SEIS ANGEL SUMMARY

A first-to-market, AI-powered platform built exclusively for UK First-Time Buyers, simplifying the home-buying journey into one end-to-end experience.

Why This Works for SEIS Angels

- **54% of UK mortgages** are First-Time Buyers (~**340k annually**)
- Large, non-cyclical demand in a **£100bn+ market**
- Clear pain point: rising rates, high deposits, fragmented process

The Product

- Single platform covering **property discovery, mortgage advice, deposit strategy, legal, surveys, and protection**
- Built only for First-Time Buyers — unlike 5,500+ generic brokers
- **Riki**, our AI Mortgage Buddy, coordinates human advisers and delivers a guided, confidence-led experience

Founder Risk Mitigation

- **Steve Royal**, founder of **Mortgage Intelligence**
- Built and exited to **Close Brothers**
- Business today supports **600+ advisers** generating **~£15bn annual mortgage sales**
- Proven execution, regulatory understanding, and brand-building capability

Capital-Efficient Growth

- Social-first, hyper-targeted acquisition (27–35 age group)
- Early monetisation via **introducer fees, property listings, and broker commissions**
- No heavy balance-sheet or lending risk

Investment Timetable

- A total of £750k to be raised over 3 rounds.

The SEIS Proposal

- **£250k initial seed** round to finance the first year's **'Launch & Prove'** campaign.
- 50% SEIS tax relief available.
- Minimum individual investment £10k.
- Early entry investment opportunity alongside **proven Mortgage Industry Founder.**

The EIS Proposition

- Two further investment rounds of £250k each to finance the **national roll-out** plan.
- Offering **30% EIS tax relief.**
- First round after the successful 'Launch & Prove' test phase at end of year 1.
- Second round at end of year 3.