SUPERPLUS Investment Memo — UBER

Generated: 2026-02-20 03:09 UTC

1) Your thesis (what you believe)

If drivers become employees, margins collapse and stock drops

2) What the model concluded (plain English)

- **Rating:** **BUY** (score **83/100**)
- **Evidence confidence / veracity:** **52** (higher = more trustworthy coverage)

3) The 30-second explanation (for total beginners)

Think of this like a **car dashboard**:

- The **score** is the overall attractiveness estimate.
- The **buckets** explain *why* the score happened.
- The **news/risk** items try to spot headline landmines.
- The **thesis test** checks whether the facts match the story you're betting on.

Good vs Bad cheat-sheet (linked to this ticker)

Each line shows: **rule band → today's value → verdict**.

Sales growth compared to last year (revenue growth)

- Rule band: Usually good **> +10%** | OK **0% to +10%** | Usually bad **< 0%**
- **UBER today:** **18.28%** → **GOOD** ✅

Cash left over after all bills in the last 12 months (free cash flow)

- Rule band: Good **positive** | Bad **negative**
- **UBER today:** **$9.76B** → **GOOD** ✅

Cash efficiency of sales (free cash flow margin)

- Rule band: Usually good **≥ 10%** | OK **3% to 10%** | Bad **≤ 0%**

- **UBER today:** **18.77%** → **GOOD** ✅

Cash return vs stock price (free cash flow yield)

- Rule band: Often cheap **> 5%** | Neutral **2% to 5%** | Often expensive **< 2%**
- **UBER today:** **6.44%** → **CHEAP** ✅

Debt stress (net debt divided by free cash flow)

- Rule band: Good **< 3x** | Watch **3x to 6x** | High risk **> 6x**
- **UBER today:** **0.59x** → **GOOD** ✅

Headline negativity in the last 30 days (news shock)

- Rule band: Calm **≥ -15** | Watch **-25 to -15** | Ugly **< -25**
- **UBER today:** **N/A** → **UNKNOWN** ❓

Risk headline counts in the last 30 days

- Rule band: Low **0–2** | Watch **3–5** | High **6+**
- Labor risk headlines: **1** → **LOW** ✅
- Regulatory risk headlines: **2** → **LOW** ✅
- Insurance risk headlines: **0** → **LOW** ✅

4) Core numbers (sanity-check)

- Sales growth compared to last year: **18.28%** _(comps_snapshot → revenue_ttm_yoy_pct)_
- Cash left over after all bills (last 12 months): **$9.76B** _(comps_snapshot → fcf_ttm)_
- Cash efficiency of sales: **18.77%** _(comps_snapshot → fcf_margin_ttm_pct)_
- Cash return vs price paid: **6.44%** _(comps_snapshot → fcf_yield)_

5) Balance sheet snapshot (why debt matters)

- Market cap: **$151.56B**
- Cash: **$7.74B**
- Debt: **$13.47B**
- Net debt (debt minus cash): **$5.73B**
- Net debt divided by free cash flow: **0.59x**

Storytime walkthrough (explain it like I'm five)

Okay. Imagine **UBER** is a **gigantic toy factory**.

You're asking: *"Is this toy factory getting stronger… or about to hit expensive problems?"*

Step 1 — Are more toys being sold? (sales growth)

Today: **18.28%** → That tells us how sales changed compared to last year.

Step 2 — Is there money left in the piggy bank? (free cash flow)

Today: **$9.76B** → After paying bills and investing, what's left over.

Step 3 — Is the factory efficient? (free cash flow margin)

Today: **18.77%** → Out of every $100 of sales, how much becomes real cash.

Step 4 — Is the stock price cheap or expensive vs that cash? (free cash flow yield)

Today: **6.44%** → Higher often means cheaper (but sometimes 'cheap for a reason').

Step 5 — Could debt cause stress if something goes wrong? (net debt / free cash flow)

Today: **0.59x** → Roughly how many years of current cash it would take to pay off net debt.

What to open (dopamine mode)

- Dashboard: `outputs/decision_dashboard_UBER.html`
- News clickpack: `outputs/news_clickpack_UBER.html`
- Claim evidence: `outputs/claim_evidence_UBER.html`