



Albani Limited
Specialist Open-Bridge Finance

Secures your next home and takes the stress out of selling
Pitch Deck



Elevator Pitch + Company

- Insurance type products enabling homeowners to buy with **no** legal commitment to sell (**Disruptive**)
 - Making Sellers Proceedable Buyers (**Gap in the Market**)
 - **IMPORTANT POINT:** Business as usual or something different?
 - www.albani.finance ⁽¹⁾
 - Pre-revenue startup
 - We do not buy houses
 - We put liquidity into the market and speed up house sales (what all Governments want)
 - [Ethical Finance](#) for global homeowners
 - Franchising business model in the main homeowning countries
 - **IMPORTANT POINT:** Selected mortgage lenders and home finance providers
- (1) Content for funding purposes



The Problems We Solve

- Can't buy before selling - CHAIN FREE®
- Failed sale and purchase (*Fall-throughs*) - CHAIN MENDER®
- Valuation delays - VAL FREE®
- Cost of marketing financial services - SMART MOVE®



Specialist Open-Bridge Finance + Customer Proposition

— Specialist Finance

- Open-Bridge
- Non-recourse
- Non-status
- Interest-free
- Customer can take finance in 5 days conditional on VP, mortgagees paid off (with our finance), Empty, Clean and Tidy
- [FCA](#)

— Customer Proposition

- CHAIN FREE® sellers can buy for best price before selling for highest through own agent (*no legal commitment to sell house or to take our finance*)
- CHAIN MENDER® sellers can mend a broken chain (*solution to Fall-throughs*)
- VAL FREE® all applicants have an offered mortgage or home finance for pre-valued houses (*buyers can quickly secure*)



Customers + Market + Brand + Products

— Customers

- Only substantial asset is their house
- Imperative Buyers or Lifestyle Sellers
- Can't buy before selling

— Market

- England and Wales £250K > £700K
- 338,000 av. annual house sales Urban, no Perils
- 31% av. annual England and Wales sales

— Brand

- Albani®

— Products

- CHAIN FREE® - chain-avoiding financial protection (*making sellers Proceedable Buyers*)
- CHAIN MENDER® - chain-mending arrangement (*alternative to we'll buy any house for cash*)
- VAL FREE® - mortgages and home finance (*for pre-valued property*)
- SMART MOVE® - stakeholder products and services (*best price*)



CHAIN FREE® ⁽¹⁾

- See: the [Sellers Conundrum](#)
- **20week chain-avoiding protection** through membership ⁽²⁾ of the [Home Owners Plan™](#) ⁽³⁾ with the benefit of [VAL FREE®](#) for the sellers' buyer
 - 20week put-option at 90% LTV for a 1% Fee back-ended (No Sale-No Fee)
 - If seller decides to take the LTV (DataSource Valuation) we do not buy their house
 - The Drawdown Documents include a Sale Contract for the seller to sign so their house can be sold through the Plan (**Albani recovers its finance**)
 - Seller can say they are a [Proceedable Buyer](#) and avoid the risk of being “caught in a [chain](#)”
- Stakeholder Rental Vehicle will have option to buy CHAIN FREE® houses (for single family rental) at 96% LTV (when seller has taken our finance)

(1) Requires Funding

(2) All pay 1% Fee

(3) See: [Islamic Finance](#)



CHAIN MENDER® ⁽¹⁾

- See: the [Movers Conundrum](#)
- **4week chain-mending solution** with the benefit of [VAL FREE®](#) for the sellers' buyer
 - 4week Facility at 85% LTV + 50% Profit Share
 - When seller's solicitors can't delay exchanging on next property (a fall-through)
 - If seller decides to take the LTV (DataSource Valuation) we do **not** buy their house
 - The Drawdown Documents include a Sale Contract so their house can be sold (Albani recovers its finance).

(1) Requires funding



VAL FREE® ⁽¹⁾

- See: the [Borrowers Conundrum](#)
 - A valuation-free mortgage or home finance offer ⁽²⁾
 - VAL FREE® exclusivity for selected mortgage lenders and home finance providers
 - All Applications for CHAIN FREE® and CHAIN MENDER®
Core Proposition 3,000 Y2
 - **IMPORTANT POINT** See: [VAL FREE® Lender and Provider Benefits](#)
- (1) Does not require funding
- (2) Home Purchase Plan (HPP)



Opportunity

	House Sales	Price Bands	Total	Opportunity (Our Market)		Prospective Sales Pa		Prospective Sales Pa
				80% Urban, No Perils No First Time Buyers	45% Prospective Customers	CHAIN FREE® VAL FREE® SMARTMOVE®	Fall-throughs	CHAIN MENDER®
England and Wales pa	957,000	£250K > £700K	363,000	338,000 (1)	45% (1)	152,000 (1)	25% > 30%	45,000
FRANCHISE (2)								
Australia pa	181,000 (3)	A\$400K > A\$1M	160,000	128,000 (4)	45% (4)	57,000 (4)	10% > 15%	8,000

(1) See: [Business Plan](#) Slide 7

(2) Major homeowning countries: Spain, Ireland, Norway, Belgium, Australia, USA, Canada.

(3) Sydney 50,000, Melbourne 62,000, Brisbane 35,000, Perth 34,000 (Source: 2024 [Australian Government](#))

(4) Assume same as England and Wales



SMART MOVE®

— The Place to Find **best price Stakeholder Products and Services**

- See: [SMART MOVE®](#) (1)
- Targeted Marketing at no cost
- Data from [Applications](#) (Core Proposition 3,000 Y2) - Stakeholder real-time **direct** access to homeowner behavior and intentions
e.g., Financial services, Insurance etc.

(1) Links to Stakeholder offerings



JV Funding Proposal

Equity or 3 Year Debt Capital:

- **5.5M (Launch):** 1.2M Business Costs + 4.3M Secured Debt Finance
Number of Applications Y1: 300
23% Simple Return (Before Profit Share).

or

- **44.16M (Core Proposition):** 1.2M Business Costs + 42.9M **(1)** Secured Debt Finance
Number of Applications Y1: 3,000
38% Simple Return (Before Profit Share)

74% Proposed Investor Equity or Profit Share (See: [Slide 15](#)) / Company Sale Y3

IMPORTANT POINT: for Separate Entity Funding Proposal See: [Slide 27](#)

(1) National Rollout £171.6M

(assume 1% Our Market / 3,512 Product Sales pa / 12,000 Applications pa)



Business Funding - Breakdown

		CORE PROPOSITION	LAUNCH
		£M	£M
Secured Debt Finance (1)		42.9	4.3
Business Costs			
Set-up Costs (Y1 only)	£600,000		
Overhead Costs (Annual)	£376,347		
Office Expenses (Annual)	£221,500		
	<u>£1,197,847</u>	<u>1.2</u>	<u>1.2</u>
Equity or 3year Debt Capital (2)		44.16	5.50

(1) **IMPORTANT POINT:** Revolving Credit Facility?

(2) 74% Proposed Investor Equity or Profit Share; JV Proposal is predicated on investor providing / introducing required finance



Sales

FOR SALE

	UK All Houses (Av. Year)	HOUSES £250K > £700K	CORE PROPOSITION Product Sales (Percentage Opportunity / Our Market)
	1,100,000	Say 418,000	
ENGLAND + WALES pa (Opportunity / Our Market)		338,000	
PROSPECTIVE CUSTOMERS say		152,000	878 (0.25%)
GROWTH	NATIONAL ROLL- OUT OVERSEAS FRANCHISING		



Revenue, Margins and EBITDA

	CORE PROPOSITION		LAUNCH	
	878 Product Sales		88 Product Sales	
	Y1	Y2	Y1	Y2
	£M	£M	£M	£M
GROSS REVENUE	24.2	24.2	2.44	2.44
NET REVENUE	23.4	23.4	2.36	2.36
Y1 PROFIT BEFORE TAX	22.2		1.15	
Y2 PROFIT BEFORE TAX		22.8		1.75
EBITDA (OPERATING PROFIT)		22.8		1.75
Costs		1.1		1.2
MARGINS				
GROSS PROFIT		96%		96%
NET PROFIT		94%		71%
EBITDA		97%		74%
Costs to Income Ratio		5%		5%
CHAIN FREE® (Core Product)	100% Gross Margin > 76% Net Margin			



Investment vs. Investors Profit Share and Valuation

	CORE PROPOSITION	LAUNCH
	Y1	Y1
No. Product Sales Assume: 60% CHAIN FREE® 40% CHAIN MENDER®	878	88
	£M	£M
Investment Required	44.1 (1)	5.5 (2)
EBITDA (Operating Profit)	22.6	2.28
Y1 / Investor Dividend	15.5	0.81
Y2 / Investor Dividend	17.1	1.31
Simple Return Y2 on Investment in business (Before Profit Share) ROI	38.75%	23.96%
Proposed 74% Profit Share ROI	28.67%	17.73%
Valuation	£1,260,000	
(1) £42.9 Secured Debt + £1.2 Business Costs		
(2) £4.3 Secured Debt + £1.2 Business Costs		



Route to Market + Market Research

— Route to Market

- B2B2C: high street agents (4,000 offices), online agents and hybrid agents / financial advisors / mortgage lenders / insurers / conveyancers / digital channels / AI
- B2C: 338,000 annual house sales
- Launch and / or Core Proposition: Sheffield, Southend, Solihull

— Market Research CHAIN FREE®

- 250 high street agents say 90% of their clients could be interested
- 321 homeowners: 45% said “very and quite interested” vs. Quick Cash Sale Industry



Demand + Route-to-Market

— Demand all Products

- Slow Market - buyers need confidence (B2B2C MR)
- Rising Market - sellers need certainty (B2C MR)
- In all market conditions

— Route-to-Market

- B2B2C: Solus emails, trade advertising (e.g. Rightmove)
- B2C: local newspaper advertising, digital marketing, pro-active social media
- PR
- Cost: £204,000pa (Y1 and Y2)
- Application: Homeowner or agent (no valuation required)
- Agents: 1.5% + VAT Resale Fee and (if seller does not take our finance “EXIT”) £1,000 + VAT Success Fee



Competition + Other Schemes

— CHAIN FREE® + CHAIN MENDER®

- No direct competitors
- Quick Cash Industry (desperate sellers accepting 25%+ less than MV)

vs. CHAIN FREE® = 10% less than MV

vs. CHAIN MENDER® = 15% less than MV + 85% Profit Share

- Loan Companies and Vulture Funds
(often reducing purchase price just before completion)
- Other Schemes

— VAL FREE®

- No direct competitors

vs. VAL FREE® = transferable mortgage or HPP for pre-valued houses



Management + Buyers Anti–Gazumping Guarantee™

- Cloud-based systems
- Underwriting
- Finance
- Legals
- Pro-active Sale and Asset Management
- Buyers of houses sold by us (when seller takes our finance) have our Anti-Gazumping Guarantee™



USPs

— Ethical

- Customer can use own agent
- Customer never has to sell at less than MV
- Customer not legally committed to sell home or to draw down finance
- We do not buy customer's house
- Interest-free [Finance](#)

- All sellers joining the [Home Owners Plan™](#) (CHAIN FREE®) pay 1% Fee secured ⁽¹⁾
- Most sellers will use CHAIN FREE® to secure next property at best price (recouping 1% Fee)
- **IMPORTANT POINT:** Most CHAIN FREE® sellers will not take our finance as will sell for more
 - Estimated 5:1 (sellers not taking finance: taking finance)

— Long on Fees – Short on Drawdowns

- Sellers will only use CHAIN MENDER® when they must be a Fast Mover (Solicitors can't delay exchanging contracts on their next home)

⁽¹⁾ Seller's solicitors undertaking



Barriers to Entry

- Barriers to Entry



Stakeholder Benefits

- VAL FREE®:
Mortgage lender and Home Finance provider exclusivity
all [Applications](#) (Core Proposition: 3,000 Y2)
- SMART MOVE®:
for Stakeholder own Products and Services
- Stakeholder no cost access to data:
real-time homeowner behaviour and intentions
- Stakeholder first through the door:
insurance / mortgages / HPPs / financial services /
single-family rental SPV / home repairs / builders PX / Equity Release
- Stakeholder targeted marketing:
through Albani at Rightmove (no cost)
- Stakeholder Rental Vehicle option:
to buy CHAIN FREE® houses (when customer has taken our finance “NON-EXIT”)



Financial Indemnity + Financial Guarantee

To cover Systemic Fall in House Prices

(1)

US insurance company introduced by Price Forbes Re (2)	FINANCIAL INDEMNITY INSURANCE On an annual aggregate portfolio excess of loss basis for house sales below 90% LTV
Anthony Apponyi	FINANCIAL GUARANTEE (3) Monies held by Blake Morgan in escrow.

(1) When customers take our finance. Finance covered 100%.

(2) In Discussion / Subject to Contract (e.g., conditional on external party house price data).

IMPORTANT POINT: In the last 25 years England and Wales house prices have only fallen below -10% between September 2008 and July 2009 (US financial crises).

(3) Subject to Contract i.e., out of LARMA's Profit Share (See: [Slide 25](#)).



Risk Management

- **Security**
 - First Charge / Debenture
- **Sequential Risk**
 - 6 Stages: Real-time Settings and Controls
 - 10 Levels
- **Systemic Risk**
 - Due to economic uncertainty, we will, for the foreseeable future, insert in our CHAIN FREE® Offer Documents a **Force Majeure Clause (1)**
 - Financial Indemnity and Financial Guarantee
- **Valuation**
 - Rightmove Automated Valuation Model (AVM) that falls within RICS guidelines
- **Back Office**
 - Underwriting/Legal Department/Finance/Sale and Asset Management
- **Agents**
 - £1,000 + VAT Success Fee to encourage EXITS (2)

(1) Activated (CHAIN FREE® 90% LTV > 85% LTV) when RICS survey indicates fall in surveyor sentiment.

(2) CHAIN FREE® customers who join the [Home Owners Plan™](#) and do not take our finance.



Anthony Apponyi

— Currently

- Albani CEO + Founder
- Invented products
- Developed website architecture, risk-averse systems + rout-to-market
- Albani: 100% owned by LARMA (Apponyi family trust)
- Procured £1,262M funding from family entities

— Previously

- Mottram Hotel Consultants
- Jason Construction
- AMSA Group
- Ariel Developments
- Lovell Retirement Homes
- JV RSA Property Services

- 40+ years residential + commercial property experience
- See: [Executive Summary](#)

— T: + 44 (0)7733 176 233

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Launch + Growth

- 9 weeks from Proof of Funding (CEO with team of three)
- **IMPORTANT POINT:** Before launch - concept and pricing will be tested by <https://aaru.com/>
- National Roll-out
- Franchising in major home owning countries:
Spain, Ireland, Norway, Belgium, Australia, USA, Canada



Separate Entity Funding Proposal

- Entity (1)
 - CHAIN FREE® is a 20week put option at 90% LTV for 1% LTV Fee available through the [Home Owners Plan™](#). **Proposal:** In the event homeowner exercises the put, the Entity (with benefit of Financial Indemnity Insurance. See: [Slide 23](#)) funds the LTV and on house sale receives from the Plan 100% sale price.
 - CHAIN MENDER® is 4week Facility at 85% LTV with 50% [Profit Share](#) of house sale over valuation. **Proposal:** In the event homeowner takes the LTV the Entity (with benefit of Financial Indemnity Insurance. See: [Slide 23](#)) funds the LTV and on house sale receives from Albani up to 100% valuation.
 - Albani
 - **Proposal:** Albani funds Business Costs.
 - CHAIN FREE® **Proposal:** Albani manages the [Home Owners Plan™](#) and receives all Membership Fees (1% LTV) payable by homeowners who join Plan.
 - CHAIN MENDER® **Proposal:** Albani manages house sale and receives 50% [Profit Share](#) of house sale over valuation.
- IMPORTANT POINT:** for JV Funding Proposal. See: [Slide 11](#)
(1) insurance company SPV?



Final Thoughts

- 51% of all UK home sellers fail to sell within 10 months
- 30% of all sales *Fall through* before exchange of contracts



Business Plan + Sale

Business Plan

- <https://albani.finance/albani-fintech-business-plan-v1/>

Sale

- Refinance earliest / Y3 Trade Sale



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