

SUPERPLUS Investment Memo — UBER

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1) Your thesis (what you believe)

****If Uber drivers become employees, margins collapse and stock drops****

2) What the model concluded (plain English)

- ****Rating:** *BUY** (score **83/100**)**

- ****Evidence confidence:** *52** (higher = more trustworthy coverage)**

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

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


- The ****score**** tells you how attractive the company looks overall.
- The ****buckets**** explain ***why*** the score happened.
- The ****news & risk**** try to spot scary headlines early.
- The ****thesis test**** checks if reality matches your story.

4) Good vs Bad cheat-sheet (linked to THIS company)

Each line shows: ****rule → today → verdict****

Are sales growing?

- Rule: Good > 10%, OK 0–10%, Bad < 0%

- ****Today:** *18.28%** → **GOOD** **

Is there real money left after bills? (free cash flow)

- Rule: Positive = good, Negative = bad

- **Today:** \$9.76B → **GOOD ✓**

How efficient is the business? (cash efficiency of sales)

- Rule: Good $\geq 10\%$, OK 3–10%, Bad $\leq 0\%$

- **Today:** 18.77% → **GOOD ✓**

Is the stock cheap or expensive versus cash? (cash return vs stock price)

- Rule: Cheap $> 5\%$, Neutral 2–5%, Expensive $< 2\%$

- **Today:** 6.43% → **CHEAP ✓**

Could debt hurt if things go wrong? (years of cash to pay off debt)

- Rule: Good $< 3x$, Watch 3–6x, Dangerous $> 6x$

- **Today:** 0.59x → **GOOD ✓**

Are headlines calm?

- Rule: Calm ≥ -15 , Watch -25 to -15, Ugly < -25

- **Today:** -12.00 → **CALM ✓**

Risk headline counts (last 30 days)

- Rule: Low 0–2, Watch 3–5, High 6+

- Labor risk headlines: **0**

- Regulatory risk headlines: **1**

- Insurance risk headlines: **2**

5) Storytime walkthrough (explain it like you're five)

Imagine **UBER** is a **giant toy factory**.

You're asking:

"Is this factory getting stronger... or about to run into expensive problems?"

Step 1 — Are more toys being sold?

Sales growth is **18.28%** compared to last year.

- If this is negative, it means fewer toys are being sold.

Step 2 — Is there money in the piggy bank?

Free cash flow is **\$9.76B**.

That is what's left after paying bills and investing.

Step 3 — Is the factory efficient?

Cash efficiency is **18.77%**.

That means out of every \$100 of sales, about **\$18.77** becomes real cash.

Step 4 — Is the stock cheap or expensive?

Cash return vs stock price is **6.43%**.

Higher can mean cheaper — but sometimes it's cheap for a reason.

Step 5 — Could debt cause stress?

Debt stress is **0.59x**.

That's roughly how many years of current cash it would take to pay off net debt.

6) What to open next

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