



# LONDON DE GROUP

GOLD LOAN NOTE PRESENTATION

May 2025



# LONDON DE GROUP

## Introduction to the London DE Group



### London DE (LDE)

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London DE, Parent Company of the group, has been trading **since 2013**. London Gold Xchange and Sylvera are owned and operated by LDE Group.

Founded by **Philip Spencer**, Commissioned Officer in UK Armed Forces, Stockbroker and Wealth Manager in City of London and Dubai, UAE.

The LDE Group has established connections with **commodity sources**, offering **unique financial opportunities** and **competitive prices**.



# LONDON DE GROUP

## Introduction to the London DE Group



LONDON GOLD  
XCHANGE

### London Gold Xchange (LGX)

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Through direct links to ethical mines globally, LGX offers a **fixed-rate loan note, bullion and coins.**



SYLVERA  
LONDON

### Sylvera London (SVL)

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Sylvera London is the the **fine jewellery & luxury gemstone** of the LDE Group.



## THE CURRENT GOLD MARKET

As of March 2025, gold reached an **all-time high** of **\$3,037 per ounce**, driven by escalating geopolitical tensions and economic uncertainties.

In 2024, total global gold demand hit a record 4,974.5 metric tons, a 1% increase from the 2023.

Annual investment in gold **rose by 25%** in 2024, reaching a four-year high of 1,179.5 metric tons.



## Problems in the Open Market



### Market Volatility

Commodity markets fluctuate due to economic and geopolitical factors.



### Liquidity Issues

Selling gemstones can take time, and gold sales may involve premiums.



### Storage & Security

Both require secure storage and insurance, adding to costs.



### High Transaction Costs

Dealers, auction houses, and taxes reduce investment returns.



### Ethics & Sourcing

Conflict sourcing and environmental damage affect desirability.



### Niche Expertise

Assessing gemstone value requires specialist knowledge.

## The London DE Solution

**London DE's Fixed Rate Loan Note offers asset-backed, high-yield returns while mitigating common investment risks in gold & gemstones.**

### **FIXED INCOME RETURNS**

Loan Notes provide monthly interest payments, reducing exposure to market fluctuations.

### **REGULAR MONTHLY PAYMENTS**

Investors receive fixed interest payments every month, ensuring consistent cash flow.

### **INVESTOR FUNDS ARE HELD IN ESCROW**

Funds are only released upon successful purchase, certification, and assay of gold.

### **NO HIDDEN FEES**

Investors pay no additional transaction costs, maximizing net returns.

### **ESG-ALIGNED**

London DE sources gold and gemstones through ethical, conflict-free supply chains.

### **PROVEN TRACK RECORD**

London DE has been paying investors monthly returns since 2018, ensuring reliability and trust.



## The London DE Solution

**18%**

Return

**\$100,000**

Minimum Investment

**1.5%**

Per Month

Monthly interest is paid in **all major currencies** or **physical gold bullion interest** can be paid annually

**18%**

Return

**\$500,000**

Minimum Investment

**1.5%**

Per Month

A **Golden Visa** to the **UAE** is included free of charge in this threshold offering **tax and residency benefits**



**Minimum Investment**  
£100,000



**Investment Term**  
60 months



**Interest Paid**  
Monthly



**Security Trustee**  
Cotswolds Capital Trustee



**Asset Backed**  
Fixed income Loan Note



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

## Why Now?

London DE is exploring, extracting and investing in local economies across the globe. These relationships have enabled London DE group to expand activities in various countries and gain trust with suppliers and investors alike.



### GROWING OPPORTUNITIES

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London DE is securing competitive gold and gemstone deals in Zimbabwe through direct sourcing while expanding into its growing property market.



### INCREASED TOTAL

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Due to the commodity relationships that have been built created, the Security Trustee, Cotswolds Capital, have increased the total raise to £18 million.

## Strategic Alliances & Licenses

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



RESPONSIBLE  
JEWELLERY  
COUNCIL



ARABBRITISH  
CHAMBER OF COMMERCE



**1.**

**Investor Subscribes.**  
LDE Receives the net proceeds of the investment into the Currency Cloud FX portal

**EXAMPLE = £100,000**  
£15,000 administration, marketing, and operational costs.

**2.**

**Funds are deployed to a secure holding account (usually Mashreq) to execute the trade (in USD) to purchase under spot price.**

**EXAMPLE = £85,000**  
Proof of funds sent to Seller, who sources and ships the gold to the refinery

**3.**

**Gold is received by the refinery and Assayed. Funds are released from the account to the Seller only when the Final Assay Report is presented.**

**EXAMPLE = £85,000**  
Released from the secure account to the Seller upon delivery of the Assay Report.

**4.**

**The refinery pays London DE Group (LBMA second fix spot price -1%).**

**EXAMPLE = £90,100**  
Approximately £90,100 is paid by the refinery to LDE for the trade, leaving a profit of £5,100.  
(an average 6% gross margin per trade).

**5.**

**This process is repeated on average 24 times per year.**

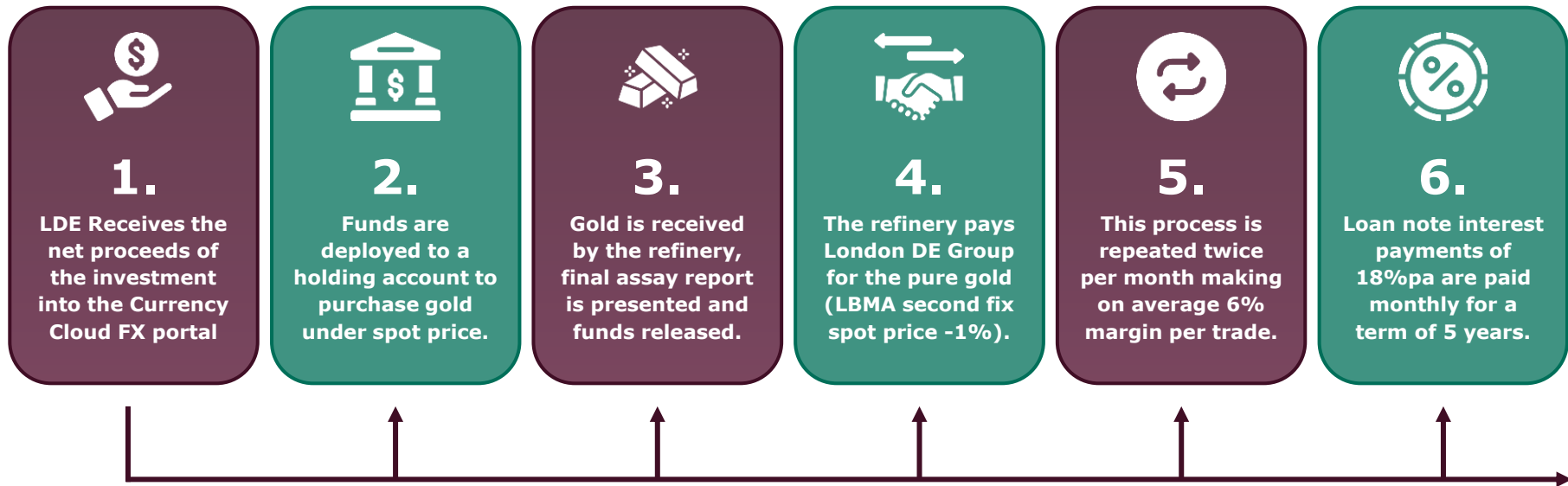
**EXAMPLE = £207,400**  
Generating £207,400 on the original £100,000 loan (£85,000 of which was deployed into the trade twice per month for 12 months).

**6.**

**Interest payments are paid monthly with a minimum term of 12 months.**

**EXAMPLE = £118,000**  
The total repayment after 12 months equates to 18% on a £100,000 loan note. This leaves a profit of £89,400 to pay overheads, interest and LDE profit.

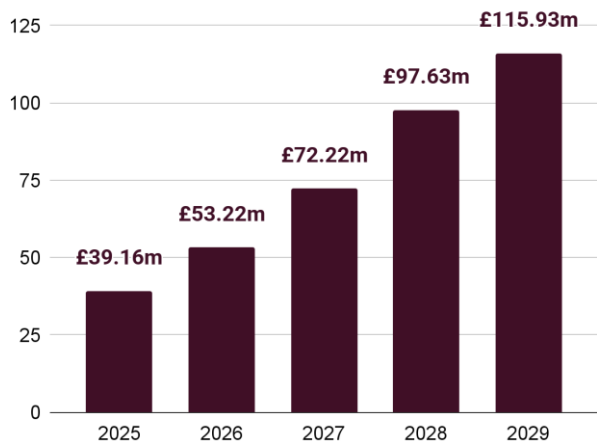
## London DE Flow of Funds



## FINANCIAL FORECASTS

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

### Total Turnover (£Million)



REVENUE SOURCE	DESCRIPTION	2025	2026	2027	2028	2029
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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

## 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.



## UAE Golden Visa:

### Your Path to Long-Term Residency

#### Tax Benefits

Golden Visa holders in the UAE benefit personally from a tax-free environment. There is no personal income tax or wealth tax. Corporate tax is only 9%.

#### Residency & Mobility

The UAE Golden Visa offers a 10-year renewable residency. There is no mandatory stay requirement, allowing full freedom to live, work, and study in the UAE.

#### Business & Investment Perks

Visa holders can own 100% of their business without a local sponsor. There are no trade license restrictions, and all profits can be repatriated abroad.

#### Eligibility Paths

Eligibility includes investors with AED 2M+ in real estate or AED 1M in business. Professionals earning AED 30,000+ and top-tier students can also qualify.





# LONDON DE GROUP

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(Incorporated in England and Wales under the  
Companies Act 2006

Registered no: 08806847)

Total Raise: £18mn

Date of Information Deck April 2025