

Executive Summary v7

1. Albani Limited (start-up) provides unique insurance based financial products enabling homeowners on Rightmove (£250K > £700K) to buy before selling through own high street estate agent for market value (making sellers **Proceedable Buyers**).
Gap in the Market. Albani does not buy houses
2. Albani also offers buyers stakeholder mortgages (subject only to status) for pre-valued property.
3. 3 Year Debt Capital / RCF required: **£5M (Restricted Sales)** > £44M (Core Proposition)
4. Market (England and Wales): 338,000 Urban houses, no Perils / 31% total house sales
IMPORTANT POINT: access in real-time to data on homeowner behavior and intentions
5. CHAIN FREE[®]: Chain-avoiding insurance type arrangement
CHAIN MENDER[®]: Broken-chain mending solution with profit share
VAL FREE[®]: Stakeholder mortgage offers for pre-valued houses (Core Proposition 834 Y1 + Y2)
SMART MOVE[®]: Targeted marketing for stakeholder financial products and services
6. Rout to Market: high street estate agents / mortgage lenders / digital channels
7. B2B2C to estate agents (1.5% Resale Fee + £1,000 Success Fee) and B2C to homeowners
8. Application: Homeowner or estate agent (no Opinion of Valuation)
9. Market Research: No direct competitors / Strong USPs + Barriers to Entry
10. Growth: National rollout / Franchising: Spain, Ireland, Norway, Belgium, Australia, USA, Canada
11. Profitability: Av.77% Margin (Gross Profit) per Sale

	Restricted Sales	Core Proposition
No. Product Sales Y1 + Y2	88	878
Turnover	£2.4M	£24.1M
Gross Profit	£2.3M	£23.4M
Net Profit	£0.9M	£16.4M
Net Profit Margin	37 %	65 %
Simple Return Y2 (Before Profit Share)	23 %	38 %

12. 74% Proposed Investor Profit Share / Equity
+ First through the door for stakeholder mortgages, insurance and financial services
13. Secured: **First Charge** / High Quality Assets / RICS Valuations (80% > 90% LTV)
IMPORTANT POINT: systemic risk protection (fall in house prices) - **Financial Indemnity Insurance** (Price Forbes Re)
14. See: [JV Proposal Pitch Deck](#)

Anthony Apponyi - CEO + Founder (40+ years residential property experience)

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