlesticks



Search Criteria

Show me all

ChartSchool Articles ▾

containing

Candlesticks

Search

Here are all the **ChartSchool** articles we found that contain **Candlesticks**



Introduction to Candlesticks - ChartSchool

- ...Blending **Candlesticks** **Candlestick** patterns are made up of one or more **candlesticks** and can be blended together to form one **candlestick**....

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Understanding Candlesticks

- Explains the logic behind candlesticks
 - <https://www.topdogtrading.com/candlestick-charting-trading-part-1/>
 - <https://www.topdogtrading.com/candlestick-charting-trading-part-2/>
 - <https://www.topdogtrading.com/candlestick-charting-trading-part-3/>



Stock Investing Made Easy

Technical Indicators

By functionality and applicability (see ChartSchool):

- Trend indicators:
 - Moving Average (MA)
 - Moving Average Convergence Divergence (MACD)
 - Parabolic Stop-and-Reversal (Parabolic SAR)
- Momentum indicators:
 - Relative Strength Indicator (RSI)
 - Stochastic (STO)
 - Commodity Channel Index (CCI)
 - Williams Percent Range (Williams %R)



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Technical Indicators continued

By functionality and applicability:

- Volatility indicators:
 - Bollinger Bands (BB)
 - Moving Average Envelopes
 - Average True Range (ATR)
- Volume indicators:
 - On Balance Volume (OBV)
 - Chaikin Money Flow (CMF)



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Simple Technical Analysis (TA)

- Add Moving Averages (MA) to chart
- Example: 8, 21, & 55 period Exponential Moving Averages (EMA)
 - Numbers are Fibonacci Sequence
 - Shorter (8) / mid (21) / longer (55) term periods
- Add On Balance Volume (OBV)



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StockCharts

SharpChart ▾

MMM

Go

Chart Attributes

Period	Range	Bar	Gap	Extra Bars				
Weekly ▾	Fill the Chart ▾	5 ▾	0 ▾					
Type	Size	Color Scheme	Up Color	Down Color	Legends			
Candlesticks ▾	700 ▾	Default ▾	- Auto - ▾	- Auto - ▾	Default ▾			
Volume: Overlay ▾	<input type="checkbox"/> Full Quote	<input type="checkbox"/> Price Labels	<input checked="" type="checkbox"/> Log Scale	<input type="checkbox"/> Solid Candles	<input checked="" type="checkbox"/> Color Volume	<input checked="" type="checkbox"/> Smoothed Lines	<input checked="" type="checkbox"/> Y-Axis Labels	<input type="checkbox"/> Zoom Thumbnail
<input type="checkbox"/> Extended Hours								
<input type="button" value="Update"/>								

Overlays

Parameters

Exp. Moving Avg ▾	8
Exp. Moving Avg ▾	21
Exp. Moving Avg ▾	55

Indicators

Parameters

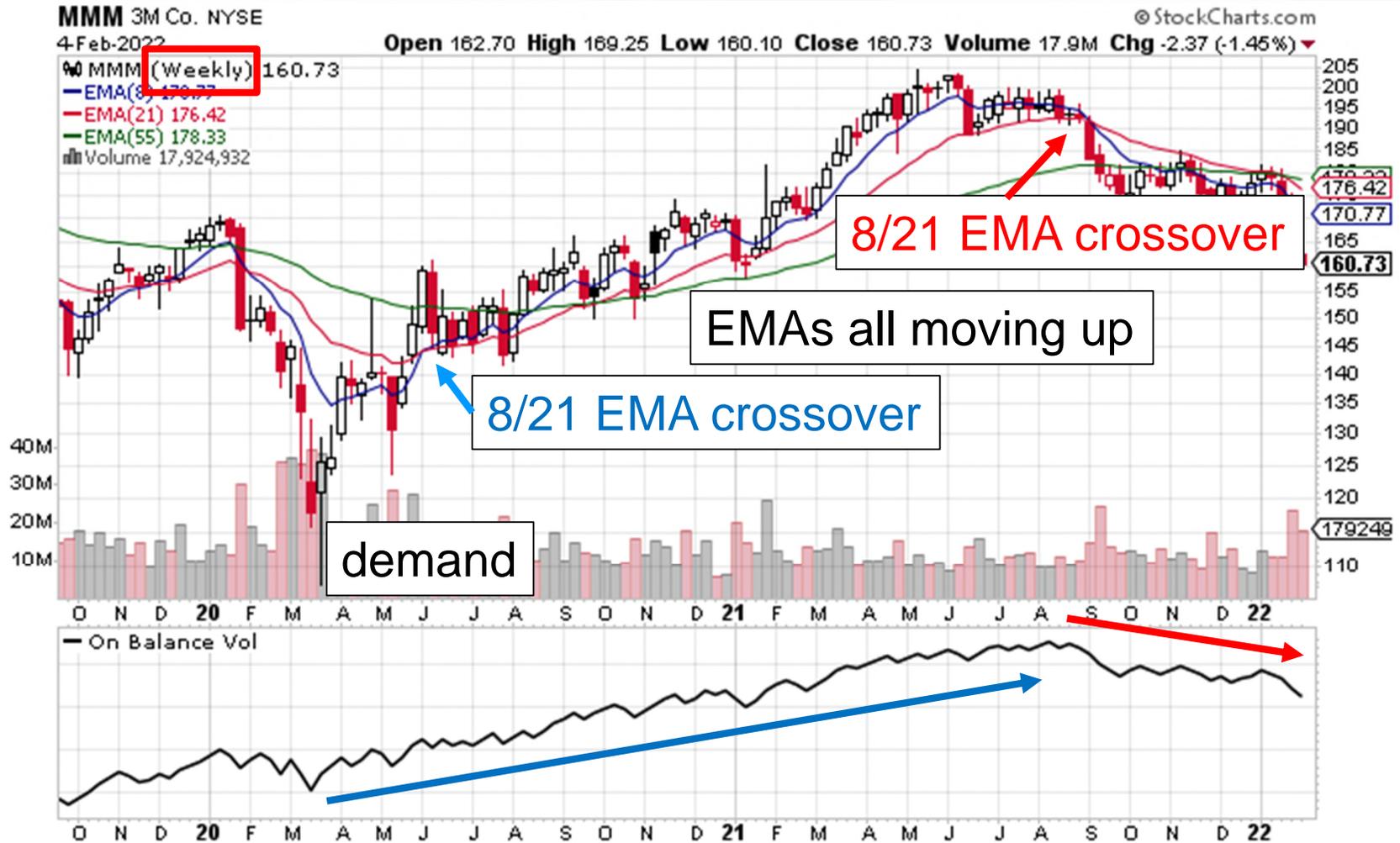
Position

On Balance Volume (OBV) ▾		Below ▾
- None - ▾		Below ▾



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Chart with TA



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Annualized Return on Investment (AROI)

Calculation of AROI

- $((\text{Ending value} - \text{beginning value}) / \text{beginning value}) * 100$
 $((192.92 - 150.88) / 150.88) * 100 = 27.86\% \text{ ROI}$
- $(\text{Return on Investment} / \text{number of days held}) * 365$
 $27.86\% / 458 \text{ days} = .06\% \text{ ROI per day}$
 $.06\% * 365 = 22.2\% \text{ AROI}$
- <https://www.thecalculatorsite.com/finance/calculators/cagr-calculator.php> (compound annual growth rate – CAGR)



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Portfolio Management - Exit Strategy

- Manage using Fundamental Analysis
 - Sell zone / Relative Value
- Manage using Technical Analysis
 - Trailing stop loss once SSG gets overvalued
 - Other technical indicators (e.g. EMA crossover)
- Manage using Options (future advanced class)
 - Buy put option as insurance on stock/portfolio



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Summary

In this session we've touched on how to:

- Analyze companies Beyond Fundamental Analysis using Sentiment and Technical Analysis
- Find supply / demand zones with candlesticks
- Improve portfolio returns using EMAs / OBV to help with entry and exit



Stock Investing Made Easy

Questions or Comments?

Barry Detloff
detlo001@umn.edu



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Make A Difference In Someone's Life

If you have benefited from

BETTERINVESTING,

please pick up some

BETTERINVESTING materials

**and introduce others to this dynamic
investment education opportunity!**

Pay it forward !



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BetterInvesting National Convention

BetterInvesting 70th National
Convention | BINC 2022



6/23/2022 - 6/26/2022



The Westin Dallas Park Central

- Choose from over 60 live in-person investor education classes
- Talk face-to-face with nationally recognized experts
- Attend the *Beyond Beginner* or *Investing for High-Net-Worth Individuals* series of classes

See the
BI Website
for Class &
Registration
Details



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Mark Your Calendars

EVENTS



Wednesday, August 31, 2022

Please save the date for another
Stock Investing Made Easy Online Webinar

8:30 PM EDT / 7:30 CDT / 6:30 MDT / 5:30 PDT / 4:30 AKDT

Speaker(s) and topic to be determined



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Thank you

