



Balfour Capital Group Block, Inc.

Block, Inc., formerly known as Square, Inc., is a financial technology company that offers a suite of products and services aimed at empowering businesses and individuals through innovative financial solutions. Its core offerings include point-of-sale systems, digital payment platforms, and mobile banking services, all designed to simplify transactions and promote financial inclusion.

The company's ecosystem comprises several key segments:

- Square: Provides tools for businesses to accept card payments and manage operations.
- Cash App: A mobile application that allows peer-to-peer money transfers, direct deposits, and investment in stocks and Bitcoin.
- Afterpay: A buy-now, pay-later service acquired to expand consumer financing options.
- TIDAL: A global music streaming platform.
- Bitkey: A self-custody Bitcoin wallet.
- Proto: A platform focused on artificial intelligence and machine learning solutions.

Block's mission is to build tools that help expand access to the economy, enabling more people to participate in the financial system.

1. Top 5 Competitors

Block operates in a competitive fintech landscape. Its top competitors include:

- PayPal Holdings, Inc. (PYPL): A leading digital payments platform offering services similar to Cash App.
- Fidelity National Information Services, Inc. (FIS): Provides banking and payment technologies.
- The Trade Desk, Inc. (TTD): While primarily an advertising technology company, it competes in the digital transaction space.
- Datadog, Inc. (DDOG): Offers monitoring and analytics for cloud-based applications, overlapping in data services.
- Robinhood Markets, Inc. (HOOD): A financial services company offering commission-free trades, competing with Cash App's investment features.



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2. Largest Institutional Shareholders

As of the latest filings, the largest institutional shareholders of Constellation Brands are:

- Vanguard Group Inc. – Holding approximately 13.5 million shares (8.05% of shares outstanding).
- Berkshire Hathaway Inc. – Holding approximately 12 million shares (7.13%).
- Capital Research & Management Co. – Holding approximately 7.9 million shares (4.69%).
- State Street Corporation – Holding approximately 7.2 million shares (4.28%).
- Capital World Investors – Holding approximately 6.1 million shares (3.65%).

3. Management Team

Block's leadership team includes:

- Jack Dorsey: Block Head (CEO) and Chairman.
- Amrita Ahuja: Chief Operating Officer and Chief Financial Officer.
- Brian Grassadonia: Ecosystem Lead.
- Owen Britton Jennings: Business Lead.

4. Revenue

For the fiscal year ending in 2024, Block reported:

- Total Revenue: Approximately \$23.94 billion.
- Quarterly Revenue Growth (Year-over-Year): -3.10%.
- Gross Profit: \$9.15 billion.
- EBITDA: \$1.42 billion.

5. Institutions with Buy Recommendations:

Several financial institutions have issued buy recommendations for Block's stock:

- Jefferies: Maintains a "Buy" rating, viewing 2025 as a pivotal year for the company.
- Goldman Sachs: Included Block in its list of undervalued stocks to invest in.



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6. Analyst Sentiment Summary

Analyst sentiment towards Block is generally positive:

- Consensus Rating: Buy.
- Strong Buy Recommendations: 42%.
- Buy Recommendations: 36%.
- Hold Recommendations: 20%.
- Sell Recommendations: 0%.
- Strong Sell Recommendations: 2%.

7. Insider Buying and Selling (Last 24 Months)

Over the past 24 months, insider trading activity includes:

- Shares Bought by Insiders: Approximately 1,298,064 shares.
- Shares Sold by Insiders: Approximately 523,057 shares.

Notable insider sales include:

- Amrita Ahuja (COO & CFO): Sold shares totaling approximately \$5.88 million.
- Brian Grassadonia (Ecosystem Lead): Sold shares totaling approximately \$39.20 million.
- Owen Britton Jennings (Business Lead): Sold shares totaling approximately \$1.18 million.