

A 3D rendering of a white, glossy knot, possibly a reef knot (square knot), set against a blue background. The knot is composed of thick, rounded strands that are intertwined in a complex, repeating pattern. The lighting is soft, creating subtle highlights and shadows that emphasize the three-dimensional form and the smooth, reflective texture of the material.

**Albani Limited**  
Specialist Open-Bridge Finance

**Financial Model.6**



## Extract from Pitch Deck 1

- **PROFITABLE** All market conditions (Stress Tests)
- **RISK** 10 Levels of Sequential Risk Management (Application > Product Sale)
- **INVESTOR APPETITE** Real-time Controls:
  - Reduce or Stop Funding
- **INVESTMENT** To finance **Core Proposition** / Number of Enquiries Y1: 3,000:  
Revolving **£44.09M** / 83% LTV to RICS Valuations / 42% Simple Return  
(20 week **Churn Rate**) or  
Secured To finance **Restricted Sales** / Number of Enquiries Y1: 300:  
**£5.43M** / 83% LTV to RICS Valuations / 27% Simple Return



## Extract from Pitch Deck 2

This financial model (**v12**) has been prepared by Trevor Norris FCA.

Trevor has prior knowledge of Albani processes and constructed the original financial model. This model is not one that is fully integrated incorporating cash flow and balance sheet statements.

This version has been created for illustration purposes and is prepared as a snap-shot of transactions and income and cost flows over a purported year. The model has not been profiled to mimic a business start-up nor has any attempt been made to apportion income or costs into monthly rests but simply assumes that all transactions start and finish in one year. It does not take any account of cash-flow impacts.

No attempt has been made to assess the costs of establishing and managing the debt facility costs required to provide loan offers to house owners. It is assumed that such costs will be borne by the investor. However, there are calculations to produce simple measures of returns which ignore any headroom required to account for delays in completion of house sales over 20 weeks (**Churn Rate**).

Overheads have been estimated by the business on a line-by-line basis for Y1 (business establishment) and therefore an additional amount has been included to take account of reasonable growth.

The reference to Tier One and Tier Two refers respectively to houses with a current market value up to £500,000 and those over £500,000. The model has been built to facilitate submissions to stress test the Core Proposition for CHAIN FREE® and CHAIN MENDER® e.g. Investor Share 100% (investor can submit required percentage).

**IMPORTANT POINT:** **Number of Enquiries** e.g. Y1: 3,000 (investor can submit variable number/**Predominant input to reduce/restrict Investment Required** i.e. for Restricted Sales say 300). See: [Slide 4](#)



## Financial Model

### 1. Model-v12

2. Click on Enable Editing. Save two copies. One to work on (the un-locked **INPUTS**) and the other copy so you can check back to see what my INPUTS were.
3. The key driver is Number of Enquiries on INPUTS: Line 7.
4. By reducing the Number of Enquiries in stages you will see in SUMMARY: Line 10 your preferred/proposed investment to finance the business, subject to making an INPUT to Investor Share in Line 16.
5. Macro and Micro risk is controlled in real-time at various stages in the process/customer journey.
6. Definitions:
  - 6.1 EXIT: Customer does not draw-down Loan Offer (LTV) and sells house for more than LTV.
  - 6.2 NON-EXIT: Customer draws-down LTV.
  - 6.3 Off-MARKETS: Customer withdraws House from market for sale.
  - 6.4 RICS: Valuation by member Royal Institute of Chartered Surveyors; Valuation (after property inspection) for mortgage purposes.
  - 6.5 DataSource: Automated Valuation Model (AVM); Likely to be less than RICS.
  - 6.6 CHAIN FREE® Home Owners Plan™ (Plan): ALL members pay the 1% Fee
7. We have made no assessment of investor facility costs.
8. We have highlighted Y2 as the business will be more mature and not hampered by set-up costs and business flow relevant to a Y1 start up.
9. Questions:
  - 9.1 INPUTS: Mine
  - 9.2 Methodology/Accountancy: I will arrange a Zoom with Trevor Norris.

**IMPORTANT LINKS:** [Risk](#) and [Pitch Deck](#)



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