



LONDON
DE GROUP

COMPANY OVERVIEW PRESENTATION

2025

THE FOUNDER & CEO

PHIL SPENCER

- Commissioned Officer in UK Armed Forces
- Stockbroker and Wealth Manager in City of London and Dubai, UAE
- Founded London DE in December 2013
- Passionate entrepreneur, with a high degree of integrity
- Ethical approach to disrupt the coloured gemstone and artisanal gold markets.





The Business Organisation



LONDON
DIAMOND & EMERALD FINE JEWELLERY

London DE (LDE)

London DE is the parent company of the group. From its head office in Dubai, it is responsible for the B-B coloured gemstone and gold trading activities.



SYLVERA
LONDON

Sylvera London (SVL)

Sylvera London is the the fine jewellery & luxury watch brand of the LDE Group. Specialising in Colombian emeralds (sourced by LDE), diamonds & coloured gemstones.



**LONDON GOLD
XCHANGE**

London Gold Xchange (LGX)

Through direct links to ethical mines in Colombia, & in partnership with the Royal Mint, LGX bring directly sourced bullion and coins to a global market at unparalleled value.



A UK Country Risk Analysis and Key Jurisdiction Characteristics

Regulation and Stability

- The United Kingdom has a solid and transparent legal framework, with strict oversight from regulatory entities, ensuring security for investors.

Tax Benefits

- The Zero tax on dividends for non-residents
- Treaties to avoid double taxation
- VAT and tax exemption on investment gold

Economic and Political Strength

- As a G7 member, its stable currency and high credit rating make it a reliable destination for long-term investments.

Protection and Growth

- Legal security, opportunities in strategic sectors, and a stable investment environment, makes the UK an ideal option for portfolio diversification.



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Gold Loan Note Opportunity

Gold as a Safe-Haven Asset

- **Protection against inflation:** Gold retains its value during periods of high inflation and economic crises.
- **Hedge in times of uncertainty:** During financial crises, geopolitical conflicts, and market downturns, gold tends to rise in demand and price.
- **Asset with no counterparty risk:** Unlike stocks or bonds, gold does not rely on a financial institution to maintain its value.
- **Global liquidity:** Easily convertible into cash in any market worldwide.
- **Historical store of value:** For centuries, gold has been the preferred asset for preserving wealth.





What is a Loan note Investment?

This is a financial agreement where you lend money to a company or entity in exchange for regular interest payments.

- **Roles**

Your Role: Client (Lender)

Our Role: Borrower (Company)

- **Loan Note**

A formal document that represents the loan agreement between the investor and the company.

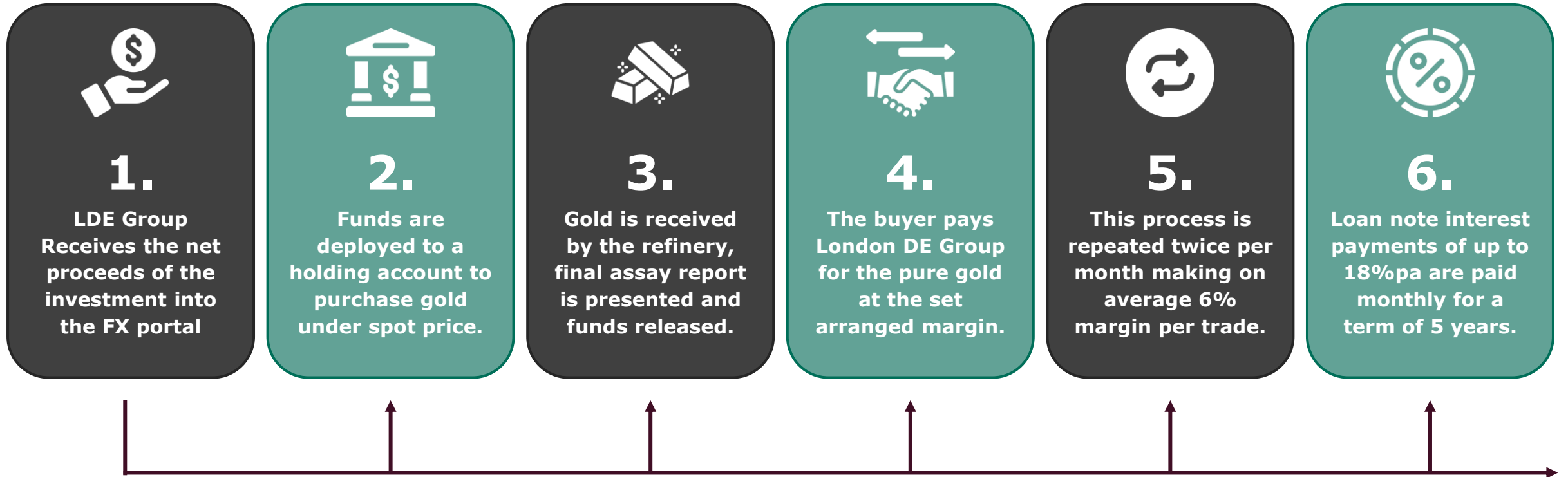
- **It Specifies:**

Loan Amount, Interest Rate, Payment Schedule and Security



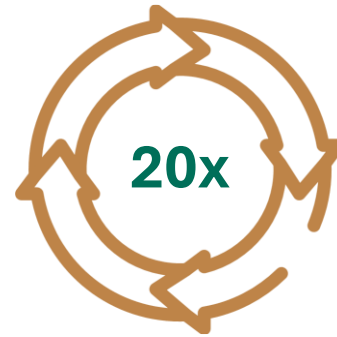


Flowchart One Cycle → What Do We Do with the Loan?





Annual Mining Cycle Repetition



20 Cycles Per Year

Each Round = 6% Margin

Annual Return = 120%

Loan Note Returns

Interest is paid back monthly
regardless of how many cycles



OVERVIEW

Fund the UK's leading ethically sourced gold and fine jewellery company, with a trading history of over a decade.

Asset backed fixed returns of up to 18% per year, paid monthly with a flexible minimum investment period of 12 months.

10% Option 1
\$10,000+
Return 0.83% per month

12% Option 2
\$20,000+
Return 1.00% per month

15% Option 3
\$50,000+
Return 1.25% per month

18% Option 4
\$100,000+
Return 1.5% per month



Investment Term
12 Months



Minimum Investment
\$10,000



Security Trustee
Cotswolds Capital Security Trustee



Interest Paid
Monthly



Instrument
Fixed Income Loan note



Security
Legal Charge over the Company and Assets

Comparison with a CDT (Fixed-Term Deposit Certificate)

Interest Rates Offered by Financial Institutions (March 2025)

90-Day Term:

- Banco Falabella: 9.28% E.A.
- Banco BBVA: 9.10% E.A.
- Banco Itaú: 8.94% E.A.

180-Day Term:

- Bancamía: 9.79% E.A.
- Ban100: 10.10% E.A.
- Credifamilia: 9.60% E.A.

360-Day Term:

- Banco W: 10.36% E.A.
- Bancamía: 10.19% E.A.
- Banco de Bogotá: 10.19% E.A.

Considerations for Deposits in Colombian Pesos:

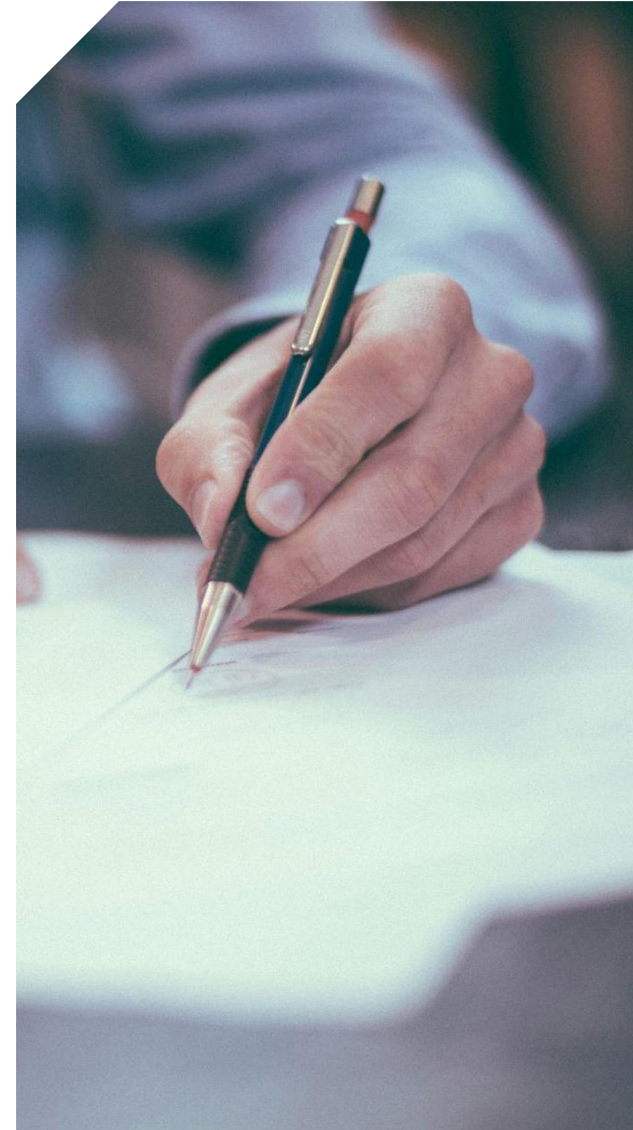
- Interest Payment: Interests are paid at the end of the term.
- Fund Availability: It is not possible to withdraw the money before the maturity date.
- No Additional Returns: There is no opportunity to generate additional returns during the term.
- Colombian Peso Devaluation: It is important to consider the historical devaluation of the Colombian peso against the US dollar, as it may impact the purchasing power of the returns obtained.
- Last 12 months: Approximately 14.9% devaluation.

Risk Coverage Layer 1 → Charge over assets

The company is structured to protect investors, with assets secured ([click here](#)) specifically to guarantee capital safety.

In the event of any unforeseen circumstances, funders hold legal rights over the company's assets and the gold itself, similar to a first-charge mortgage.

In the unlikely event of any issues, investors have the right to claim company assets to recover their investment, providing an additional layer of reassurance.



Risk Coverage 2 Layer → Security Trustee



1.

Manages the collateral: It holds a fixed and floating charge over the company's assets, meaning that the company's assets are pledged as security for investors.

2.

Registers charges with Companies House: It registers the first charges on the assets in Companies House, ensuring it has legal priority to claim those assets before other creditors.

3.

Acts as an intermediary: If there are issues with investor payments, it intervenes to enforce the guarantees and ensure investors recover their money.

4.

Ensures investors' legal rights: If the company fails to meet its obligations, it has the right to enforce the security, meaning it can sell the assets and distribute the funds to the affected investors.



Funder Security → Four-Layer Risk Coverage

DURING THE CYCLE

Gold in transit → insured by Lloyd's of London.
Fund release Upon receiving the gold assay report from the refinery.
Diversification of existing and new gold mines.

THE TRUSTEE

Costwolds Capital.
Loan Notes under trust deeds.
Intervention in case of any unforeseen event.

THE COMPANY

Charge over Assets → \$18 million dollars
In the market since 2019
More than 6 years conducting funding rounds.

THE MARKET

Returns driven by gold transformation, not price
fluctuations.
Independent from financial markets, unaffected by volatility

Tax Exemptions & Regulatory Considerations

Free Designation of Beneficiaries

Similar to Jersey, the USA, and the Isle of Man, where succession planning does not require probate to determine final beneficiaries.

Regulatory Status

The FCA does not regulate physical commodity spot trades or other UK regulators. We do not engage in financial services or instruments requiring regulation. We are members of:

**The National
Association of Jewellers**

**The Responsible
Jewellery Council**

Assay Assured

Fairmined

Tax Responsibility

Investors must check tax obligations in their respective jurisdictions. The investor should determine where they will be taxed and under what conditions. We do not provide tax advice due to our presence in over 100 jurisdictions. Investors should consult independent tax advisors in their country.



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Who are we?

KEY MILESTONES AND HEADMARKS

- **Formation & consolidation:** 2013-17
- **Fund raising:** 2018-25 (\$15 mn of \$22mn target raised to date)
- **Established London DE SAS (Colombia)** Q3 2020.
- **Launch of London Gold Xchange (LGX)** – B-C gold trading: Q1 2021
- **Launched London DE FCZO (Dubai)** – Q1 2022
- **Launch of Sylvera-London Fine Jewellery brand** – Q1 2024
- **Relocated the head office to Dubai** in March 2025
- **Development of B-B API:** 2025-27
- **Global expansion:** 2024-26 (Opening offices in Sydney: 2025)
- **Investment exit horizon for investors** within 5 years.



HATTON GARDEN, LONDON OFFICE



HATTON GARDEN

Hatton Garden has been a hub for the gold and jewellery trade for centuries. The area started attracting jewellers in the 1800s because of its proximity to the wealthy clientele in the West End and the City.



GEMSTONE AND GOLD HUB

Today, there are over 55 jewellery shops and close to 300 jewellery businesses in the locality, making it the largest jewellery quarter and gold trading centre in the UK.



REGIONAL HUBS



London DE FCZO (Dubai)

The Middle East is the fastest growing luxury retail market and it is fast becoming one of the biggest global hubs for gold and precious metal trading.



London DE SAS (Colombia)

Located in the heart of the emerald trading district of Bogotá, Colombia, the source of the finest emeralds on earth and the location of the main production facility.





OUR LOCATIONS

London, England

London DE was founded in Hatton Garden over a decade ago in 2013, where an operational hub still remains.

Dubai, UAE

Head office of London DE Group. Home to one of the fastest growing luxury markets. The crossroad of east-west trade in commodities

Bogotá, Colombia

Formed to facilitate the supply of emeralds and the in-house production of emerald and diamond jewellery.

Brisbane, Australia

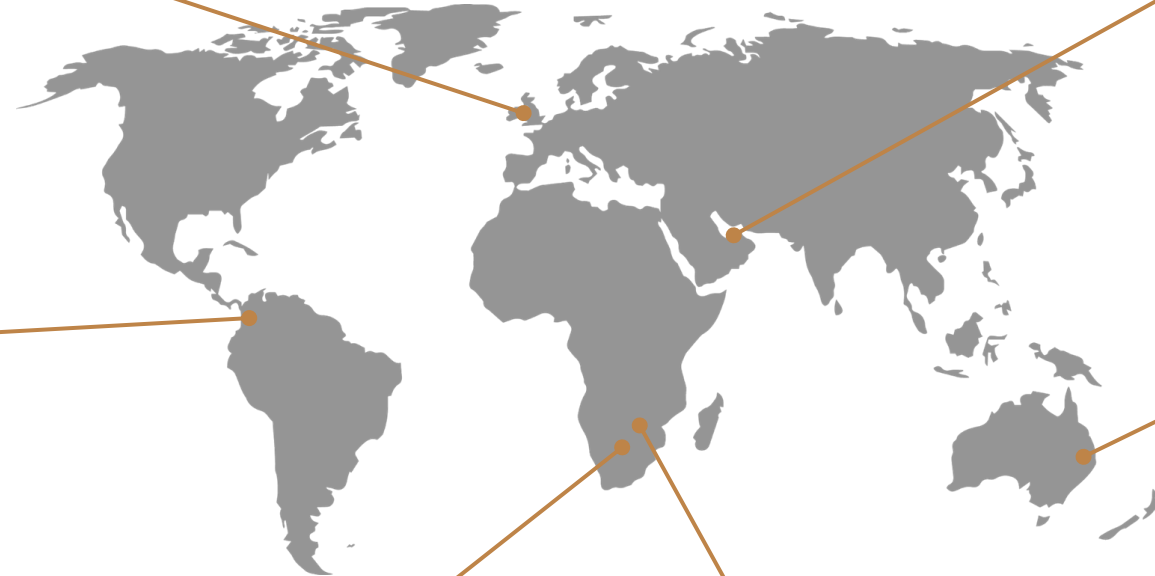
London DE set up here at the beginning of 2023 to secure their partnership with one of the third largest refineries in Australia.

Gaborone, Botswana

Botswana is the world's largest producer of diamonds by value and one of the most highly developed economies in Africa.

Harare, Zimbabwe

Possessing huge natural wealth, including precious metals, rare earth elements and diamonds and a fast growing economy.





PROFESSIONAL BODIES

We have been establishing and maintaining a standard of excellence in the trade of precious metals, gemstones, coloured gemstones, and fine jewellery since our establishment in 2013.



The NATIONAL
ASSOCIATION of
JEWELLERS
THE MARK OF QUALITY



ARABBRITISH
CHAMBER OF COMMERCE



AWARDS



The NAJ
Awards 2018

WINNER

Jewellery and Watch Supplier of the Year
London DE Limited



**Jewellery And watch supplier of
the year**

**Ethical Jewellery Brand of the
Year**

start-up, one to watch



**Most trusted sustainable
Gemstone Supplier 2025**



**Most Trusted Ethical Fine
Jewellery Brand 2025**



TRADE LICENCES

LDE SAS has RUCOM and trading licences to operate in Colombia and to import and export. It is growing market share in Latin America and developing cross-border trade opportunities with North America.

London DE FCZO is a fully licenced member of the DMCC, a crucial link in the gold supply chain through one of the fastest growing gold trading hubs. The bulk of LDE's gold trading is conducted through the UAE.



AGENCIA NACIONAL DE
MINERÍA

ANM manage mining resources, plan and promote their use within the framework of general interest, respect for Human Rights and environmental determinants, guaranteeing social responsibility.

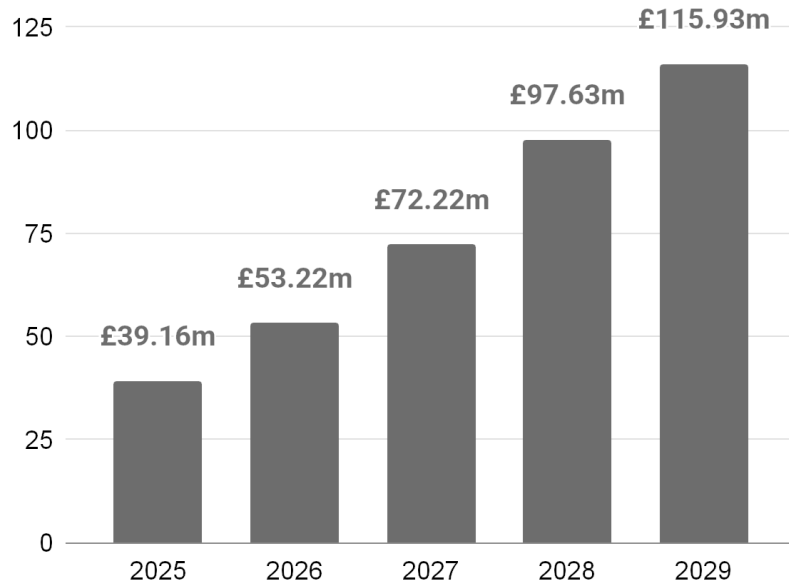


Established in 2002 with the mission of establishing Dubai as a commodity trading and enterprise gateway to the Middle East and beyond, today accounting for 11% of all foreign direct investment in the emirate.

FINANCIAL FORECASTS

Conservative five year forecast for the LDE group, compiled by Hilton Accountants in London, UK on 1st November 2024 and reviewed quarterly.

Total Turnover (£Million)



REVENUE SOURCE	DESCRIPTION	2025	2026	2027	2028	2029
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Gold sales	Turnover	£36.43mn	£48.63mn	£65.32mn	£89.63mn	£105.70mn
	Gross Profit	£2.19mn	£2.92mn	£3.92mn	£5.38mn	£6.34mn
(B-B = 90% / B-C = 10%)	Net Profit	£728K	£972K	£1.31mn	£1.79mn	£2.11mn

Jewellery, watch & gemstone sales	Turnover	£2.73mn	£4.59mn	£6.90mn	£8.01mn	£10.23mn
	Gross Profit	£1.64mn	£3.21mn	£4.83mn	£5.60mn	£7.17mn
(B-B = 20% / B-C = 80%)	Net Profit	£327K	£803K	£1.69mn	£1.96mn	£2.51mn

Totals:	Total Turnover	£39.16mn	£53.22mn	£72.22mn	£97.63mn	£115.93mn
	Total Gross Profit	£3.82mn	£6.13mn	£8.75mn	£10.98mn	£13.51mn
(B-B = 55% / B-C = 45%)	Total Net Profit	£1.06mn	£1.78mn	£2.01mn	£3.75mn	£4.62mn



FUNDING: 2025-2029

TRADING REVENUE (SALES)

- Sales derived from 3 channels: fine jewellery; luxury watches; precious metal trading (both B-B and B-C).

FIXED INCOME CAPITAL (P-P)

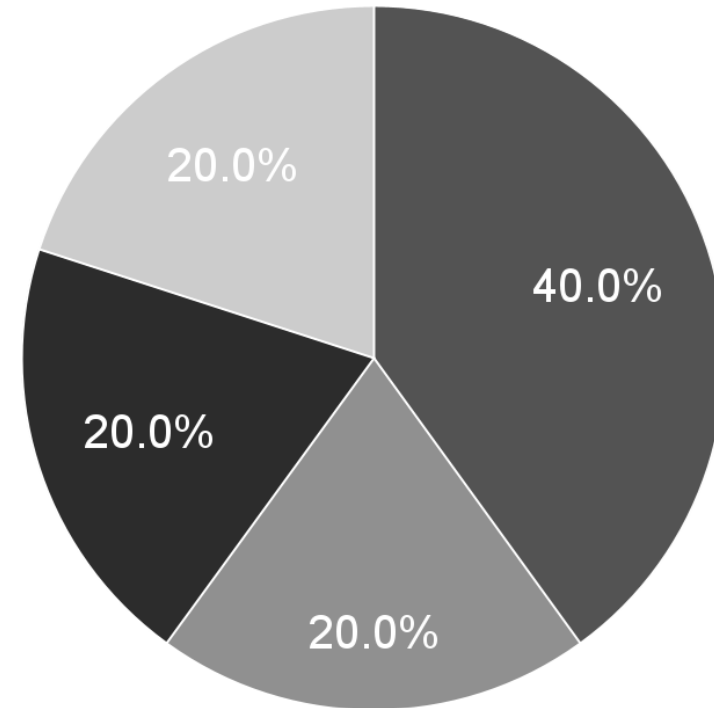
- Capital raised via the Fixed Income, Asset Backed, Secure Gold Loan Note.

EQUITY (PRIVATE PLACEMENT)

- Equity release planned for the dilution from 95% (at present) to 75% over the period.

COMMERCIAL FINANCE

- Asset finance from managed offshore funds to raise capital for gold trading activities.



- Trading Revenue (sales)
- Fixed income Capital (P-P)
- Equity (private placement)
- Commercial Finance





LONDON DE GROUP

SUPPORT@LONDONDE.COM

(Incorporated in England and Wales under the
Companies Act 2006

Registered no: 08806847)

Total Raise: \$22mn

Date of Information Deck July 2025