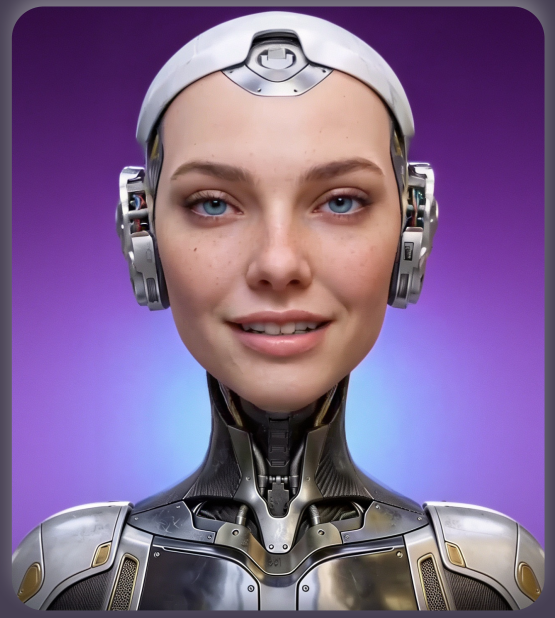
BETTER CLICK RIKI



MISSION: To revolutionise the First Time Buyer mortgage journey by consolidating all the elements required to secure a first home into one, streamlined AI powered process.

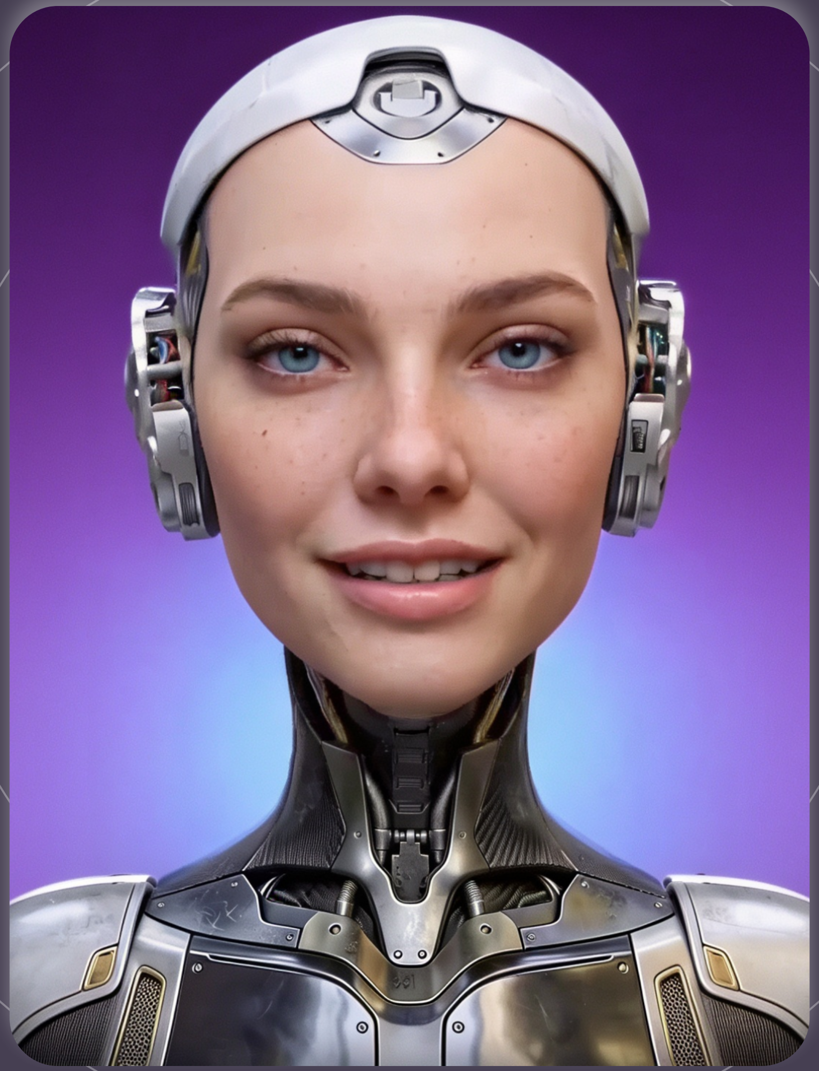
The AI mortgage buddy for first-time buyers.

BETTER
CLICK
RIKI

THE AI MORTGAGE BUDDY FOR FIRST-TIME BUYERS.

One platform that finds the home, the mortgage, the deposit, the legals, the survey and the insurance.

AI-POWERED · FIRST-TIME BUYER ONLY · END-TO-END



ALL TOGETHER, ALL IN ONE PLACE

THE PROBLEM

YOUR FIRST HOME IS THE HARDEST THING YOU'LL EVER BUY.

First-time buyers must find, vet and project-manage a chain of professionals who never talk to each other — during the biggest financial decision of their lives.

01 ESTATE AGENT	→	02 MORTGAGE BROKER	→	03 SOLICITOR / CONVEYANCER	→	04 SURVEYOR	→	05 INSURANCE BROKER

5,000+ FCA-regulated broker firms in the UK — none focusing solely on first-time buyers. That's about to change.

THE MARKET

HALF THE MORTGAGE MARKET. SERVED BY NO ONE IN PARTICULAR.

54%
of UK mortgage completions in 2025 were first-time buyers

c.340k
first-time buyer mortgages every year

£100bn+
annual first-time buyer lending market

33
average age of a UK first-time buyer

£60k
average deposit paid

£311k
average first home price

Sources: UK Finance, 2025 · Halifax Building Society, 2025.

LARGE, ANNUAL, RECURRING, NON-CYCLICAL DEMAND

THE SOLUTION

ONE PLATFORM. THE WHOLE JOURNEY.
ALL IN ONE PLACE.

01

FIND THE HOME

Top-50 first-time-buyer listings in every local area, with partner estate agents.

02

GET THE MORTGAGE

Whole-of-market advice matched to a first-time buyer's profile.

03

BUILD THE DEPOSIT

Deposit strategy — including the Bank of Mum & Dad.

04

HANDLE THE LEGALS

Conveyancing and surveys, organised and tracked end to end.

05

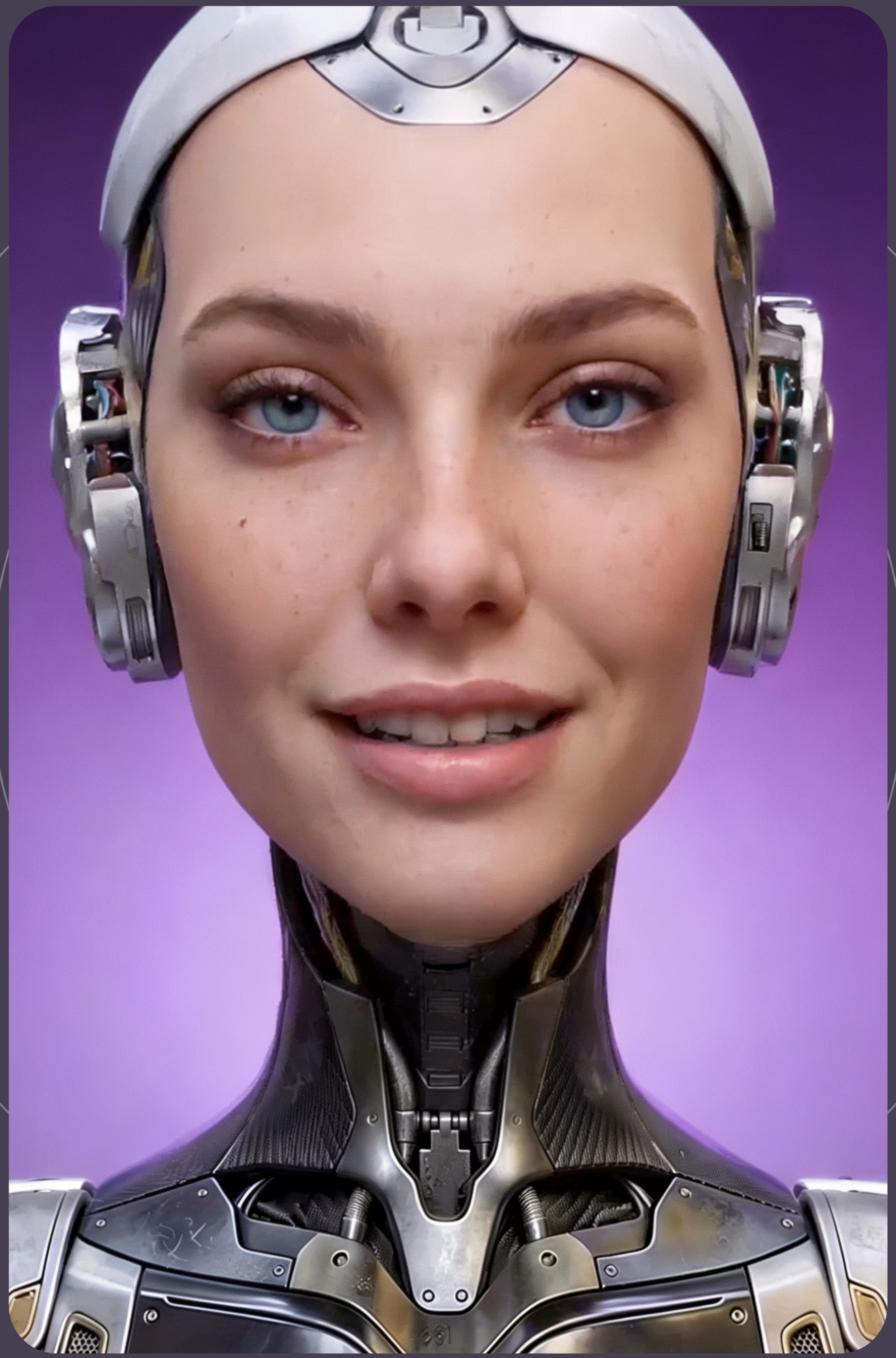
PROTECT IT

The right insurance and protection, recommended in context.

RIKI

RUNS THE MOVE

AI coordinates every step and every human adviser, from the start to holding the keys.



MEET RIKI

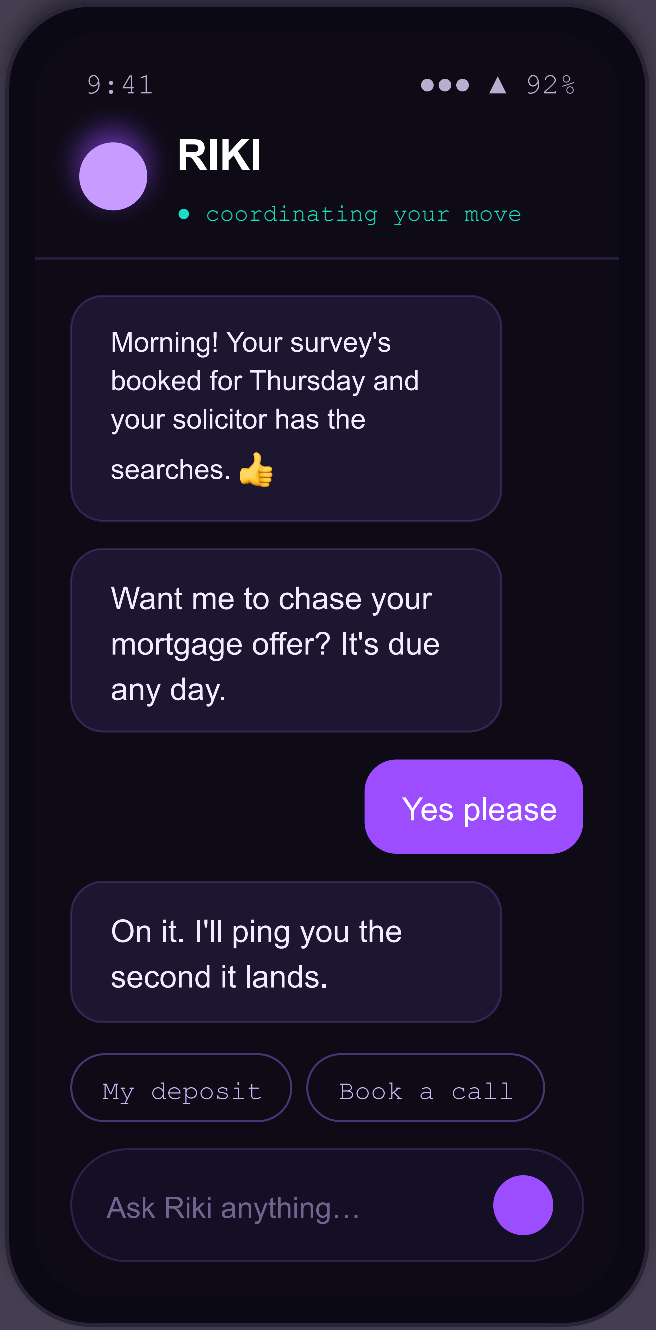
RIKI CONTROLS THE WHOLE MOVE.

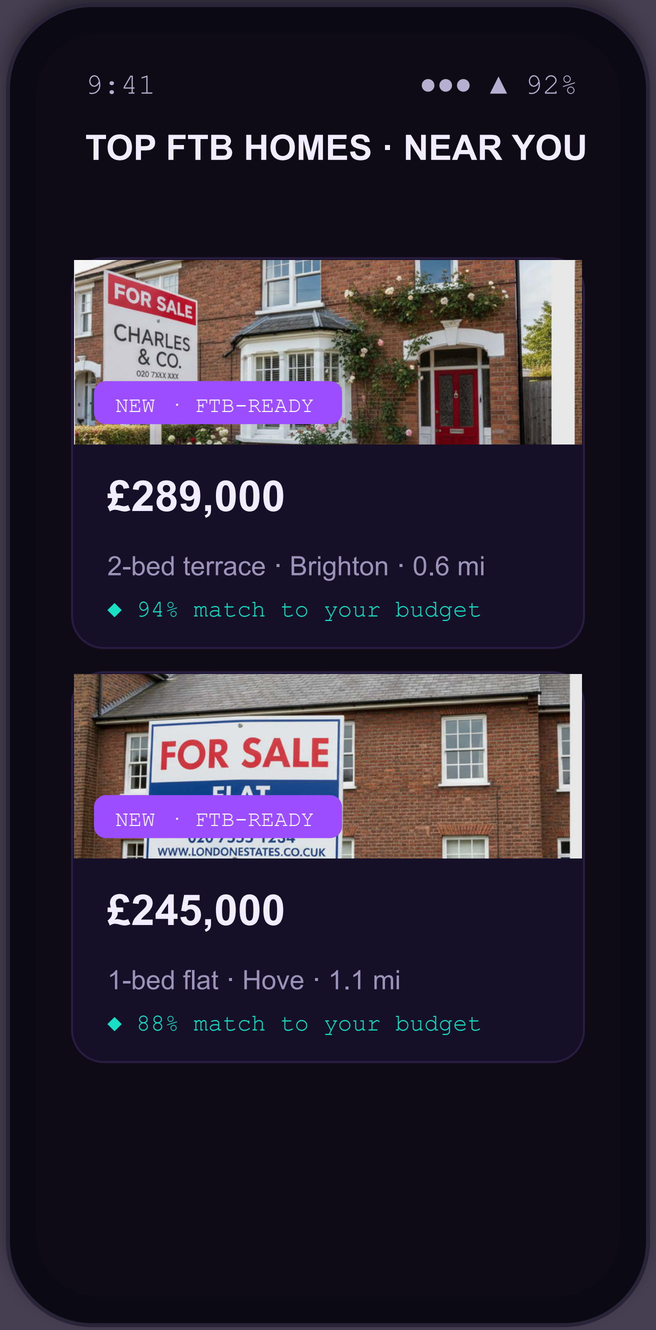
She's our AI Brand Ambassador and the face of our underlying AI tech.

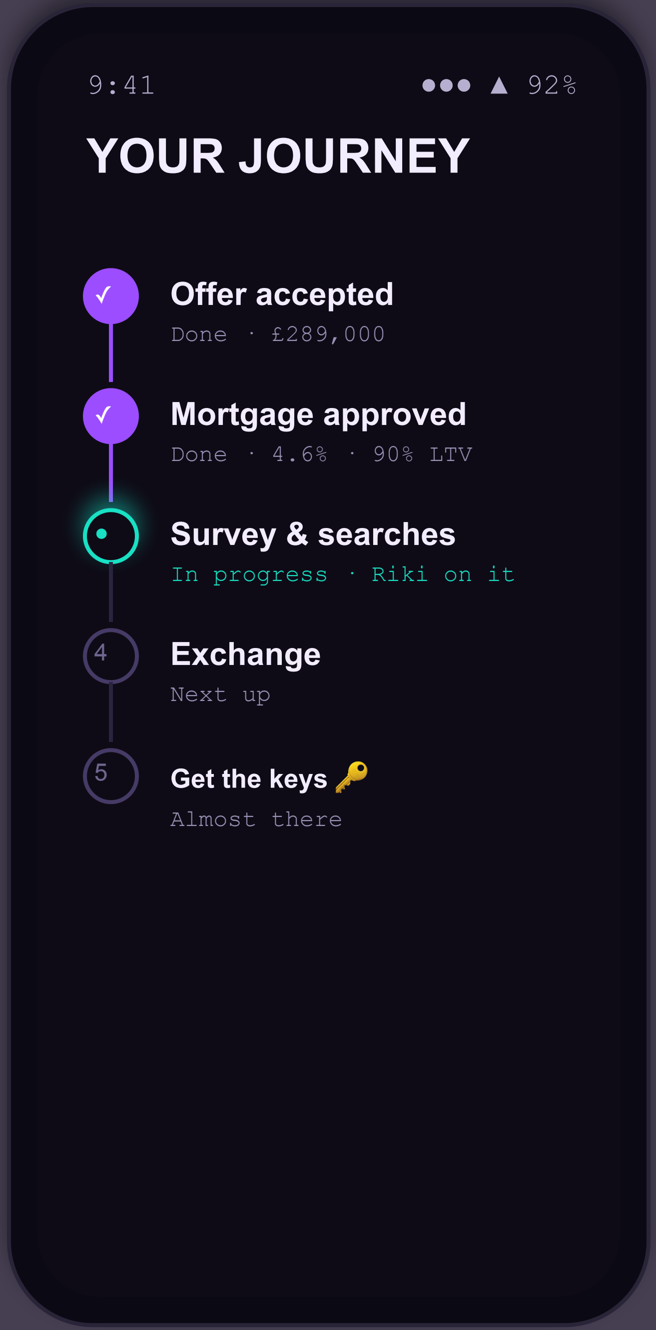
- Coordinates every human adviser, lender and solicitor in the chain
- Guides each buyer through a confidence-led, step-by-step journey
- Every buyer gets a weekly 1:1 update with their own human mortgage administrator

THE PRODUCT

FROM CONFUSED TO SORTED, INSIDE ONE APP.







THE FOUNDER

CREATED BY A FOUNDER WHO'S ALREADY BUILT A LEADING UK MORTGAGE BROKING NETWORK.

STEVE ROYAL

FOUNDER & CEO

Steve founded Mortgage Intelligence in 1997 and sold it to Close Brothers PLC. Today it powers one of the UK's largest broker networks.

1997	£10-12bn	600+
Founded Mortgage Intelligence	Gross mortgage sales a year today	Advisers on the network

Steve's proven execution and brand-building expertise is now focused on transforming the biggest and most underserved sector of the market — first-time buyers.

THE AI ADVANTAGE

AI DOES THE CHASING. HUMANS DO THE ADVISING.

01

CONVERTS

Qualifies and follows up every lead from first contact.

02

ONBOARDS

Guides each buyer through application and document collection.

03

COORDINATES

Manages advisers, lenders, solicitors and surveyors in parallel.

04

ACCELERATES

Speeds document review and lender communication to completion.

Built on proven, enterprise-grade AI — so the platform's intelligence is real today, not a roadmap promise.

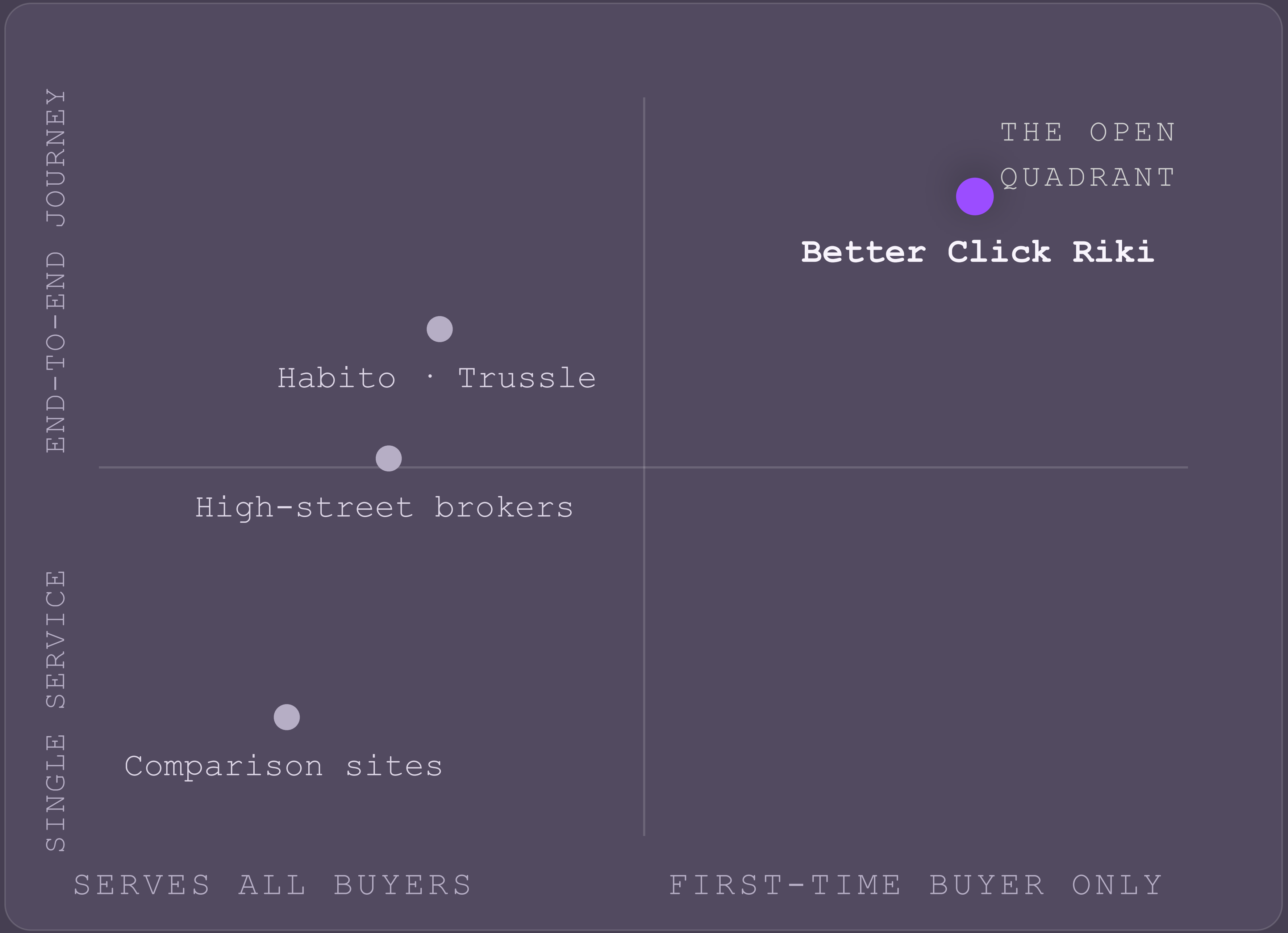
THE COMPETITION

THEY WENT BROAD. WE GO DEEP.

The newer breed of online mortgager brokers like **Habito** and **Trussle** went broad, serving every kind of buyer and focusing on general mortgage advice.

No one owns the first-time buyer from search to keys. That top-right space is empty — and it's ours.

- The rest of the market
- Better Click Riki



BUSINESS MODEL

SIX WAYS TO EARN PER BUYER.

£1,050 Mortgage commission · £300k loan @ 0.35%	**£1,000** Insurance & protection commission	**£2,000** Equity release commission
£999 Broker fee	**£150** Conveyancing commission	**£100** Survey commission

No lending, no balance-sheet risk — pure commission and fee income on every completed buyer.

PROPERTY LISTINGS

RIKI LISTS THE PROPERTIES, TOO.

01 We list the **top 50 first-time-buyer homes** in every Hub

02 Sourced from **initial listings with local estate agents**

03 Fulfilling Riki's **'All Together — All in One Place'** credo

04 Once popular, participating **agents are charged a listing fee**

A FIRST-OF-ITS-KIND OUT-OF-HOME TEST.

01 First-of-a-kind, **Riki-branded interactive digital screens**

02 Sited in **mainline railway stations and supermarkets**

03 Targeting **commuters and shoppers** on their daily routes

GO TO MARKET

LAUNCH & PROVE IN ONE HUB. THEN SIXTY.

PHASE 1 · YEAR 1

LAUNCH & PROVE

One Hub (a defined area), end to end. Hyper-targeted social acquisition of 27–35s, proving claim rate and repeat usage before we scale spend.

PHASE 2 · NATIONAL

60 GEO AI HUBS

The UK divided into 60 roughly equal hubs by age, density and socio-economics — each with its own local sales, PR and marketing.

60

AI generated hubs mapped across the UK, rolled out as Riki gains momentum

ACQUISITION CHANNELS

Instagram · TikTok · Reddit · YouTube · Google Search · PR · OOH screens (trial)

10–15s Riki video shorts at the core — built for the digital-native first-time buyer.

THE TEAM

THE HUMANS BEHIND THE AI.

STEVE ROYAL

FOUNDER & CEO

Built and exited Mortgage Intelligence to Close Brothers PLC.

EDD ROYAL

CTO

10+ yrs in web, app & AI. Past clients: Google, Domino's, Netflix.

CHRIS KETLEY

CFO

ICAEW advisor, 32 yrs supporting SME & mid-range businesses.

STEVE FOREMAN

ADVERTISING DIRECTOR

Founded Advertising Excellence, a top UK media-buying agency.

CHRIS RIVERA

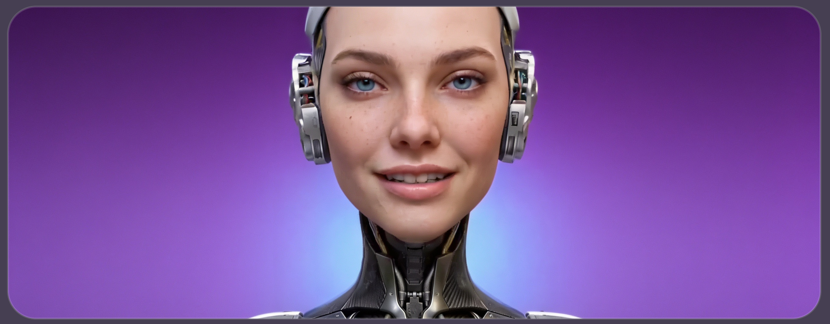
DIGITAL MARKETING

Founder of Bamboo Nine, a leading Brighton digital agency.

JADE DAUNCEY

CREATIVE DIRECTOR

Motion designer (ex-UKTV) — created Riki and the brand films.



RIKI

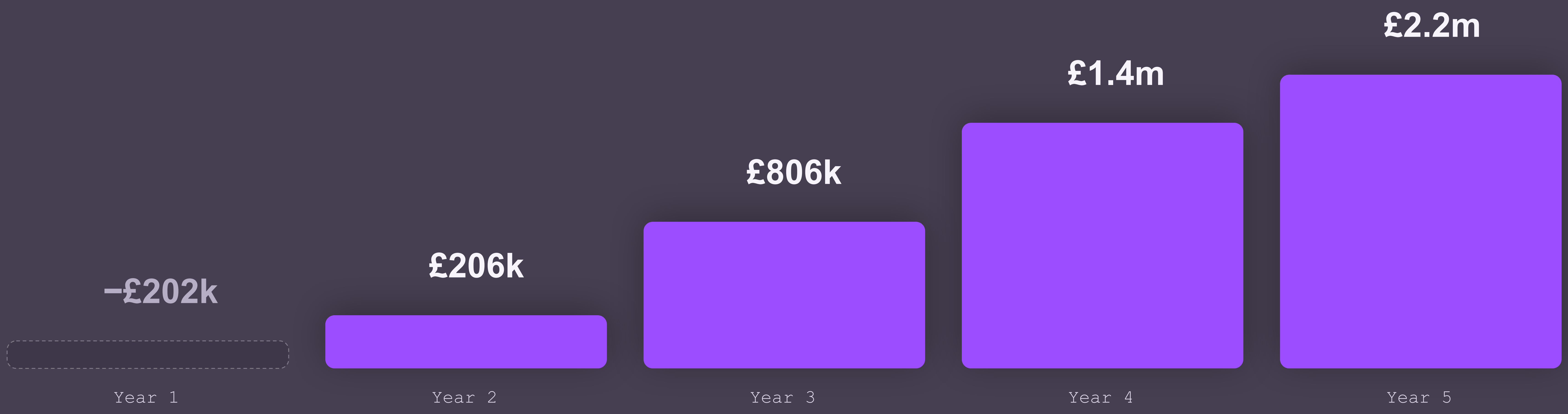
BRAND AMBASSADOR

The humanoid face of our AI — your Mortgage Buddy.

THE NUMBERS

PROJECTED

A CAPITAL-LIGHT PATH TO £2.2M EBITDA.



Projected EBITDA from 10 working hubs by Year 5 · net commission income reaching £4.28m · 50 hubs still to roll out. Figures illustrative and subject to performance.

PROJECTED

TWO PROVEN ROUTES TO A £75M OUTCOME.

OPTION 1

TRADE SALE

To a bank, building society, estate-agency group or brokerage. Steve has done exactly this before — Mortgage Intelligence to Close Brothers PLC.

OPTION 2

AIM LISTING

Subject to turnover and growth, a public listing on London's AIM market.

Based on projected Year-5 EBITDA of £2.2m from 10 hubs, at a x6 industry multiple — with 60 hubs in the national plan.

THE ASK

£250k

TO LAUNCH, PROVE, AND OWN THE FIRST-TIME-BUYER MARKET.

ROUND
SEIS Seed

TAX RELIEF
50% HMRC SEIS

PRE-MONEY
£1.25m

EQUITY OFFERED
20%

MINIMUM TICKET
£10k

FULL ROADMAP
£750k · 3 rounds

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MOBILE 07860 368877