DEVELOPED BUSINESSES FOR ACQUISITION

# MortgageFlow




## Own your mortgage enquiry pipeline.

An acquisition opportunity for a mortgage brokerage: build an owned audience of self-employed borrowers, turn relevant enquiries into adviser conversations, then develop a partner-broker channel as capacity grows.

Proposed buyer: Mortgage brokers

Initial audience: Self-employed borrowers

Proposed ownership: 100% of a dedicated company, subject to formation, diligence and agreed completion terms.

£47,500 asking price. Included build, milestones, legal structure and VAT treatment are confirmed in a written company-specific offer. No online payment or reservation.

### CURRENT BUILD STATUS

Development-stage opportunity. The acquisition materials and financial scenario tools are prepared. The operating company, production technology, CRM connections, complete expert books and live campaigns are not yet built or validated. No live leads, paying clients, trading history or verified earnings are represented.

This pack describes an acquisition programme and remaining delivery. No consumer-facing mortgage, legal or insolvency service is being offered by AiGM through this document.

# Nine assets, with delivery defined.

| Asset | Proposed scope |
|---|---|
| Company and banking | Dedicated company structure, ownership schedule and bank-application support; incorporation and banking remain to be completed. |
| Website | Sector brand, consumer pages and topic-specific enquiry journeys; production implementation follows the agreed build specification. |
| Portal | Owner dashboard and partner allocation workflows; the live CRM, integrations and partner onboarding remain to be built. |
| App | Responsive mobile experience specification; native app-store releases require an expressly agreed scope. |
| AI Venture Blueprint | Commercial model, customer journey, development specification, milestones, assumptions and validation plan. |
| Marketing strategy | Search, professional partnerships, publishing and permitted social acquisition; campaign budgets are additional. |
| Business development strategy | Practice-owner sales proposition, partner onboarding and enquiry-quality criteria. |
| Funding strategy | Build and working-capital requirements, funding options and a use-of-funds plan; no funding commitment. |
| Exit strategy | Ownership and transfer schedule, recurring-cost disclosure and potential future sale preparation. |

The written specification governs the final scope. Advertising spend, ongoing subscriptions, professional review and legal completion costs need an explicit budget. Native mobile releases and unrestricted resale rights are not assumed.

# Turn specialist knowledge into relevant enquiries.

Channel 1: Search campaigns and educational pages for self-employed mortgage questions

Channel 2: Accountant and bookkeeper partnerships, with agreed introduction arrangements

Channel 3: Professional social content and permitted LinkedIn outreach

Channel 4: Free guide distribution, requested follow-up and appointment reminders

## PROPOSED BOOK SERIES

1. The Self-Employed Mortgage Guide

2. Mortgages for Limited-Company Directors

3. The Contractor Mortgage Guide

4. Your Remortgage Planning Guide

Book production: professional interview, fact-checked manuscript, client-approved examples, compliance review, cover and typesetting, PDF edition, landing page and requested follow-up. Working titles only; complete manuscripts and a named author are not yet supplied.

Customer journey: useful content or guide request > separately expressed interest in professional contact > CRM and permission record > administrative review > practice conversation > appropriate partner introduction where permitted.

Initial intake: Employment / business structure; Mortgage purpose and broad timeframe; Broad borrowing requirement; Contact preferences and named receiving broker.

# Test the assumptions before accepting the price.

Synthetic monthly steady-state scenarios. These are not market benchmarks, validated forecasts or actual trading results. Amounts are before tax, acquisition consideration and finance costs.

| Monthly measure | Downside | Base illustration | Upside |
|---|---|---|---|
| Enquiries | 70 | 120 | 180 |
| Own-practice capacity | 30 | 40 | 50 |
| Conversion to paid client | 7% | 12% | 16% |
| Contribution / client | £800 | £1,000 | £1,100 |
| External acceptance | 50% | 70% | 80% |
| Fee / accepted external enquiry | £50 | £65 | £80 |
| External introduction revenue | £1,000 | £3,640 | £8,320 |
| Acquisition / operating costs | £6,100 | £6,100 | £8,100 |
| Enquiry-company contribution | -£5,100 | -£2,460 | £220 |
| Own-practice contribution | £1,680 | £4,800 | £8,800 |
| Combined contribution | -£3,420 | £2,340 | £9,020 |

Own-practice contribution = retained enquiries × conversion × contribution per completed client. External revenue = remaining enquiries × acceptance × agreed price. Combined contribution = own-practice contribution + external revenue - acquisition and operating costs.

Client contribution must already deduct professional delivery costs. Internal group charges create no extra combined profit. ResolveFlow assumes no external referral receipts pending an approved commercial and ethical structure.

The accompanying workbook includes monthly ramp-up, collection lag and acquisition-price cash outflow. It is a planning model, not a statutory three-statement forecast. Valuation using 3-5 times synthetic profit does not establish the current value of this company.

# Agree the business you will own.

| Stage | Required output |
|---|---|
| Define | Buyer identity, professional permissions, target services, budget, naming checks and signed scope. |
| Build | Company formation, IP assignments, website, mobile experience, CRM, portal, first book and campaign assets. |
| Approve | Professional review of content, promotions, data handling, referral arrangements and AI boundaries. |
| Validate | Controlled campaign test; verify enquiry cost, acceptance, bookings, conversion and client contribution. |
| Complete / hand over | Agreed share or asset documents, disclosures, ownership schedule, account transfers, acceptance evidence and defined transition support. |

Mortgage advice, lender selection and suitability decisions remain with the appropriately authorised brokerage. A separate company does not inherit the owner’s FCA permissions. Activities, introducer exclusions and financial promotions require review before launch.

Key risks: acquisition costs may exceed the illustration; conversion and collection may be lower or slower; professional capacity may constrain delivery; partner demand may not materialise; platform accounts and licences may need replacement or consent on transfer.

Before commitment: inspect current materials and remaining work, obtain an itemised offer, agree milestone acceptance and payment, check title and liabilities, and review the appropriate transaction documents. No incorporation, authorisation, domain, bank account or customer base is represented as already secured.

**NEXT STEP**

Discuss your practice, customer economics and preferred scope with Paul Johnson: aigm@mail.com | www.aigm.co.uk/#strategy

Professional reference: https://www.fca.org.uk/firms/authorisation/mortgage-brokers