

Executive Summary v13

1. Albani Limited (startup): provides unique insurance based financial products enabling homeowners (£250K > £700K) currently on [Rightmove](#) to buy before selling through own 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. Debt capital or Equity capital required: £5M (Restricted Sales) **or** £44M (Core Proposition)
4. Market (England and Wales): 338,000 Urban houses, no Perils / 31% total house sales
IMPORTANT POINT: stakeholder access in real-time to homeowner behavior and intentions
5. CHAIN FREE®: Chain-avoiding insurance (20week put-option at 90% LTV for 1% Fee)
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: agents / financial advisors / mortgage lenders / insurers / digital channels
7. B2B2C to agents (1.5% Resale Fee + £1,000 Success Fee) and B2C to homeowners
8. Application: Homeowner or agent (no Opinion of Valuation)
9. Market Research: **Disruptive** with 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
Revenue	£2.44M	£24.2M
Gross Profit	£2.36M	£23.4M
Profit Before Tax	£1.75M	£22.8M
Net Profit Margin	71 %	94 %
Simple Return Y2 ROI	23 %	38 %

12. 74% Proposed Investor Profit Share
+ First through the door for stakeholder mortgages, renting, 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. **IMPORTANT POINT:** See: [JV Proposal Pitch Deck](#)

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

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