

Executive Summary v2

1. Financial products for homeowners - **Making sellers Proceedable Buyers**
2. Albani Limited: Pre-revenue Startup/Authorised and Regulated by the FCA: Ref. No. 457682
3. 3 Year Debt Capital / RCF required: £5M (Restricted Sales) > £44M (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[®]: unique chain-avoiding - **Insurance Type Arrangement**
CHAIN MENDER[®]: broken-chain mending solution with profit share
VAL FREE[®]: Core Proposition Y1 + Y2 834 RICS pre-valued houses
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.77% Margin (Gross Profit) per Sale

	Restricted Sales	Core Proposition
No. Product Sales Y1	88	878
Turnover	£2.4M	£24.1M
Gross Profit	£2.3M	£23.4M
Net Profit	£0.9M	£16.6M
Net Profit Margin	37 %	65 %
Simple Return Y2 (Before Profit Share)	23 %	38 %

14. 74% Proposed Investor Profit Share + First through the door for stakeholder product and services
15. Secured: RICS Valuations / High Quality Assets / Systemic Risk Protection
IMPORTANT POINT - Financial Indemnity Insurance (Fall in House Prices)
16. See: [JV Proposal Pitch Deck](#)

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