

Executive Summary v7

1. Financial products for homeowners living in selected houses. **Making sellers Proceedable Buyers**
 2. Albani Limited: Pre-revenue Startup/Authorised and Regulated by the FCA: Ref. No. 457682
 3. Finance required to finance business: £5M (Restricted Sales) > £40M (Core Proposition)
 4. Unique financial solutions enabling homeowners in England and Wales to secure next property for lowest price before selling through own Estate Agent for highest (**Gap in the Market**)
 5. Price Bands: £250K > £500K and £500K > £700K (we do **not** buy houses)
 6. Market (England and Wales): 338,000 Urban houses, no Perils / 31% total house sales
 7. CHAIN FREE®: chain-avoiding insurance type arrangement
CHAIN MENDER®: broken-chain mending solution with profit share
VAL FREE®: stakeholder mortgage offers for RICS pre-valued houses (Core Proposition: Y1 834)
SMART MOVE®: stakeholder products and services
 8. Rout to Market: High Street estate agents / mortgage lenders / digital channels
 9. B2B2C to estate agents (1.5% Resale Fee + £1,000 Success Fee) and B2C to homeowners
 10. Application: Homeowner or Estate Agent (no Opinion of Valuation)
 11. Market Research: No direct competitors / Strong USPs + Barriers to Entry
 12. Growth: National rollout / overseas franchising
 13. Profitability: Av.72% Margin (Gross Profit) per Sale
- | | Restricted Sales | Core Proposition |
|--|------------------|------------------|
| No. Product Sales Y1 | 88 | 878 |
| Turnover | £2.4M | £24.2M |
| Gross Profit | £2.3M | £23.4M |
| Net Profit | £0.9M | £16.6M |
| EBIT | 50 % | 91 % |
| Simple Return Y2 (Before Profit Share) | 25 % | 38 % |
14. 74% Proposed Investor Profit Share + First through the door for stakeholder product and services
 15. Secured/RICS Valuations/High Quality Assets /
IMPORTANT POINT: + Financial Guarantees (Fall in House Prices)
 16. See: [JV Proposal Pitch Deck](#)

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