

# FLAGSTONE

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THE SMARTER CASH PLATFORM

A modern office interior featuring a large teal circular wall feature, a grey wall, and orange armchairs. A wooden desk holds a laptop, a small potted plant, and a power outlet. A teal pendant lamp hangs above the desk. The text "Our company culture & values." is overlaid on the teal circle.

Our company  
culture & values.

# Disclaimer

Our culture evolves over time.

This deck covers who we are at Flagstone today, what we've learnt so far and how we choose to operate.

We expect you to help create the future slides.

# Welcome.

We are thrilled you have chosen us for the next step in your career.

Everything you now go on to do at Flagstone will make a difference. We encourage you to bring your ambition, to deliver with impact and to create camaraderie.

Way back when...

Simon and Andy had a vision at the kitchen table to revolutionise the cash deposit marketplace.

Flagstone was born.





## Then, as it is now...

Our mission was to empower clients to take control of their cash using technology, enabling them to maximise their interest and minimise risk.

We have built a secure platform providing a user-friendly way to compare interest rates and apply with a click of a button.

Our culture is the bedrock of our continued success and we believe in the importance of a shared set of values.

At Flagstone, we are 'doers' and we own our own success. We change what we don't like, celebrate what we do and most importantly...

**...we do it together.**



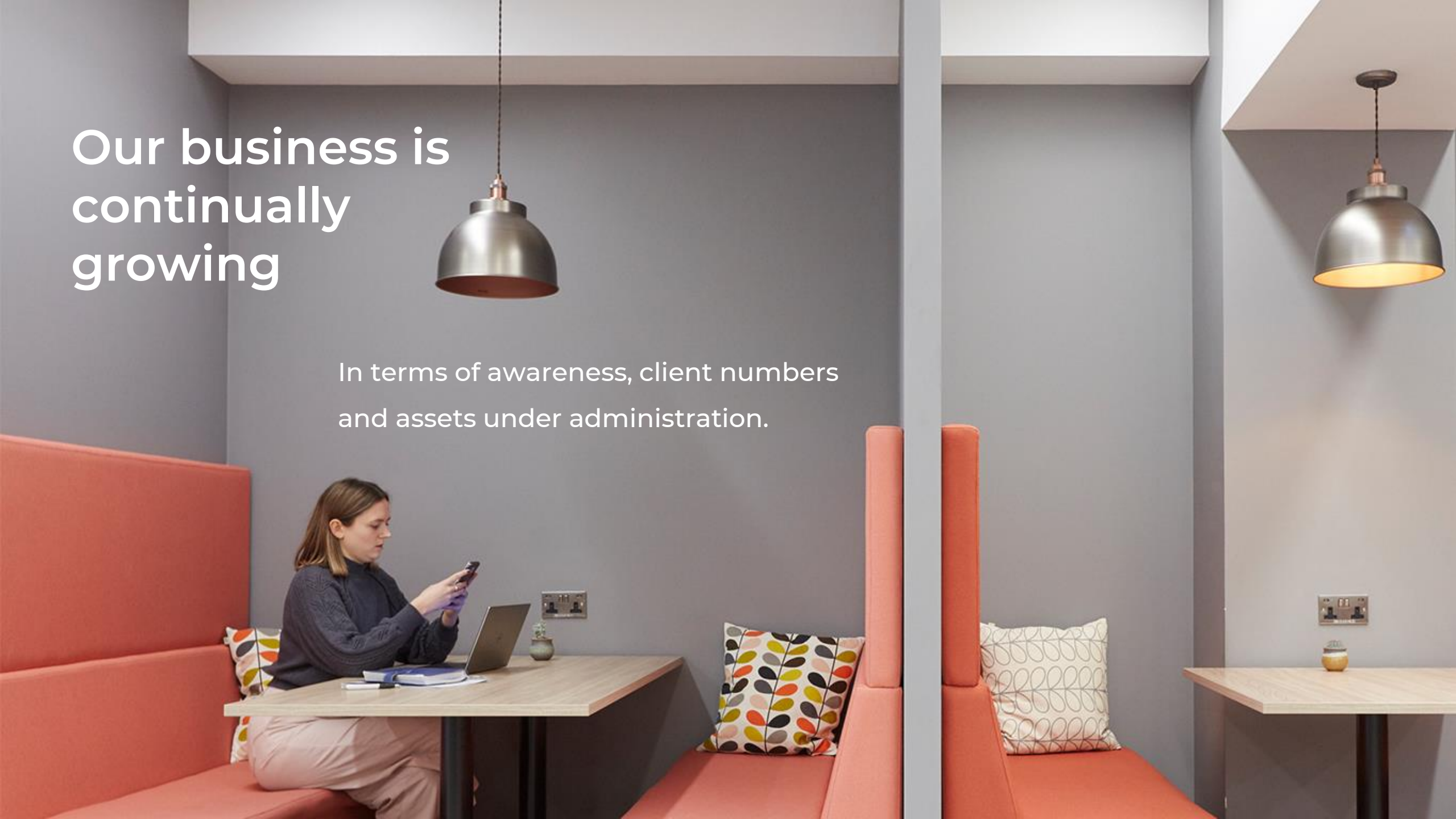
In the past few  
years we have  
grown (up).



Our headcount has doubled year on year and we  
have continued to go from strength to strength.

# Our business is continually growing

In terms of awareness, client numbers and assets under administration.





# Growth is great...

But we don't believe growth should come at the cost of identity. That identity is what will ensure we become the world's leading cash deposit marketplace.

We asked ourselves what the secret recipe is to that identity. And each time we have been brought back to three things...



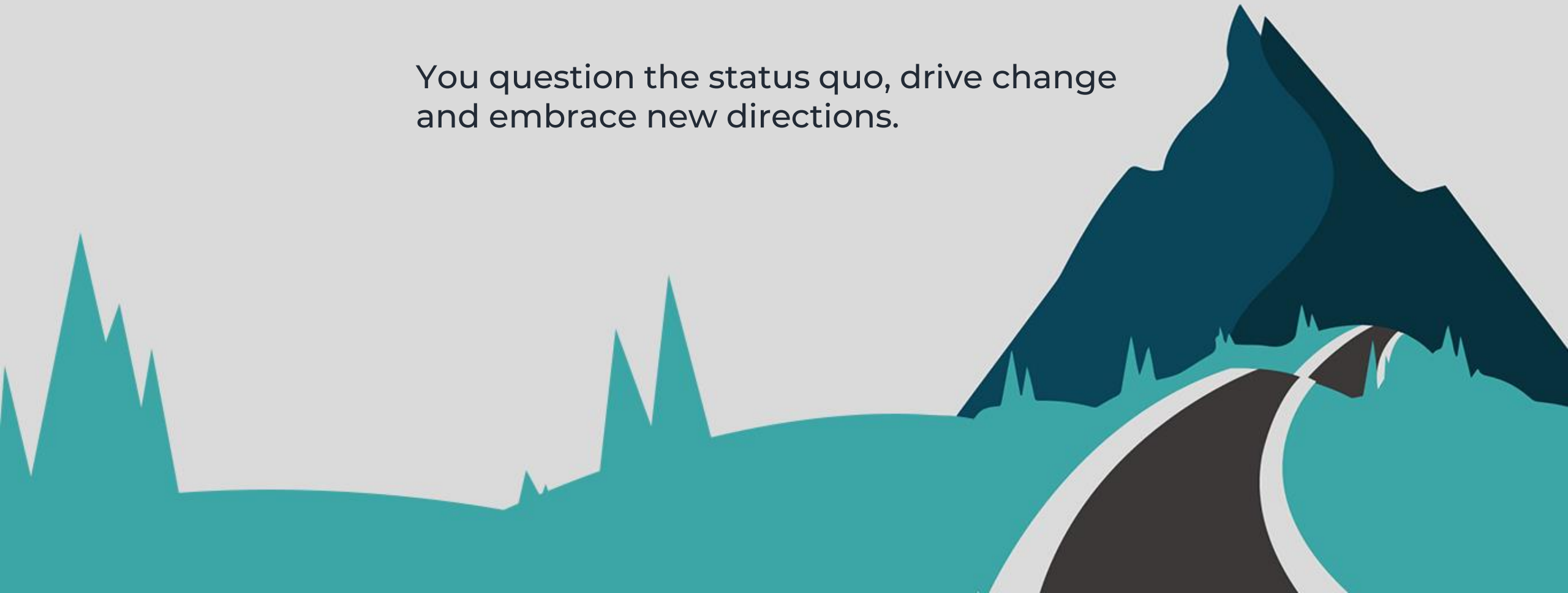






# Make change happen

You question the status quo, drive change  
and embrace new directions.





# Fail fast; succeed faster

You acknowledge mistakes with humility and you focus on solutions, not problems.

You experiment and remain curious to test new ideas and learn.



# Be ambitious

You drive your own learning to build your career.

You recognise opportunities and you take them.

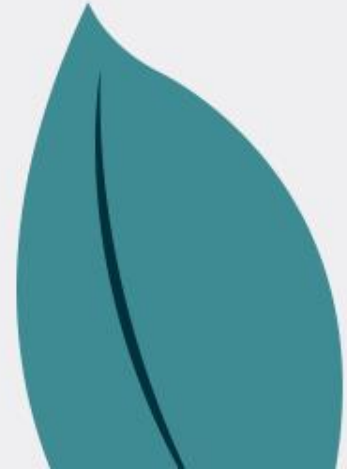






# Own this together

You treat Flagstone as your own.  
You are proactive and take responsibility.



# Be a force, deliver with impact

You lead with conviction.  
You embrace your freedom to act.



# Overcome the complex

Your actions solve  
problems.

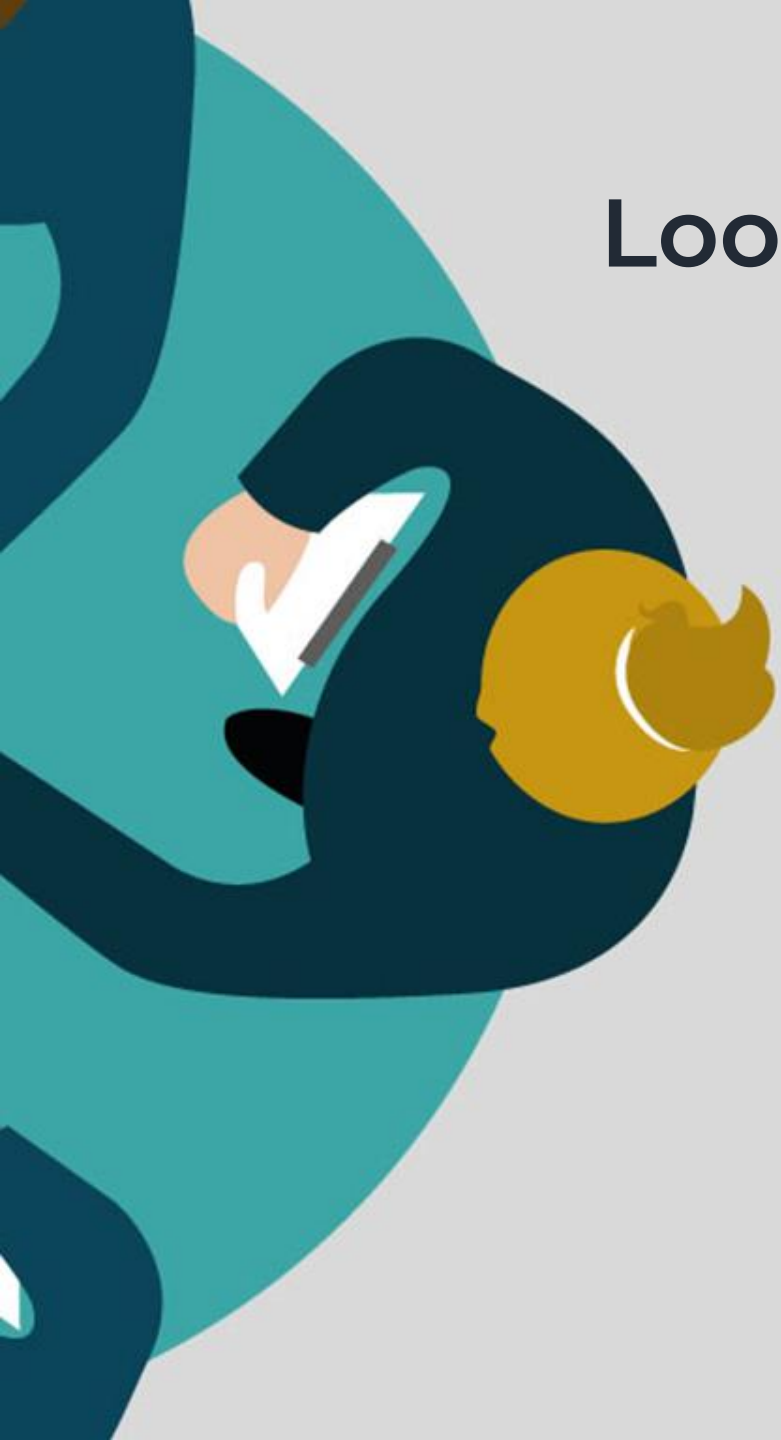
You collaborate  
to simplify.







# Look after yourself



You work hard,  
but know when to stop.

You take healthy steps.

# Create camaraderie

You communicate openly and share your authentic self.

You encourage a round of applause.



# Take care of each other



You take care of  
each other and it shows.

You value each other and  
work as a team.



A modern interior scene with a grey wall. A single pendant light with a dark, dome-shaped shade hangs from the ceiling, casting a warm glow. The light fixture has a copper-colored top. In the foreground, the back of an orange armchair is visible on the left, and a red rectangular object, possibly a book or a piece of furniture, is on the right. The overall atmosphere is minimalist and contemporary.

# Leadership team

Our leadership team are some of the brightest minds in FinTech, Banking and Technology and they continue to drive vision and success for Flagstone.

With their mix of strategy, technical expertise and financial insight they push the boundaries of what we can and will achieve.

# Simon

## Co-Founder & CEO

Simon has been an investor and entrepreneur in media and technology for the past 20 years.

His mid-life crisis has been ongoing for about 15 years now and has so far included kitesurfing, a dog and a motorbike.

Watch this space for more to come...





# Andrew

## **Co-Founder & Executive Director**

Andrew founded Flagstone in 2013 after a 15-year career in Banking and Hedge Funds.

Amongst many achievements, he's climbed a mountain and met a US president. He keeps the team amused with his many stories – the gift that keeps on giving.

# Susanna

## Chief People Officer

Susanna is our leading voice on all things culture.  
She's our People Ninja.

She enjoys "sampling" G&Ts (she's not too fussy)  
and experimenting with her culinary skills, or more  
accurately, lack of!







# Eylem

## Chief Marketing Officer

Eylem is our expert on customer experience, growth marketing and scale-up.

She can be found dancing (we can't vouch for the quality) and hiking in her spare time, whilst raising her two children.

Not necessarily at the same time!

# Malcolm

## Chief Technology Officer

Malcolm is our technical guru. Our visionary for the creation of innovative new products.

He lives with his unruly family and two dogs in the beautiful Hampshire countryside.

He hates wearing shoes. Have a mask to hand...





# Cecil

## Chief Operating Officer

Cecil sets our (high) benchmark for operational excellence.

Cecil can be found taking instructions on how to parent his new-born from his 3 year old daughter. Three guesses who wears the trousers at home...

**There are some other things you  
should know about us...**





# Flagstone today

- We are a diverse team of 100+ and counting!
- We have over 30,000 customers
- We now have 45+ banks on our panel
- We have forged partnerships with the UK's leading banks and wealth management companies
- Since 2015 we've transmitted more than £5bn of clients' deposits
- We have raised nearly £30m in venture capital to grow our business

We have won a lot of awards...

# ...but most recently

- We were listed at number 15 on LinkedIn's Top 25 Start-Ups for 2019.
- We won the Savings Champion Award for Best Cash Platform in 2019.
- We won the 2020 FS Tech Award for Consumer Finance Product of the Year.



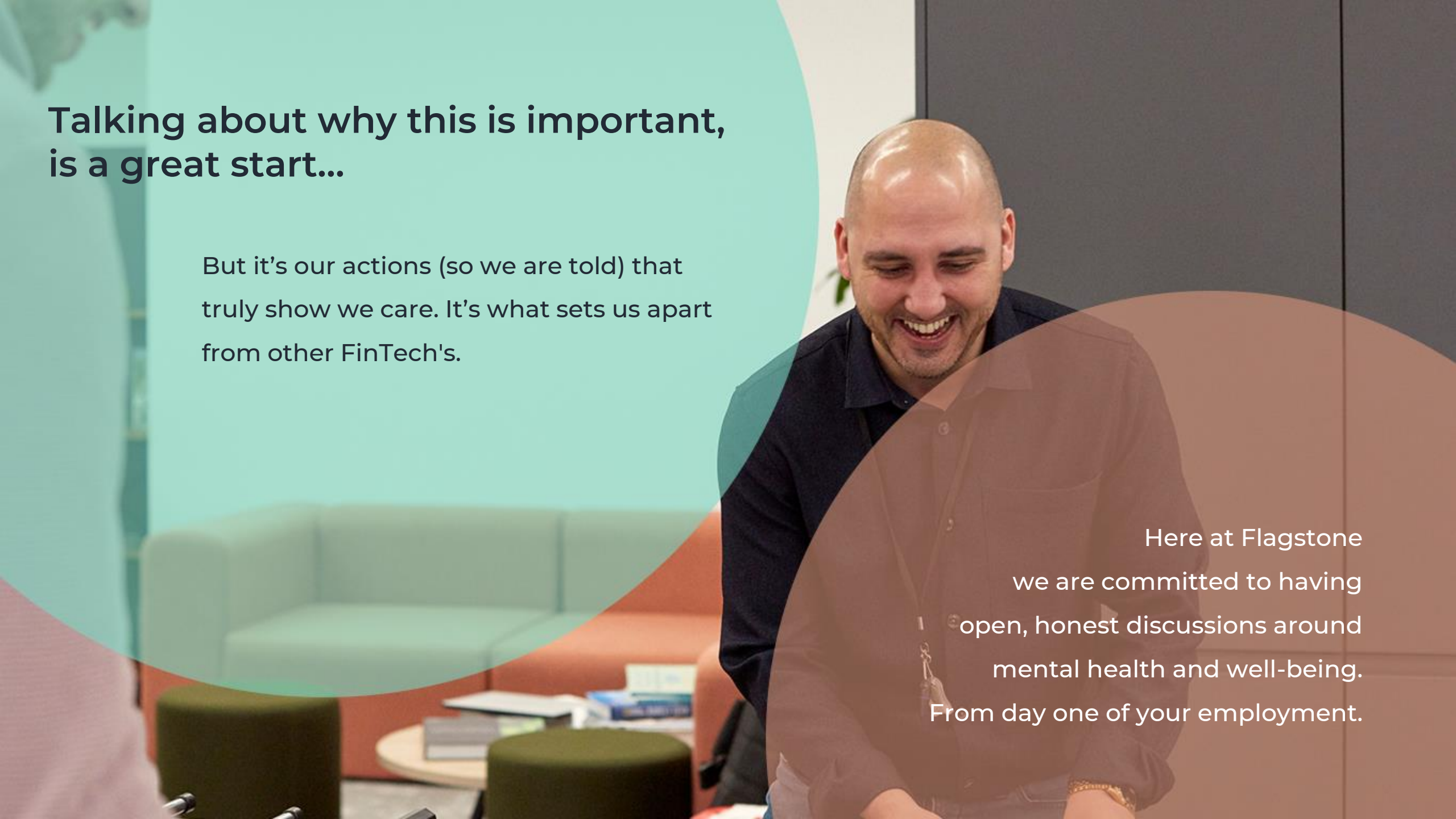
BEST CASH PLATFORM  
2019

*FS*tech  
**awards 2020**  
CONSUMER FINANCE PRODUCT OF THE YEAR

Well-being and mental health are  
**REALLY** important to us...







Talking about why this is important,  
is a great start...

But it's our actions (so we are told) that  
truly show we care. It's what sets us apart  
from other FinTech's.

Here at Flagstone  
we are committed to having  
open, honest discussions around  
mental health and well-being.  
From day one of your employment.



**We encourage  
your progression...**

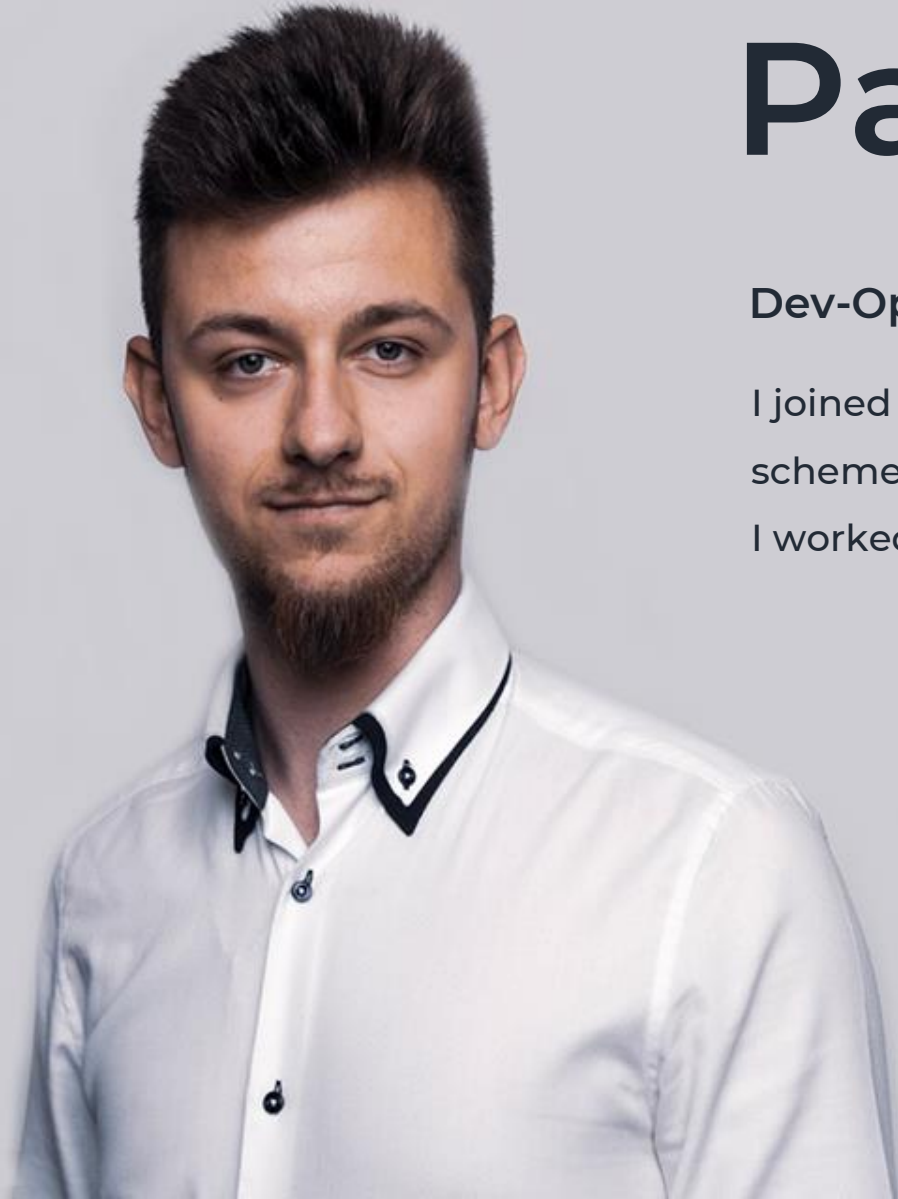




**Our team are bright  
and ambitious.**

Many of our colleagues are fast-tracking to the next stage in their career thanks to their time at Flagstone.

**Here is what a few of them  
have to say...**



# Patryk

## Dev-Ops Engineer

I joined Flagstone in 2017 as part of the Government's Apprenticeship scheme, working in IT Ops. There were just two of us at the time and I worked on a wide variety of tasks which were completely new to me.

I have now completed the apprenticeship with a distinction level and work as a DevOps Engineer.

The culture and teamwork that we have cultivated here is amazing; everyone is willing to help each other out which makes it a really great working environment.



# Nicole

## Head of Operations Strategy & Change

I joined as employee number 4 in 2016, building our Operations function from scratch. I now lead our Strategy and Change division, and am a member of Flagstone's Senior Management Team.

Flagstone is a fantastic company to work for with endless future opportunities and brilliant employees from multiple backgrounds. It's amazing to work for a company who truly prioritises personal development and investment in people.

This business really wants their people to grow with them.








We are proud of  
our diversity...



# ...and it shows.

We are wholeheartedly committed to creating an inclusive workplace, enabling everyone to feel they can bring their whole self to work each day.

We have created a work environment that not only creates equal opportunities for everybody but allows us to work to our full potential.





# At Flagstone

- Our team comprises nearly 20 nationalities.
- Over 30% of our colleagues are BAME.
- Over 30% of our colleagues are female.
- Our senior team is 30% female.

Although these are leading stats  
within the FinTech industry...

...we are committed to change and to being better.

To us, this means challenging the status quo and  
forging a new normal.



Community counts, so we  
give back...



A group of young people, mostly of African descent, are wearing red long-sleeved shirts and are working together in a kitchen or food preparation area. They are focused on their tasks, with some holding white containers. The background is slightly blurred, showing more of the kitchen environment and a man in a white shirt in the distance.

# ...while thinking forward.

We encourage colleagues to support causes that are close to their heart - and facilitate this through our Giving Back scheme.

We work closely with other organisations and charities such as Inspire! to provide development opportunities for young people - the talent of tomorrow!

# And finally...

We are thrilled you are joining us and we can't wait to write the next chapter of our story with you.

We know that you will play an integral part in our success. So thank you for choosing Flagstone.

**Welcome to the team!**



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