



flexclub

**Understanding Sunstone
"UB" Ordinary Shares**

About FlexClub

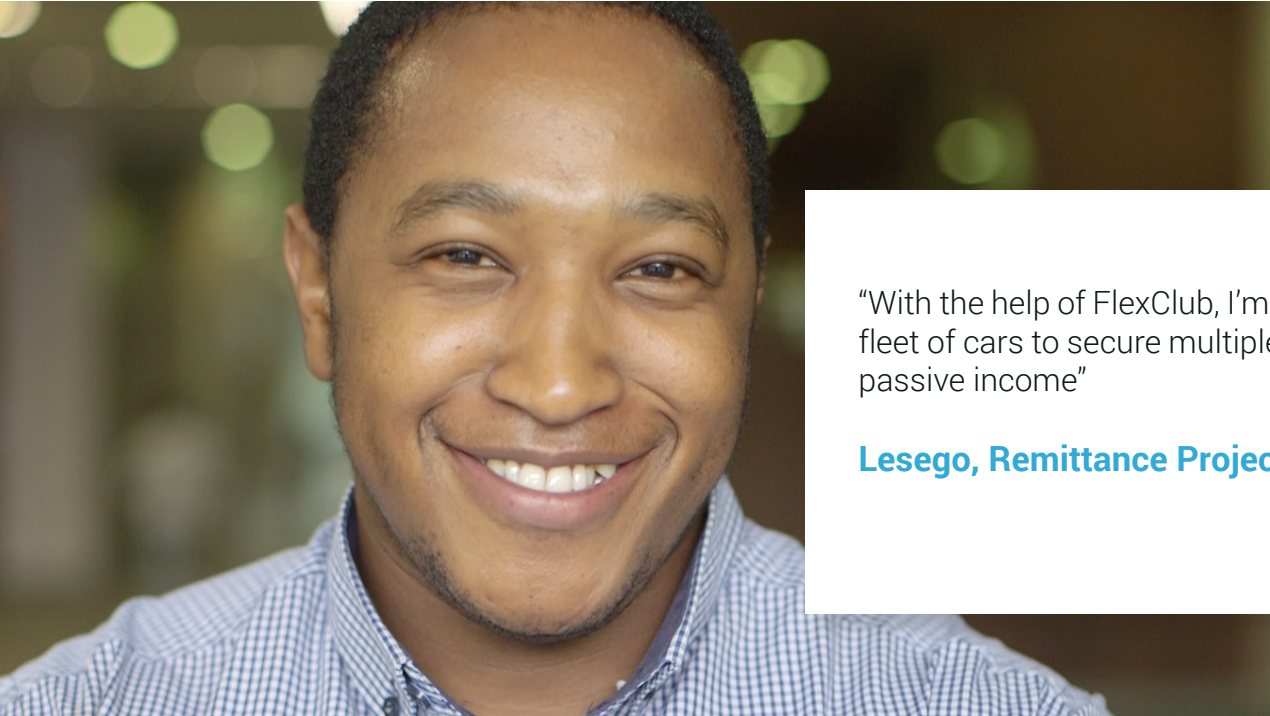
FlexClub is a car subscription platform that is unlocking access to cars for members who want the flexibility to own a car if and when it suits them. Our first product is designed specifically for ride-hailing drivers earning a living on platforms like Uber. We source cars from vehicle partners looking to earn passive income from their fleet, renting their cars out to us so we can serve members looking for a new way to own a car.

FlexClub currently operates a fleet of over R50m, with more than 300 members that subscribe to a car in South Africa and Mexico. Founded on the vision to create vehicle owners from the best talent on the platform while creating consistent income for vehicle partners, FlexClub manages all the operational processes and costs such as screening, maintenance, insurance procedures and rental collection. This means that both vehicle partners and

members have access to a truly hassle-free and risk-free solution to vehicle leasing – all underpinned by a Drive-to-Buy plan.

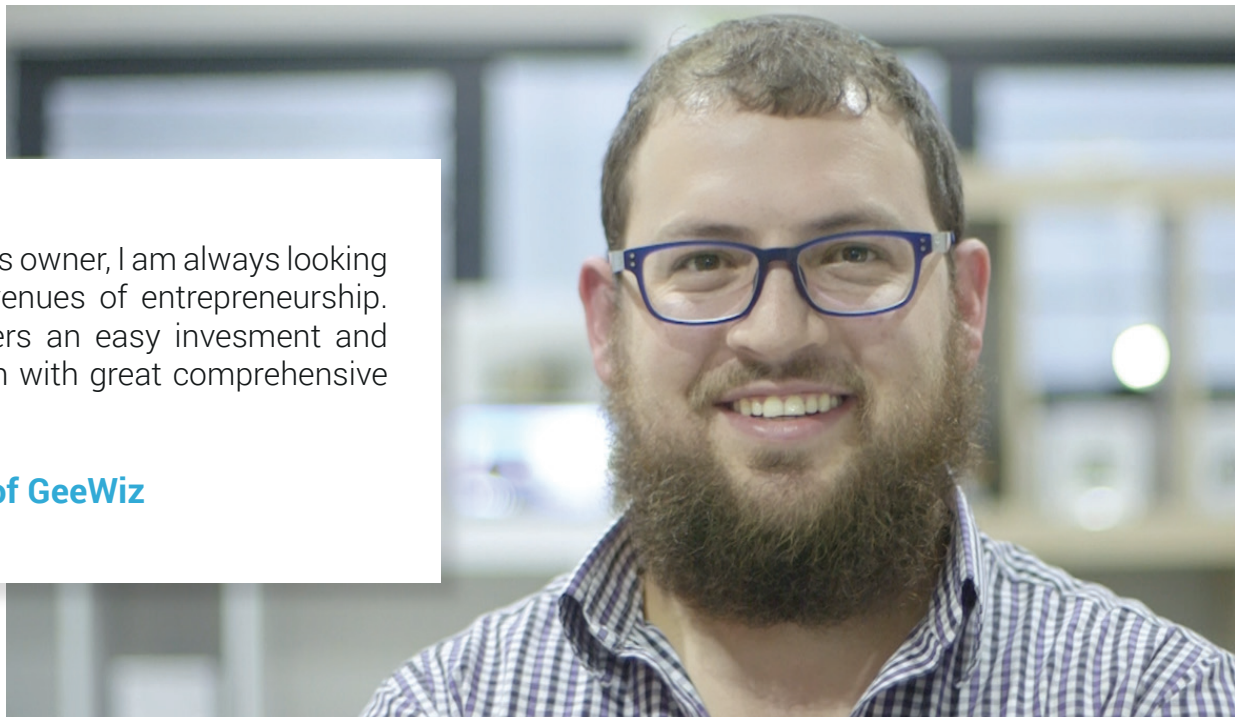
FlexClub enables vehicle partners to contribute towards increasing vehicle ownership in South Africa, empowering talented ride-hailing drivers with an alternative to the debt burden involved with traditional vehicle finance.

Our Vehicle Partners



“With the help of FlexClub, I’m growing my fleet of cars to secure multiple streams of passive income”

Lesego, Remittance Project Manager



“As a business owner, I am always looking into other avenues of entrepreneurship. FlexClub offers an easy investment and a good return with great comprehensive reporting”

Pinni, CEO of GeeWiz

Our Members



Unlock New Opportunity

Fractional Investing

FlexClub have partnered with Sunstone Capital, a Section 12J company to pioneer fractional investing in rentals to ride-hailing drivers. This is a global first that makes it possible for anyone to invest in a share of a car being rented out to Uber drivers and earn passive income on the EasyEquities platform.



What is Section 12J?

Section 12J refers to a section in the South African Income Tax Act which provides a tax incentive for individuals, trusts and companies who invest in a SARS approved Venture Capital Company (VCC). The incentive offers a 100% tax deduction in order to encourage SA taxpayers to make local equity investments in order to ignite growth in the economy. All 12J funds must be public companies, be an authorised FSP and be registered and approved by SARS.

Company

Initial Investment	R 1,000,000
S12J Cash from SARS	(R 280,000)
Net Investment	(R 720,000)
Market Value of Investment	R 1,000,000

Effective 28% discount to market value

For illustrative purposes R1,000,000 investment is used

Individual/Trust

Initial Investment	R 1,000,000
S12J Cash from SARS	(R 450,000)
Net Investment	(R 550,000)
Market Value of Investment	R 1,000,000

Effective 45% discount to market value

For illustrative purposes R1,000,000 investment is used

Who is Sunstone Capital?

Sunstone is an innovative section 12J investment fund that offers investors an opportunity to earn stable and dependable dividends. This is done by purchasing operating assets and renting them for fixed monthly amounts, building a low risk, diversified portfolio boasting a full deployment of capital.



For more information, see
www.sunstonecapital.co.za

What are the benefits of fractional investing?



Save Tax



Earn Dividends



Earn Capital Growth

Sunstone UB Shares Capital Return Profile

	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5
Gross Investment	1 000 000					
12J Allowance	450 000					
Risk Capital	550 000					
Dividend		6,32%	7,43%	5,20%	6,57%	7,43%
Capital Returned						117%
CGT - 18%						18,00
In Figures	550 000	63 188	74 298	52 038	65 699	74 298
	550 000	63 188	74 298	52 038	65 699	1 033 698
IRR - Annualised Return	21,6%					

Sunstone Capital Limited (registration number 2017/418473/06) is an authorised financial services provider (FSP number 48870) and a registered venture capital company with SARS registration number VCC-0101.

The value of a financial product can go down, as well as up, due to changes in the value of the underlying investments. An investor may not recoup the full amount invested. Past performance is not necessarily an indication of future performance. These products are not guaranteed. Examples and/or graphs are for illustrative purposes only.

FlexClub's Founders



Marlon Gallardo
LATAM GM



Tinashe Ruzane
CEO



Rudolf Vavruch
CTO

Seed Investors



Michael Jordaan
Fund Owner
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Unlock Opportunity



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