

Executive Summary

1. Albani Limited (startup providing homeowners with [Ethical Finance](#)): Unique insurance type financial solutions (Albani does not buy houses) enabling UK homeowners (£250K > £700K) to buy before selling (**Gap in the Market**)
See: [Example](#) **IMPORTANT POINT:** **Speeding up sales / putting liquidity into the market– what all Governments want**
2. **Funding Requirement / Equity or Debt Capital LAUNCH £5.5M or CORE PROPOSITION £44.1M**
IMPORTANT POINT: Underwritten with Financial Indemnity Insurance STC; **JV Funding Proposal** 74% Equity or Profit Share (Investor provides / introduces Business Costs + Debt Finance) or **Separate Entity Funding Proposal**.
See: [Pitch Deck](#) with link to Business Plan
3. **IMPORTANT POINT: The problems we solve:** Can't buy before selling / Failed sale and purchase (*Fall-throughs*) / Valuation delays / Cost of marketing financial services

[CHAIN FREE®](#): Chain-avoiding protection - 20week put-option at 90% LTV for 1% back-ended Fee
[CHAIN MENDER®](#): Broken-chain solution - 4week Facility at 85% LTV with 85% profit share
[VAL FREE®](#): Pre-valued houses - exclusive stakeholder mortgage or home finance offers (estimated 3,000 Y2)
[SMART MOVE®](#): Financial services - stakeholder no cost real-time access to homeowner behavior and intentions
4. Market (England and Wales): 338,000 Urban houses 31%, Core Proposition 0.25%; Market Research **Disruptive** with no direct competitors / Strong USPs + Barriers to Entry / [Opportunity](#)
5. Rout to Market: agents / AI / financial advisors / insurers / mortgage lenders / digital channels / local newspapers / trade press; B2B2C to agents (1.5% Resale Fee + £1,000 Success Fee) and B2C to homeowners; Homeowner or agent [Application](#) (no valuation required)
6. Growth: Roll-out / **Overseas Franchising** (Business Plan): Spain, Ireland, Norway, Belgium, Australia, USA, Canada
IMPORTANT POINT Goal?: Global Leader [Ethical Finance](#) for homeowners
7. **Margin** (Core Product): **CHAIN FREE®** 100% Gross Profit Margin > 76% Net Profit Margin

	LAUNCH	CORE PROPOSITION
Revenue	£2.4M	£24.2M
Gross Profit	£2.3M	£23.4M
Profit Before Tax Y1	£1.1M	£22.2M
Profit Before Tax Y2	£1.7M	£22.8M
Gross Profit Margin	96%	96%
Net Profit Margin	71%	94%
Simple Return Y2 ROI	23%	38%
Costs to Income Ratio	5%	5%
EBITDA	97%	74%
Pre-Revenue Valuation	£1,260,000	

First through the door for stakeholder: insurance / mortgages, HPPs ([VAL FREE® Brokers](#)) / financial services / single-family rental SPV / home repairs / builders PX / Equity Release; Launch in 9 weeks (CEO and team of three) - Company Sale Y3 **IMPORTANT POINT: Secured Debt Finance** with **systemic risk protection** (house sales below 90% LTV) - **Financial Indemnity Insurance STC** (Price Forbes Re). See: [Pitch Deck](#) with link to Business Plan

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