

Executive Summary

1. Albani Limited (financial services startup): FCA Authorised and Regulated. unique insurance based financial products (Albani does not buy houses) 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.**
2. Debt capital / Equity capital / RCF required: **£5M (Restricted Sales)** or £44M (Core Proposition)
3. Market (England and Wales): 338,000 Urban houses, no Perils (31% total house sales) / Core Proposition 0.25% **IMPORTANT POINT:** stakeholder access in real-time to homeowner behavior and intentions
4. CHAIN FREE<sup>®</sup> (Core Product): Chain-avoiding insurance (20week put-option at 90% LTV for 1% Fee)  
CHAIN MENDER<sup>®</sup>: Broken-chain mending solution with profit share  
VAL FREE<sup>®</sup>: Stakeholder mortgage offers for pre-valued houses (Core Proposition 834 Y1 + Y2)  
SMART MOVE<sup>®</sup>: Targeted marketing for stakeholder financial products and services
5. Rout to Market: agents / financial advisors / mortgage lenders / insurers / digital channels / local newspapers / trade press; B2B2C to agents (1.5% Resale Fee + £1,000 Success Fee) and B2C to homeowners
6. Application: Homeowner or agent (no Opinion of Valuation)
7. Market Research: **Disruptive** with no direct competitors / Strong USPs + Barriers to Entry
8. Growth: National rollout / Franchising: Spain, Ireland, Norway, Belgium, Australia, USA, Canada
9. **Margin** (Core Product): **CHAIN FREE<sup>®</sup>** 100% Gross Profit Margin > 76% Net Profit Margin

	<b>Restricted Sales</b>	Core Proposition
No. Product Sales Y1 + Y2	88	878
Revenue	£2.44M	£24.2M
Gross Profit	£2.36M	£23.4M
Profit Before Tax Y1	£1.15M	£22.2M
Profit Before Tax Y2	£1.75M	£22.8M
<b>Gross Profit Margin</b>	96%	96%
<b>Net Profit Margin</b>	71%	94%
Simple Return Y2 <b>ROI</b>	23%	38%
EBITDA	93%	93%

10. **74% Proposed Investor Profit Share** + First through the door for stakeholder mortgages, renting, insurance and financial services / Launch in 9 weeks (CEO and team of three) - Company Sale Y3
11. Secured: **First Charge** / High Quality Assets / RICS Valuations (80% > 90% LTV)
12. **IMPORTANT POINT:** systemic risk protection (fall in house prices) - **Financial Indemnity Insurance** (Price Forbes Re); See: [JV Proposal Pitch Deck](#)

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