



Private investments in financing British companies - Generating a High-Yield Fixed Income.

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# LONDON, INSPIRING GRANDEUR. TEN CONSECUTIVE YEARS AS THE #1 CITY IN THE WORLD'S BEST CITIES RANKING.



## INNOVATION AND TECHNOLOGICAL PROGRESS

The most innovative  
country in Europe.

01



## GLOBAL ECONOMIC POWER

The United Kingdom is the  
sixth largest economy in  
the world 2023/4.

02



## FINANCIAL STABILITY

AA rating with a strong  
and stable currency  
(GBP).

03



## SOLID LEGAL FRAMEWORK

Robust regulation by  
the FCA that protects  
investors and ensures  
transparency.

04



## STRONG PROPERTY MARKET

High demand and growth.  
The cost of housing in  
London has risen by 410%  
since 2000.

05

# What Are Alternative Investments?

## Private Markets

Low liquidity, long term, higher return on investment targets due to risks (SMEs)

- Private Equity
- Private Debt

## Real assets

Tangible assets, inflation hedge

- Real Estate - Residential, commercial, logistics, hotels, REITs
- Infrastructure - Toll motorways, airports, ports, electricity networks
- Natural resources

## Hedge Funds

- Active strategies targeting absolute returns
- Long/short equity, Global macro, Event-driven (mergers, restructurings)
- Arbitrage strategies



# What Are Alternative Investments?

## Commodities

Hard assets, hedging against inflation and crises

Gold, silver, industrial metals, oil, gas, agricultural products, direct investment, ETFs or futures

Gold is the ultimate alternative safe-haven asset

## Digital and emerging alternatives

Higher risk, greater uncertainty

Crypto assets (BTC, ETH), tokenised real assets, NFTs (mainly speculative)

## Collectibles and 'passion' assets

Do not generate income; value is subjective

Art, watches, wine and whisky, classic cars

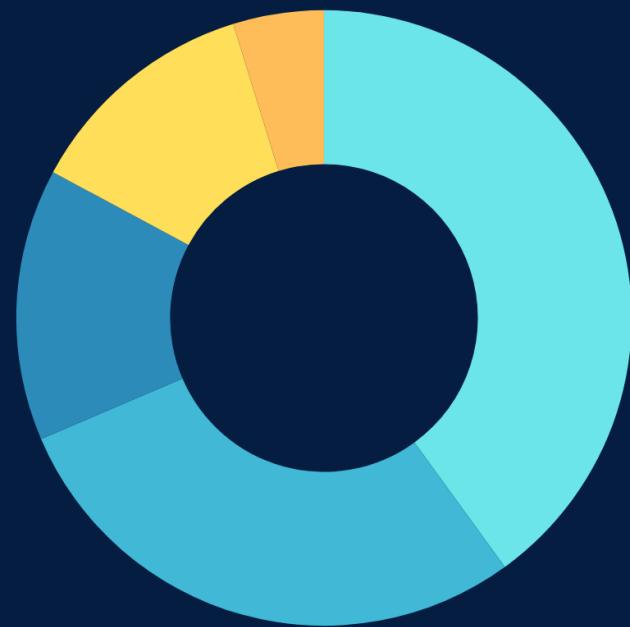
Returns depend heavily on taste, provenance and market cycles.



# How much should I allocate to alternatives?

CalPERS (California Public Employees' Retirement System)

AUM: \$442 billion USD

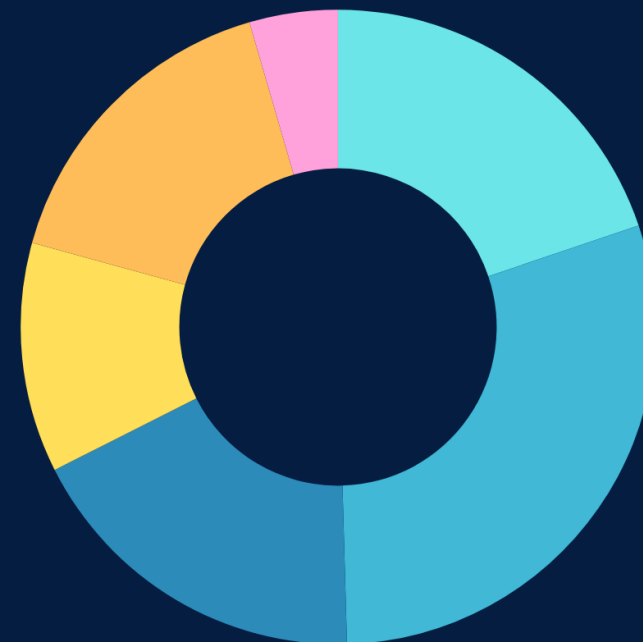


ALLOCATION TO ALTERNATIVES:  
**40%**

42% Global equities  
30% Fixed income  
15% Real estate  
13% Private equity  
5% Private debt

CPP Investments (Canada Pension Plan Investment Board)

AUM: \$700 billion USD

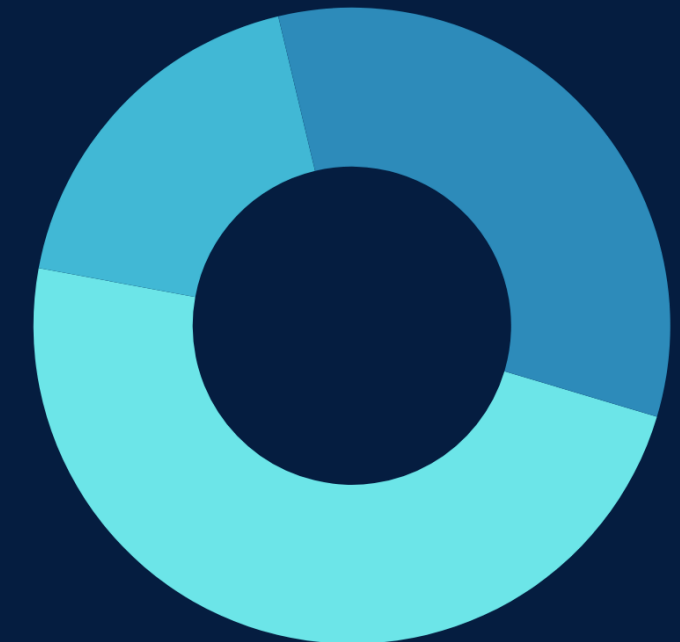


ALLOCATION TO ALTERNATIVES:  
**60%**

22% Global equities  
33% Private equity  
20% Fixed income  
13% Private debt  
17-18% Real estate  
5% Cash and other

ABP (Algemeen Burgerlijk Pensioenfonds, Netherlands)

AUM: €520 billion EUR



ALLOCATION TO ALTERNATIVES:  
**20%-25%**

42% Global equities  
16% Fixed income  
29% Alternative investments

# What is Private Debt?



Private debt basically consists of lending money outside of public bond markets.



Instead of buying bonds listed on the stock exchange, investors lend directly to companies, projects or individuals, usually through private agreements.

Think of it this way:

*“I lend you money and you pay me interest, but we do it privately, not through Wall Street.”*



# Who applies for loans?



Private SMEs (often too small or complex for public bonds)



Property developers



Infrastructure projects



Companies in difficulty that cannot obtain bank loans



Occasionally, consumers or SMEs (through private lending platforms, crowdfunding, etc.)



# Who lends?



Private debt investment funds



Pension funds and insurers



Family Offices



High net worth investors or certified or self-certified investors (HNWIs)





# Qualified Investor

A Qualified Investor according to the UK Financial Conduct Authority (FCA) can be:

**An entity included in the list of professional clients in the FCA handbook, such as:**

- Authorized or regulated financial institutions
- Large corporations
- Governments and central banks
- Institutional investors (e.g., private funds, family offices)

**A person or firm that has opted for “professional client” status, according to the UK FCA, must meet at least two of the following three criteria:**

- They have carried out significant transactions in the relevant market, averaging 10 per quarter over the last year.
- They have annual income of at least £100,000 and a portfolio exceeding £250,000.
- They have worked in the financial sector in a professional capacity for at least one year.

# Common types of private debt

## Direct loans

Direct loans to companies (replacing bank loans).

## Deuda mezzanine

Higher risk, higher interest rates, positioned between debt and equity.

## Infrastructure debt

Long-term loans for roads, energy, public services and airports.

## Real estate debt

Loans secured by real estate (development, bridge loans, etc.).

## Distressed Debt

Loans or debt purchases from companies in difficulty.

## Special situations/ opportunistic debt

Complex and customised transactions that banks do not accept.



# Why do investors like private debt?

Higher yields than government bonds



Predictable cash flow and regular interest payments



Asset backing under English law



Lower correlation with stock markets



Diversification and risk reduction



Reduces volatility and increases stability

Opportunities to invest in or fund niche or specific sectors

Adaptability across different economic cycles

# DISADVANTAGES

- ✓ Liquidity: your money is locked in for the term of the contract.
- ✓ Higher risk than government or investment-grade bonds.
- ✓ Less transparency, as they are private companies.
- ✓ Requires solid legal structuring and due diligence.
- ✓ Investments exclusively for professional investors with the financial capacity and knowledge to understand the business models, legal structures, and risks of each offering.



# KEY FEATURES THAT DETERMINE ITS PLACEMENT IN PRIVATE DEBT

When someone mentions 'loan notes or promissory notes,' always ask:

- ✓ **Seniority:** senior, subordinated, intermediate? The Investment Memorandum explains where the investor stands in the event of default. What steps should be taken in this situation?
- ✓ **Guarantees:** asset-backed or non-asset-backed?
- ✓ **Interest rate:** cash or PIK (Paid in Kind)
- ✓ **Issuer:** operating company, holding company or special purpose entity?
- ✓ **Counterparties:** Who is the registrar, does it have a collateral trustee, a fund receiving agent?
- ✓ **Risks:** What are the risks and the respective mitigation strategies?

*These answers tell you exactly where you stand within the private debt spectrum, the level of risk you have and which counterparties (third parties) are involved.*

# Roles of Counterparties in the Structure of Private Debt Instruments

The Registrar is regulated by the FCA and offers various services that can be contracted

- Registration and subscription of bondholders
- Funds receiving agent
- Creation of securities
- CREST authorisation
- Electronic settlements via CREST
- Payment of dividends and coupons
- Registrar migration
- Issuance of paper certificates
- Corporate actions – notices
- Transfers – Purchases and sales
- Capital repayments on maturities

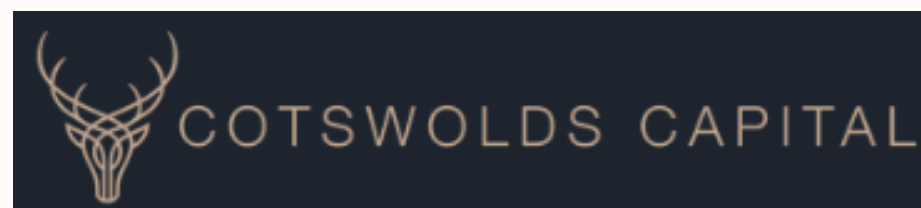


# Roles of Counterparties in the Structure of Private Debt Instruments

## The Security Trustee

- Its main role is to work on behalf of bondholders/holders and, in the event of default, to appoint an administrator, with the holders' vote, to liquidate the company and oversee the process.
- According to the Deed of Security Trustee, you can see all the services, roles and responsibilities they are contracted to perform.
- Audit and verification of assets (underpinning the debt)
- Audit and verification of interest payments and maturities to confirm debt satisfaction
- Financial review of the company to ensure it meets its obligations within 12 months and after 12 months
- Interviews/reviews of the company regarding its management, projections, and lender satisfaction levels.
- It is not regulated by the FCA because it does not receive funds/capital, does not offer investments, and does not advise investors. In the United Kingdom, this service does not require regulation. However, there are law, auditing, and accounting firms that do require regulation and also offer this security trust service.

Factsheet / IM



# WHAT IS A LOAN NOTE?

**(Loan or Credit Note or Promissory Note)**

*Loan notes are a legal form of private debt that can be found in direct loans, mezzanine loans, distressed real estate, or special situations, depending on how they are structured.*





# FIXED INCOME INVESTMENT OPPORTUNITIES IN USD/GBP/EUR/CHF – Senior Secured Loan Notes

## FINANCING OF PRECEDENT-SETTING LEGAL CASES



- **Type of bond:** Senior Secured Loan Note
- **Backing:** First legal charge on law firm assets and ATE insurance
- **12-month annual yield:** 10% - 13%
- **24-month annual yield:** 11% - 15%
- **Minimum investment:** £10,000/£500,000/£1 million
- **Accepted currencies:** USD/GBP/EUR (more than 20 currencies)
- **Payment frequency:** Quarterly, half-yearly, annually or at maturity.
- **Credit history:** More than 6 years without defaults.
- Direct investment and via CREST with ISIN



- **Bond type:** Senior Secured Loan Note
- **Backing:** First legal charge on law firm assets and ATE insurance
- **Annual yield (S1):** 7.5% per annum over 36 months
- **Minimum investment:** £50,000 or USD or USDT or USDC
- **Payment frequency:** Half-yearly
- **Annual yield (S4):** for loan policies of 12 to 18 months 14% per annum + 6%-9% bonus
- **Minimum investment:** £/\$100,000
- **Payment frequency:** at maturity.
- **Credit history:** more than 4 years without defaults.
- Direct investment via CREST with ISIN



# FIXED INCOME INVESTMENT OPPORTUNITIES IN USD/GBP/EUR/CHF – Senior Secured Loan Notes



RICHMOND

## LUXURY REAL ESTATE IN LONDON

- **Type of bond:** Secured Loan Note
- **Backing:** LR assets including properties (21 properties based in London (£26 million) (Total debt is around £13 million)
- **Issue amount:** Up to £50 million
- **Yield:** 10%–14% per annum in USD/GBP/EUR.
- **Terms:** 18 months, 24 months, and 36 months
- **Credit history:** More than 6 years without defaults
- Direct investment via CREST with ISIN (maturing in December 2027)



## INTERNATIONAL TRADE IN METALS AND PRECIOUS STONES

- **Type of bond:** Senior Secured
- **Backing:** All fixed and floating assets of companies within the Group
- **Issue amount:** up to £50 million GBP
- **Yield:** between 10% and 18% per annum or in physical gold (99.99%).
- **Minimum investment:** USD 10,000 / USD 100,000
- **Currencies accepted:** USD/GBP/EUR (more than 20 currencies)
- **Terms:** 15 to 60 months.
- **Credit history:** more than 5 years without defaults.
- Direct investment and via CREST with ISIN (maturing in December 2027)



# THE LONDON TUNNELS : Convertible Bond



## CURRENT OFFER:

- Convertible bond (6% p.a.) to shares with a 10% discount on the share price on NASDAQ.
- Q3 listing on NASDAQ.
- Potential appreciation: 3X-4X in 4-5 years.

CURRENT VALUATION:

**£150M**

POTENTIAL FUTURE VALUATION 2030:

**£527M\***

PROJECTED ANNUAL VISITORS

**2.75 MILLIONS**

ESTIMATED PRICE PER SHARE:

**£7.61**



\*This future EBITDA valuation is based on a ticket price of £27.5 x 2.75 million visitors per year..

# MAXIMISE THE EFFICIENCY OF YOUR MONEY: STRATEGIES FOR SPENDING, SAVING AND SMART INVESTING



## ESSENTIAL EXPENSES

- Food
- Rent
- Energy
- Holidays

These are the expenses necessary to maintain a stable daily life and should be prioritised to ensure that your basic needs are covered.

It is important that the money allocated to these expenses is kept in an easily accessible bank account.



## SAVINGS AND INSURANCE

These are also essential expenses, but not everyone can afford them:

- Medical insurance
- Life insurance
- Savings for future education
- Savings for retirement

Insurance is crucial to protect you against unexpected events. Savings, on the other hand, should be invested in long-term options that offer diversification and low risk.



## MONEY TO PLAY WITH

If you have these types of resources, you can afford to take on higher-risk investments without compromising your financial security. Some options include:

- Private equity
- Private debt
- Venture capital
- Leveraged investments

These opportunities can generate high returns, but it is key to remember that any losses will not affect your essential expenses.



# PRIVATE FOREIGN INVESTMENT TRIP TO THE UNITED KINGDOM – APRIL 2026

An exclusive experience for qualified investors wishing to explore investment opportunities in UK SMEs, including:

## PRIVATE DEBT & PROFIT SHARE

Litigation financing



Precious metals and gemstone trading



Find out how to qualify for the Private Investment Tour to the United Kingdom.

Bridge loans for prime London properties and social housing in the UK

## PRIVATE EQUITY



**PRIVATE EQUITY** London's latest major tourist attraction





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