



# LONDON DE GROUP

GOLD LOAN NOTE PRESENTATION

MAY 2024



 LONDON DE GROUP

## OVERVIEW

Invest in 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**  
Maddox Corporate Services Trustee



**Interest Paid**  
Monthly



**Instrument**  
Fixed Income Loan note



**Security**  
Legal Charge over the Company and Assets

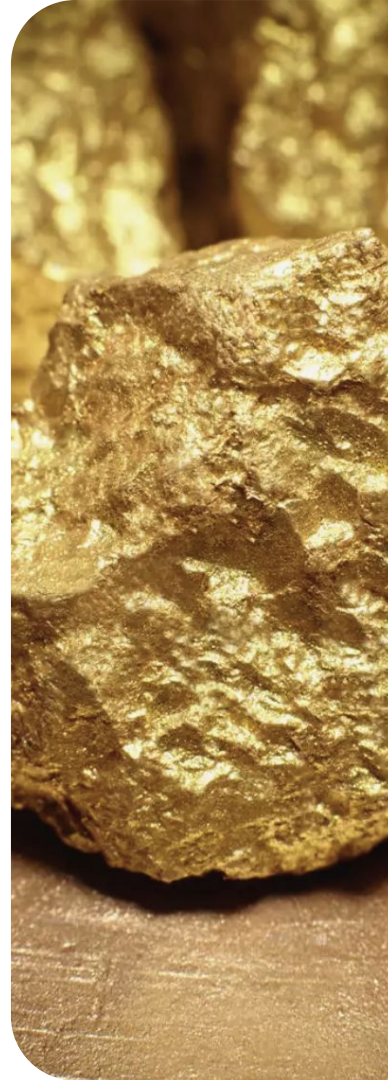


## THE CURRENT GOLD MARKET

“Analysts expect new records to be set for gold prices throughout 2024”  
(CNBC 2023)

Over the past 50 years, investors have seen gold prices soar and the stock market plunge during high-inflation years.

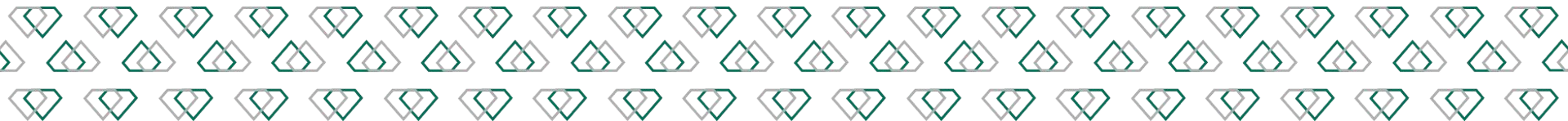
“Gold is money. Everything else is credit”  
(J.P. Morgan)



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.



## HATTON GARDEN, LONDON, HEAD 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.

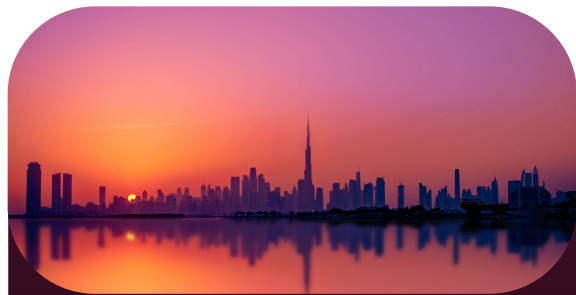


### GEMSTONE AND GOLD HUB

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.

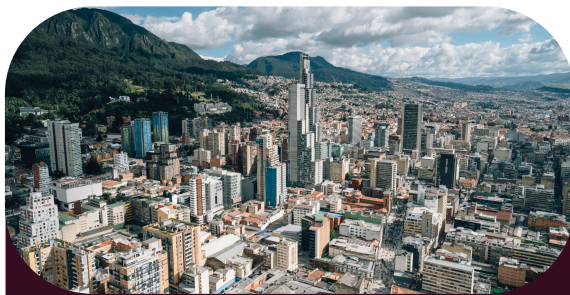


## REGIONAL HUBS



### London DE DMCC (Dubai Branch)

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.





## THE ORGANISATION



**LONDON**  
DIAMOND & EMERALD FINE JEWELLERY

### London DE (LDE)

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



**SYLVERA**  
LONDON

### Sylvera London (SVL)

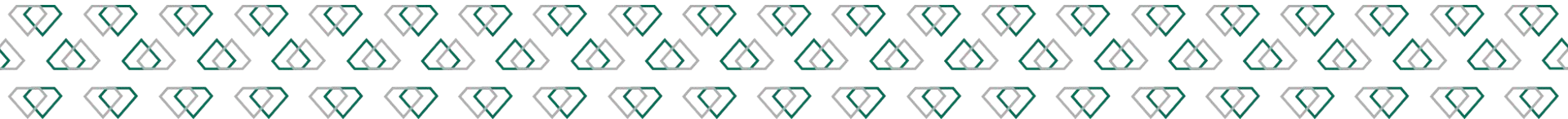
Sylvera London is the the fine jewellery & luxury watch brand of the LDE Group. Specialising in Colombian emeralds (sourced by LDE), diamonds & coloured gemstones.



**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.





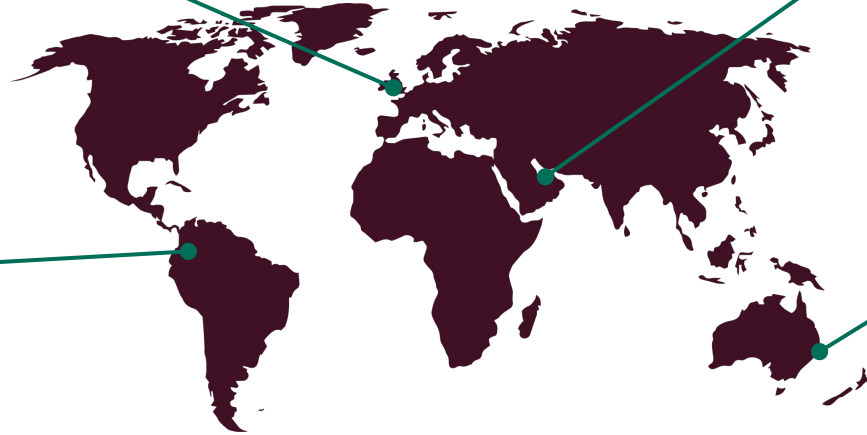
## OUR LOCATIONS

### London, England

London DE was founded in Hatton Garden over a decade ago in 2013, where its head office remains.

### Bogotá, Colombia

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

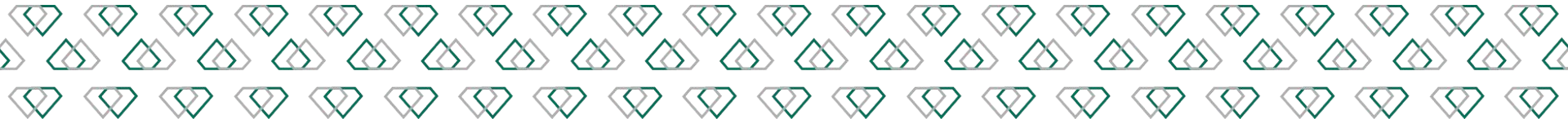


### Dubai, UAE

Home to one of the fastest growing luxury markets. The crossroad of east-west trade in fine jewellery, gemstones and gold.

### 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.



## KEY MILESTONES AND HEADMARKS

- **Formation & consolidation:** 2013-17
- **Fund raising:** 2018-25 (\$5.5 mn of \$12mn target raised to date)
- **Established London DE SAS (Colombia)** Q4 2020.
- **Launch of London Gold Xchange (LGX)** – B-C gold trading: Q1 2021
- **Launched London DE DMCC (Dubai)** – Q1 2022
- **Launch of Sylvera-London Fine Jewellery brand** – Q1 2024
- **Development of B-B API:** 2024-26
- **Global expansion:** 2024-26 (Opening offices in Singapore / Bangkok: 2025)
- **Investment exit horizon for investors** within 5 years.



## ETHICS, CULTURE AND VALUES



### WORKING CONDITIONS

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Organisations such as Fairmined have transformed the lived experience for thousands of miners and their families across the mining regions of Latin America and Africa.



### ETHICS

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These are the Futura Mountains in Muzo. Colombia has worked hard to improve its reputation, tackling systemic corruption and opening its economy to international business.



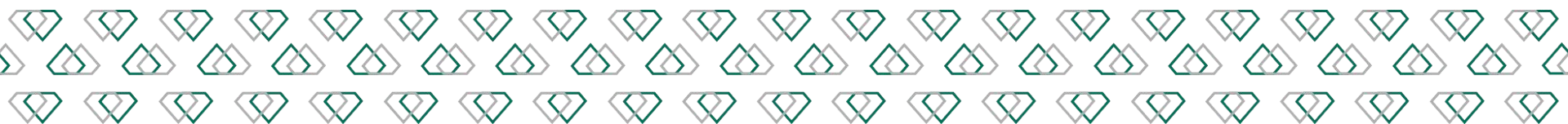


## PROFESSIONAL BODIES

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



## AWARDS



The NAJ  
Awards 2018

**WINNER**

Jewellery and Watch Supplier of the Year  
London DE Limited



### THE NAJ AWARDS

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NAJ Awards recognise companies and people that have gone above and beyond to deliver great results, an unforgettable experience and in some circumstances a legacy for others to follow.

### UK JEWELLERY AWARDS

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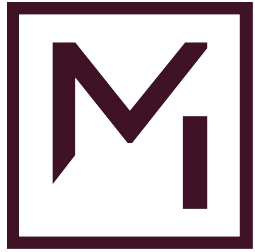
Successful in the category of "Ethical Jewellery Brand of the Year" at the prestigious UK Jewellery Awards, part of the annual UK Jewellery Festival.

### KPMG SME AWARDS

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The KPMG SME National Business Awards are made up of 20 categories that allow any successful business in the UK to enter. Successful in the category of "start-up, one to watch"

## SECURITY TRUSTEE



### MADDOX CORPORATE SERVICES

The Loan Notes were established under the terms of Trust Deeds in 2019 and 2020 between the Company and the appointed Trustee Maddox Corporate Services Ltd, regulated by the SRA (Solicitors Regulation Authority). The security for investors is a fixed and a floating charge over the assets of the Company, which first charges registered at Companies House.

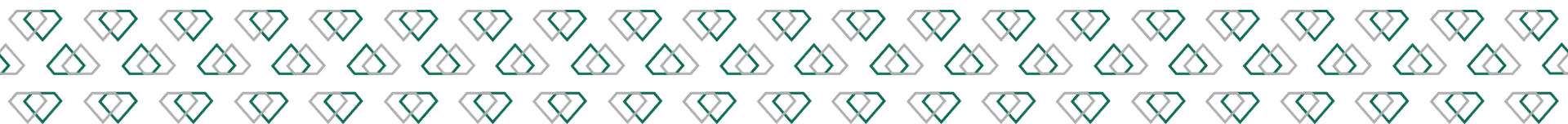




## FLOW OF FUNDS

The team at London DE is comprised of expert industry professionals with diverse market experience covering the sourcing of precious metals.

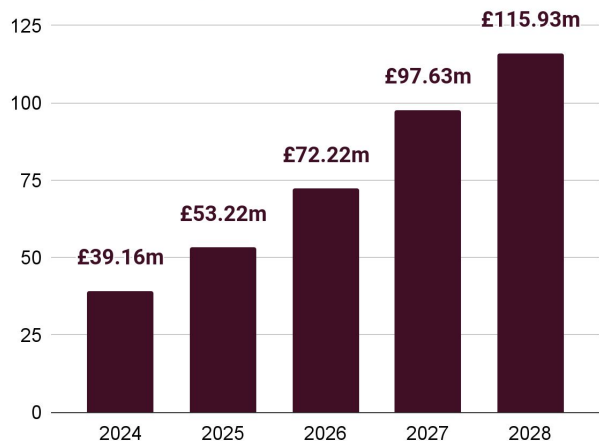
The team has devoted much of their time to building relationships in the mining regions, further enhanced through sales and marketing knowledge at the other end of the supply chain.



## FINANCIAL FORECASTS

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

### Total Turnover (£Million)



REVENUE SOURCE	DESCRIPTION	2024	2025	2026	2027	2028
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<b>Gold sales</b>	<b>Turnover</b>	£36.43mn	£48.63mn	£65.32mn	£89.63mn	£105.70mn
	<b>Gross Profit</b>	£2.19mn	£2.92mn	£3.92mn	£5.38mn	£6.34mn
(B-B = 90% / B-C = 10%)	<b>Net Profit</b>	£728K	£972K	£1.31mn	£1.79mn	£2.11mn

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

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



## FUNDING: 2024-2028

### 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)

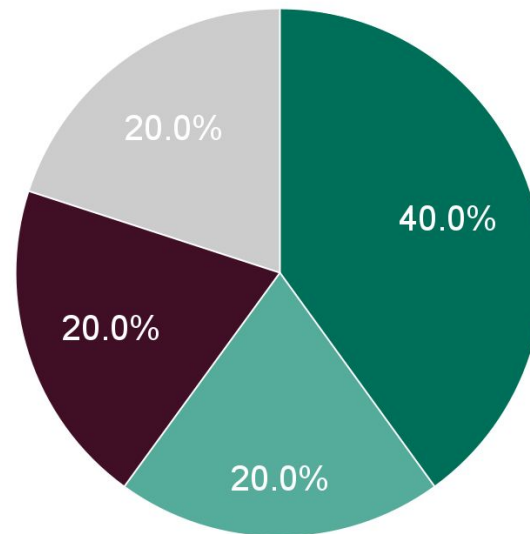
- Capital raised via the Fixed Income, Asset Backed, Secure Gold Loan Note.

### EQUITY (PRIVATE PLACEMENT)

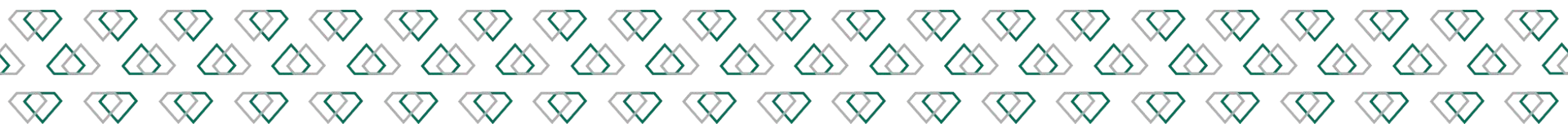
- Equity release planned for the dilution from 95% (at present) to 75% over the period.

### 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



## 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.

LDE (Dubai Branch) 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.



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.

## US INVESTORS

The London DE Group welcomes investment from around the globe

LDE welcomes investment from US Nationals, both within and outside the USA

LDE already has investors from over 50 countries and jurisdictions.



## Conclusion and Summary

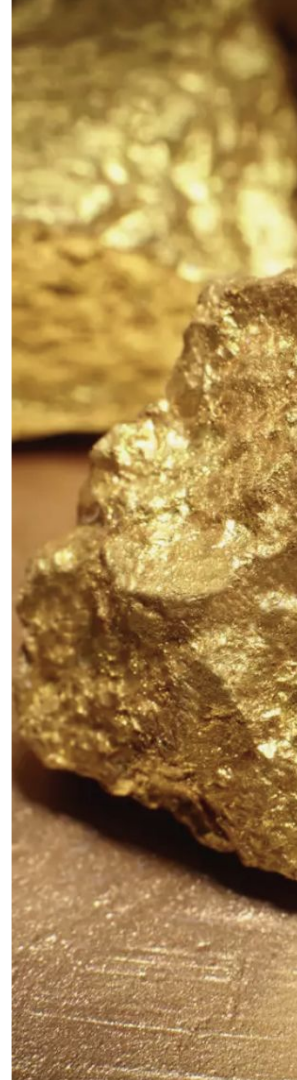
- **Secure, asset backed, fixed income gold** loan note
- **11 year trading history**, successfully fundraising for 5 years
- Flexible **minimum term of 12 months**, income paid **monthly**
- **Secure** transactions, with a **Security Trustee** holding first charge over the assets of the group
- The LDE Group is positioned as an **ethical** force in its industry
- The Group have built key **partnerships** in Europe, the Middle East, Africa, SE Asia and the Americas
- LDE is a **hybrid** business, with low overheads and multiple B-B and B-C channels to market
- Two **new offices** opening in the Asia Pacific region in 2025
- **Operational** priorities of LDE are to cement its position in the gemstone and jewellery market, whilst consolidating its stake in the artisanal gold market.

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**18%  
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 LONDON  
DIAMOND & EMERALD FINE JEWELLERY

ARE THERE  
ANY QUESTIONS?

HATTON  
GARDEN EC1



25

25 Hatton Garden

Chancery Lane  
station





# LONDON DE GROUP

**SUPPORT@LONDONDE.COM**

(Incorporated in England and Wales under the  
Companies Act 2006

Registered no: 08806847)

Total Raise: \$12mn

Date of Information Deck 17th May 2024