



*Transforming UK property transactions from chaos to clarity*

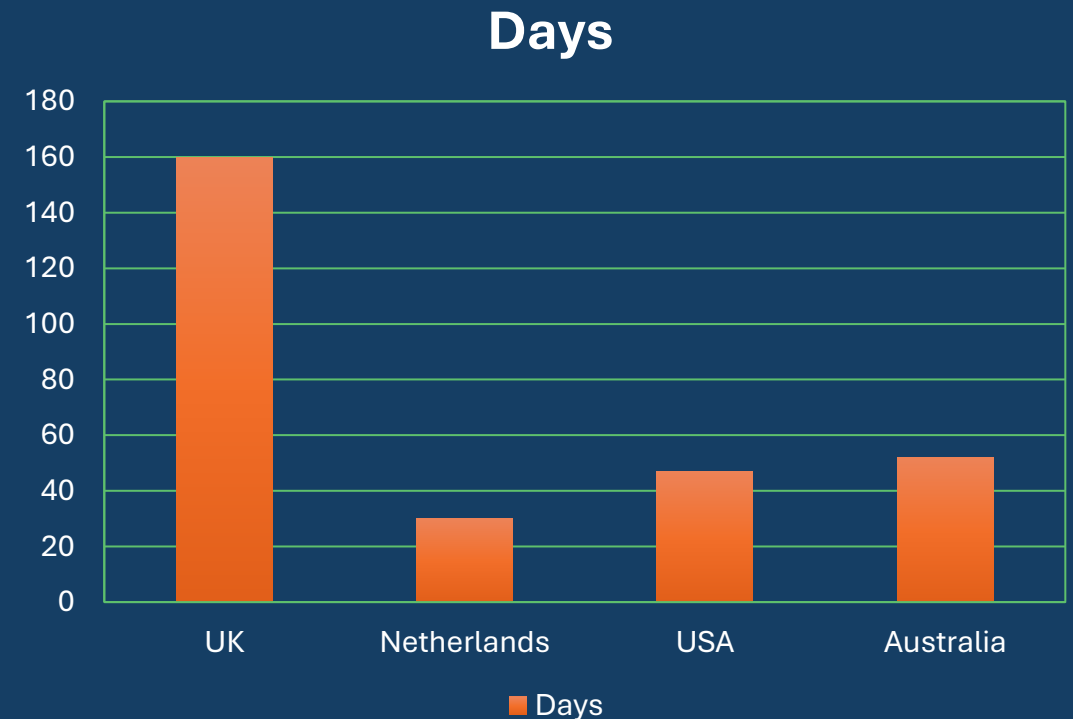
*"Where 160-day nightmares become 60-day victories"*

# The £8.6 billion problem crushing UK homebuyers

28.8% of UK property sales collapse. The brutal reality of buying a home in Britain:

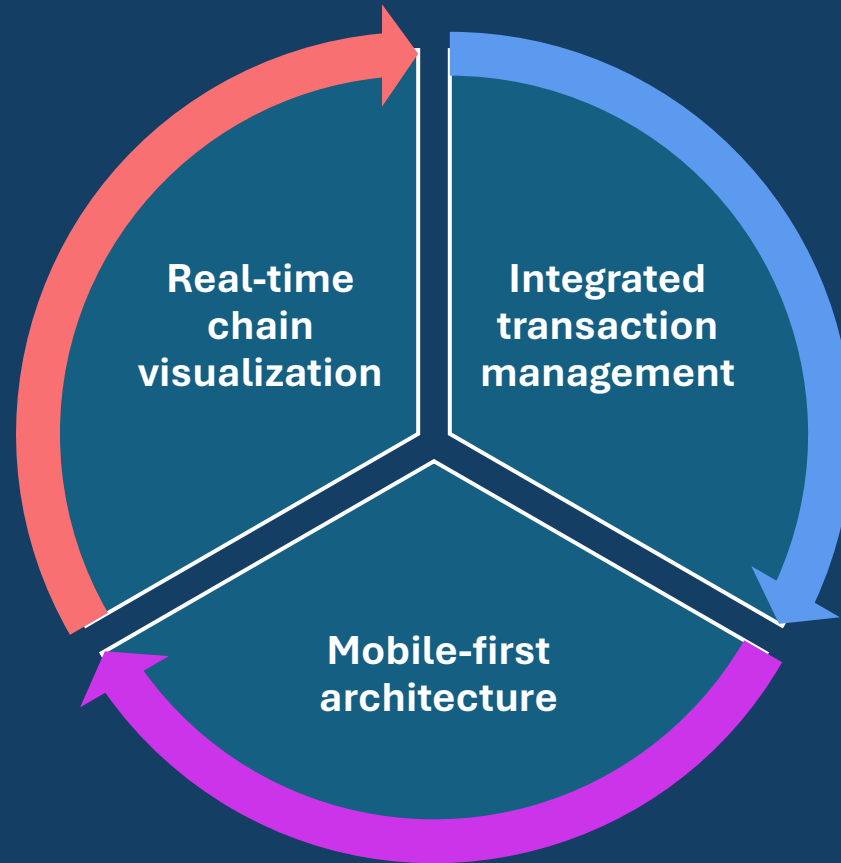
- **160 days** average completion time (vs 30 days in Netherlands)
- **£8.6 billion** lost annually to failed transactions
- **£2,727** average cost per failed sale to buyers
- **67%** of buyers experience severe stress during the process

*"The UK property market operates like it's 1985, not 2025"*



# HomeBid's triple innovation approach

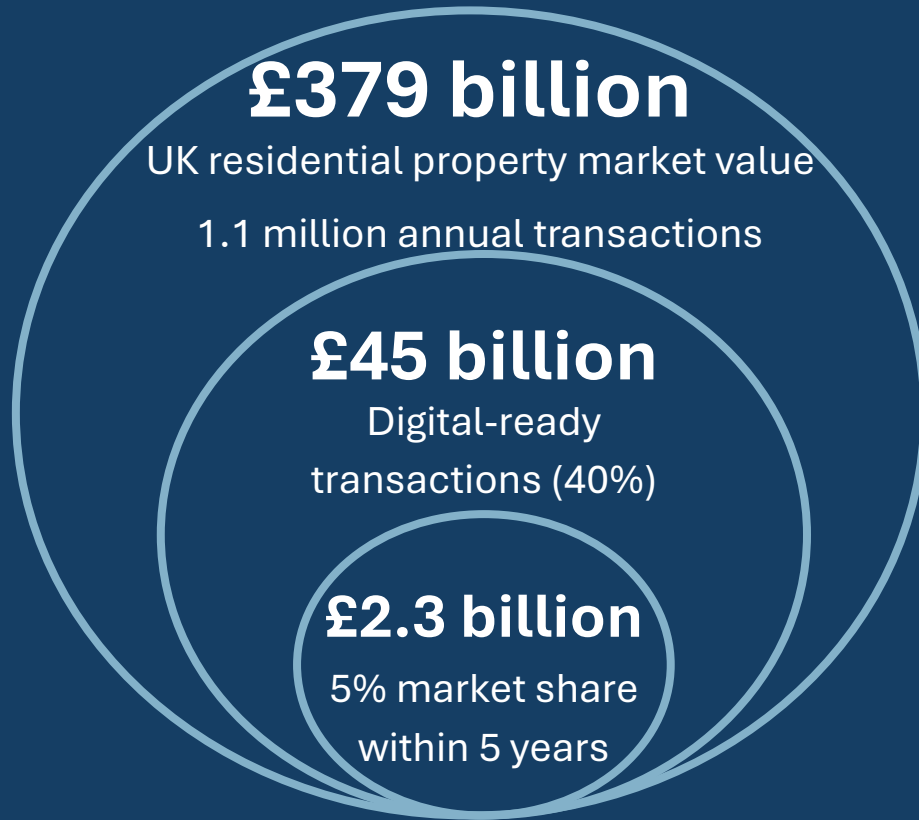
See your entire chain's progress live  
Identify bottlenecks before they  
become failures



All parties on one platform  
Documents, communications,  
milestones unified

Complete transactions from anywhere  
Push notifications keep momentum

# Massive, inefficient market = massive opportunity



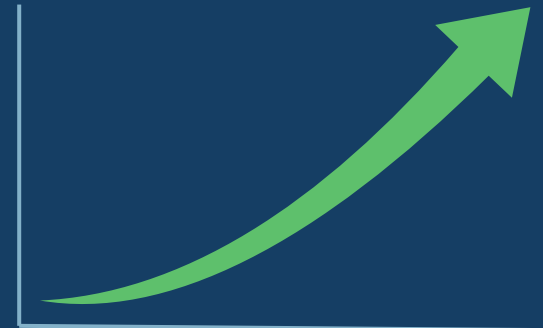
**£379 billion market ready for disruption**

Revenue opportunity:

**£342 million**

by Year 5

Based on 1.5% transaction Fees + SaaS revenue



Year 2 Year 3 Year 4 Year 5

Focus on London/  
Southeast initially



# The platform that owns the entire journey

One platform, every stakeholder, total transparency

## For Buyers/Sellers:

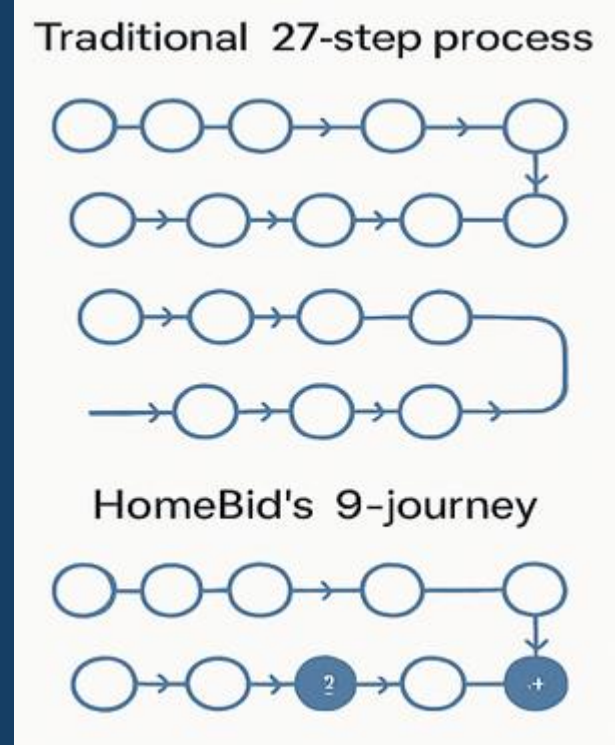
- Live chain tracking
- Document vault
- Instant notifications
- Digital ID verification

## For Estate Agents:

- Pipeline management
- Automated updates
- Commission tracking
- Lead generation tools

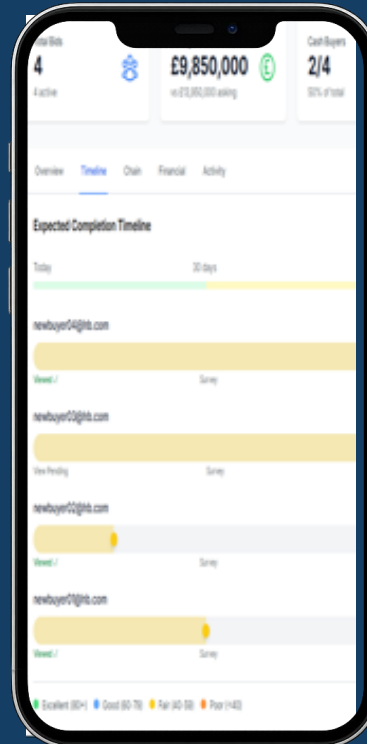
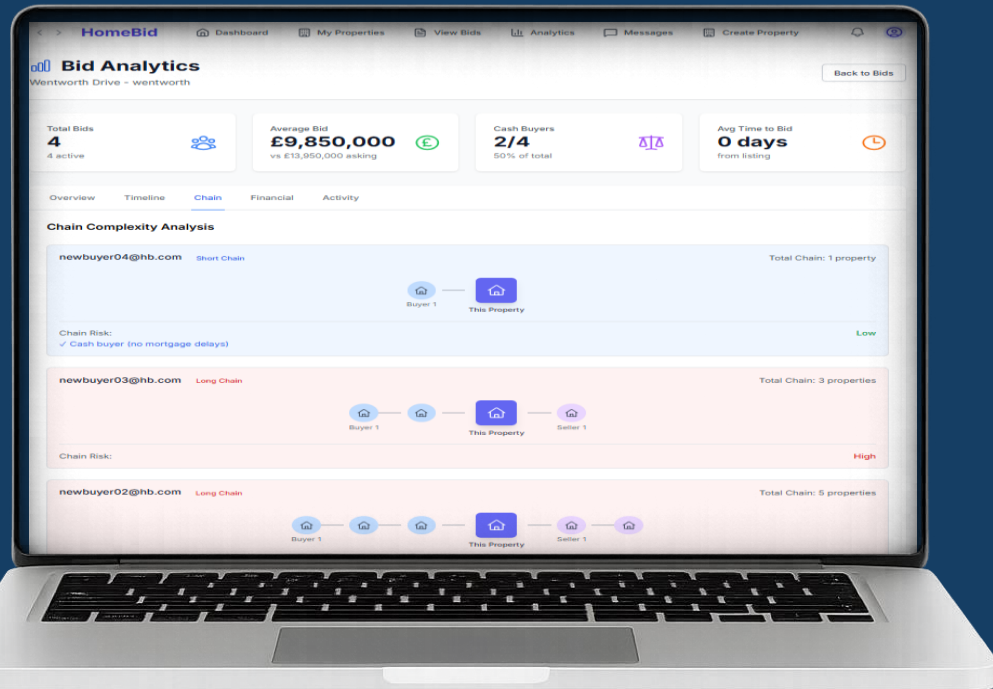
## For Solicitors:

- Case management
- Automated searches
- Digital signatures
- Compliance tools



**Key differentiator:** While competitors optimise pieces, we own the entire customer relationship

 Seed Funding | PropTech | 2025



# Multiple revenue streams from day one

## Three complementary revenue engines

### 1. Transaction Fees (Core): 1.5% of transaction value

£5,160 average revenue per transaction

70% gross margin

### 2. SaaS for Professionals: £199-499/month

Estate agents: £199/month

Solicitors: £299/month

Enterprise: £499/month

85% gross margin

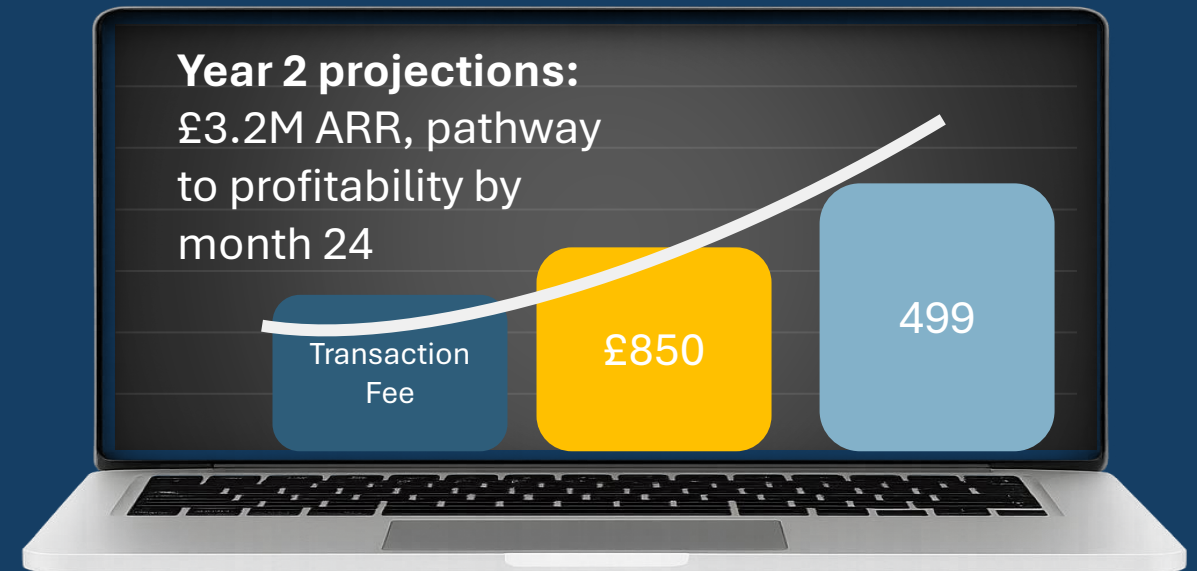
### 3. Financial Services: Partnership revenue

Mortgage referrals: £750/conversion

Insurance products: £150/policy

Conveyancing referrals: £300/instruction

95% gross margin



# Where others failed, we excel

Learning from £500M of PropTech failures



**Why Rightmove/Zoopla can't compete:**  
Portal-only model, no transaction ownership  
No agent/solicitor integration  
Limited to property discovery

**Why previous PropTech failed:**  
**Purplebricks:** Ignored traditional agents  
**Nested:** Couldn't scale unit economics  
**Housesimple:** Poor customer experience

## HomeBid's advantages:

- End-to-end ownership vs point solutions
- Multi-stakeholder platform vs consumer-only
- Regulatory compliance as competitive moat
- Network effects increase with each user

# Roadmap (Year 1)

MVP+ Created in 2025, Refinement and Release in 2026

## Q1

- Bidding App MVP live (Buyer & Vendor)
- COINS Construction Connector – pilot deployments
- NFT Evidence Ledger v1 (mint on completion)
- Start background build: Conveyancing Platform & AI Case Management

## Q2

- Bidding v1.1: agent API + bid analytics
- COINS Connector GA across initial builders
- NFT Ledger: Land Registry anchors & e-sign flows
- Onboarding: IDV/AML, Open Banking (SoF), credit/soft checks

## Q3

- Conveyancing Platform – private beta (selected firms)
- AI Case Management – alpha (smart triage, tasking)
- Mortgage Connect pilots (DIP/AIP)
- Mobile apps (iOS/Android) public beta

## Q4

- Conveyancing – GA with marketplace ranking
- AI Case Management v1 (SLA-driven automation)
- Services Marketplace (search packs, indemnity, EPC)
- Analytics dashboards & chain view enhancements





# Meet the Team



**Rob Penman**  
**Founder & CEO**

Pioneering blockchain property transactions for 7+ years. Rob founded HomeBid with a vision to revolutionize the UK property market through NFT technology and smart contracts. Expert in PropTech innovation, digital transformation, and creating scalable platforms that solve real-world problems in the £379B UK property sector.



**Jack Holmes**  
**Co-Founder & CTO**

Blockchain architect and technical visionary behind HomeBid's NFT infrastructure. Jack brings deep expertise in smart contract development, cryptographic security, and building enterprise-grade blockchain solutions. Responsible for the technical architecture that enables instant property verification and automated transactions.

## Advisory Board

Supported by industry veterans from leading property firms, blockchain companies, and financial institutions

Former UK Land Registry Director	Bulge Bracket Bank Head of Innovation	Top 10 UK Estate Agency CEO
	Blockchain Security Expert	



# Path to profitability with conservative projections

Conservative growth model based on proven market adoption rates

SEED ROUND

£2M

Raising now

PRE-MONEY VALUATION

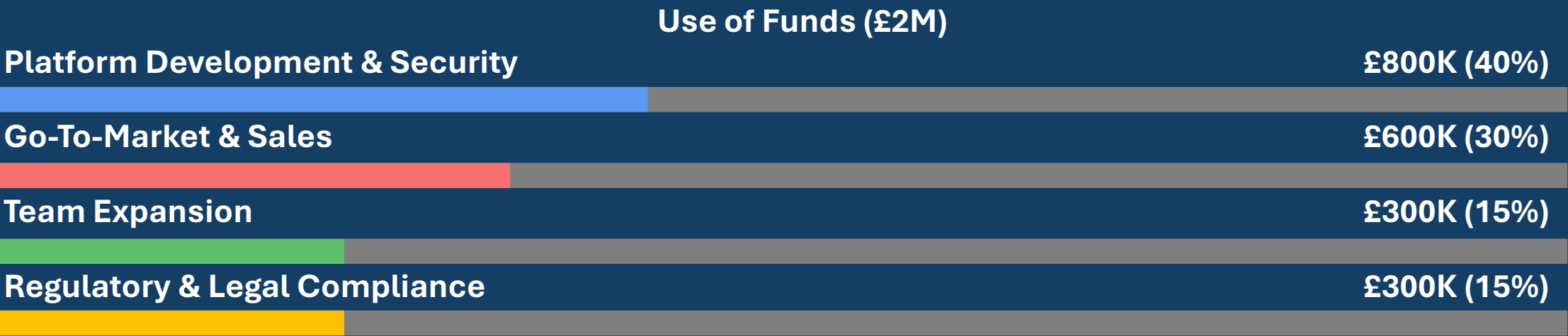
£8M

20% equity offered

POST-MONEY VALUATION

£10M

Diluted ownership

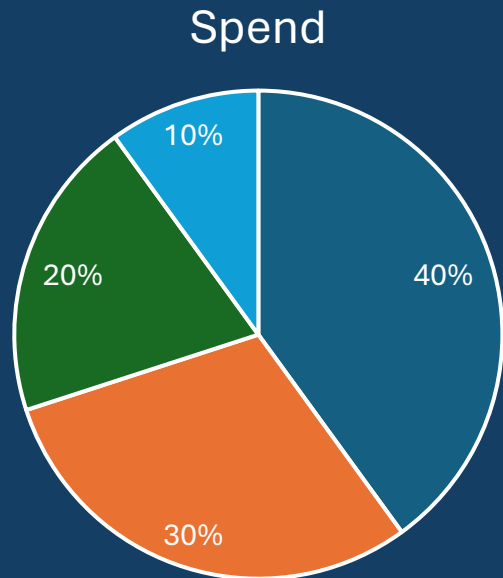


Metric	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue	£2.4M	£18M	£67M	£187M	£342M
Gross Margin	45%	62%	73%	78%	82%
Gross Profit	£1.1M	£11.2M	£48.9M	£145.9M	£280.4M
EBITDA	-£1.2M	-£0.8M	£8.4M	£42M	£127M
EBITDA Margin	-50%	-4%	13%	22%	37%

# £2M to transform UK property forever

**Seed round: £2M to reach  
Series A milestones**

**12-month milestones:**



■ 40% Product development ■ 30% Sales & marketing  
■ 20% Operations ■ 10% Working capital

- 2,000 completed transactions
- £3M ARR run rate
- 500 professional subscribers
- Series A ready: £10M target

# The future of UK property is here



Join us in building the property market Britain deserves

**Our vision:** By 2030, HomeBid will power 25% of all UK property transactions, saving families £2 billion annually and transforming homeownership from nightmare to dream.

**The opportunity:**

**Massive market:** £379B seeking disruption

**Proven team:** £2B in transactions facilitated

**Clear path:** Profitability in 24 months

**Perfect timing:** Post-pandemic digital acceleration

**Next steps:** Let's discuss how HomeBid becomes the Uber of UK property transactions.

**Contact:** [Investors@home-bid.co.uk](mailto:Investors@home-bid.co.uk) | <https://investors.homebid.co.uk> | <https://home-bid.co.uk>