



**SEVENTY
NINTH™**
GLOBAL

Introducer's Training Manual





Introducer's Training Manual

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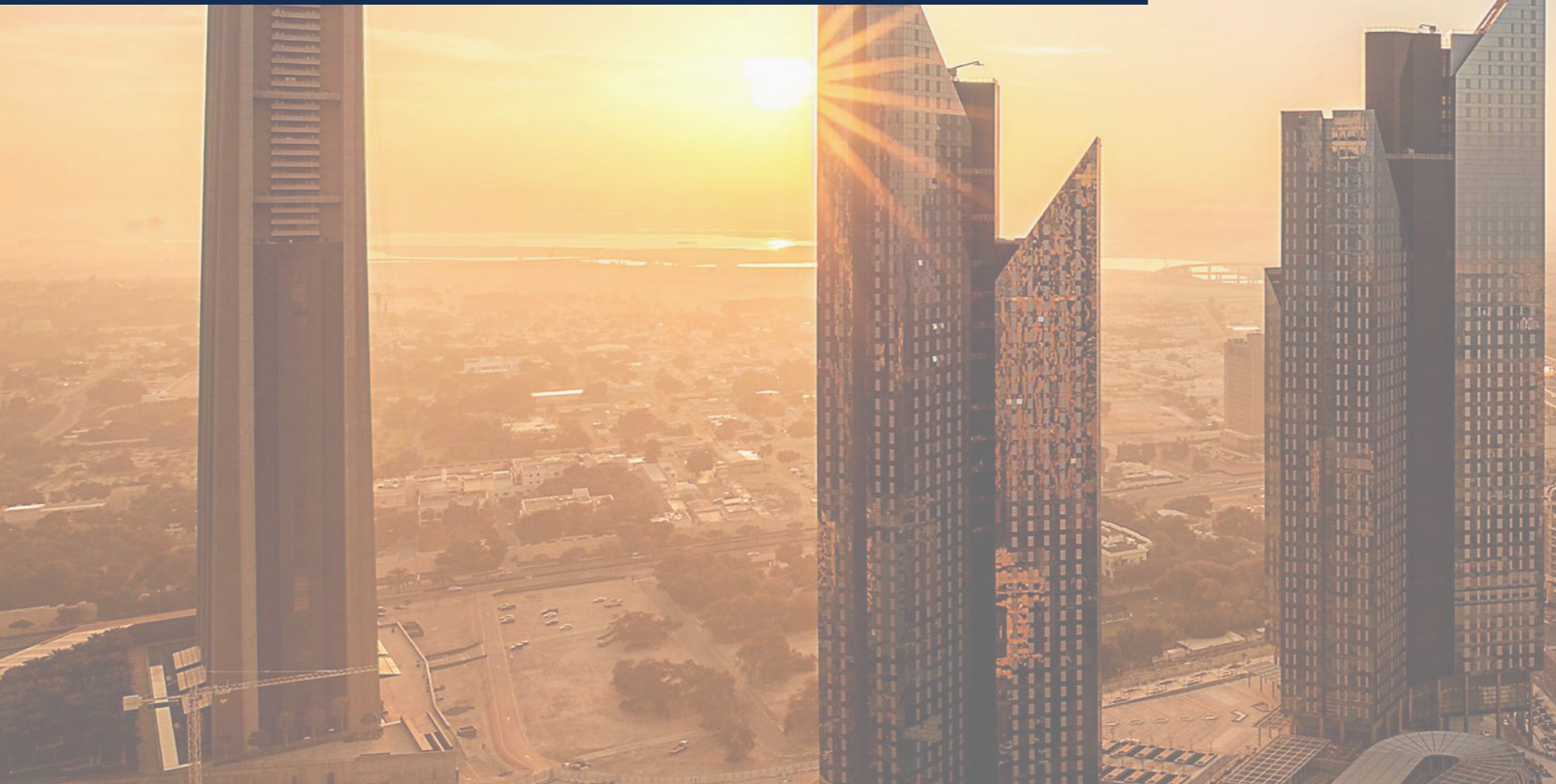
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Foreword

Ben Rockell - Head of Business Development, Seventy Ninth Global

It is a great pleasure to welcome you to our network of introducers. Our introducers allow us to develop our chain of investors around the world by distributing our company information and materials, and making initial communication with potential investors. We are here to help you through that process and provide with all the details you require, from the introducers portal through to training.

The purpose of this document is to guide you through the tools that you can utilise as an introducer in addition to an overview of The Seventy Ninth Group. This document is not intended in any way to be a promotional tool and its objective is to inform, educate and provide background to the Webster family of companies to enable your route in to potential investors.



To assist you in your role as an introducer, we have put together a suite of tools for you to utilise.

Introducers Portal

This portal has been developed to host all of our marketing materials for our ongoing projects. This ensures you have the access to our up-to-date information to provide to you, your investors and clients.

Training Manual

Herein, you will find an overview of The Seventy Ninth Group, its subsidiaries, partners, accreditations and key compliance information.

Help & Support

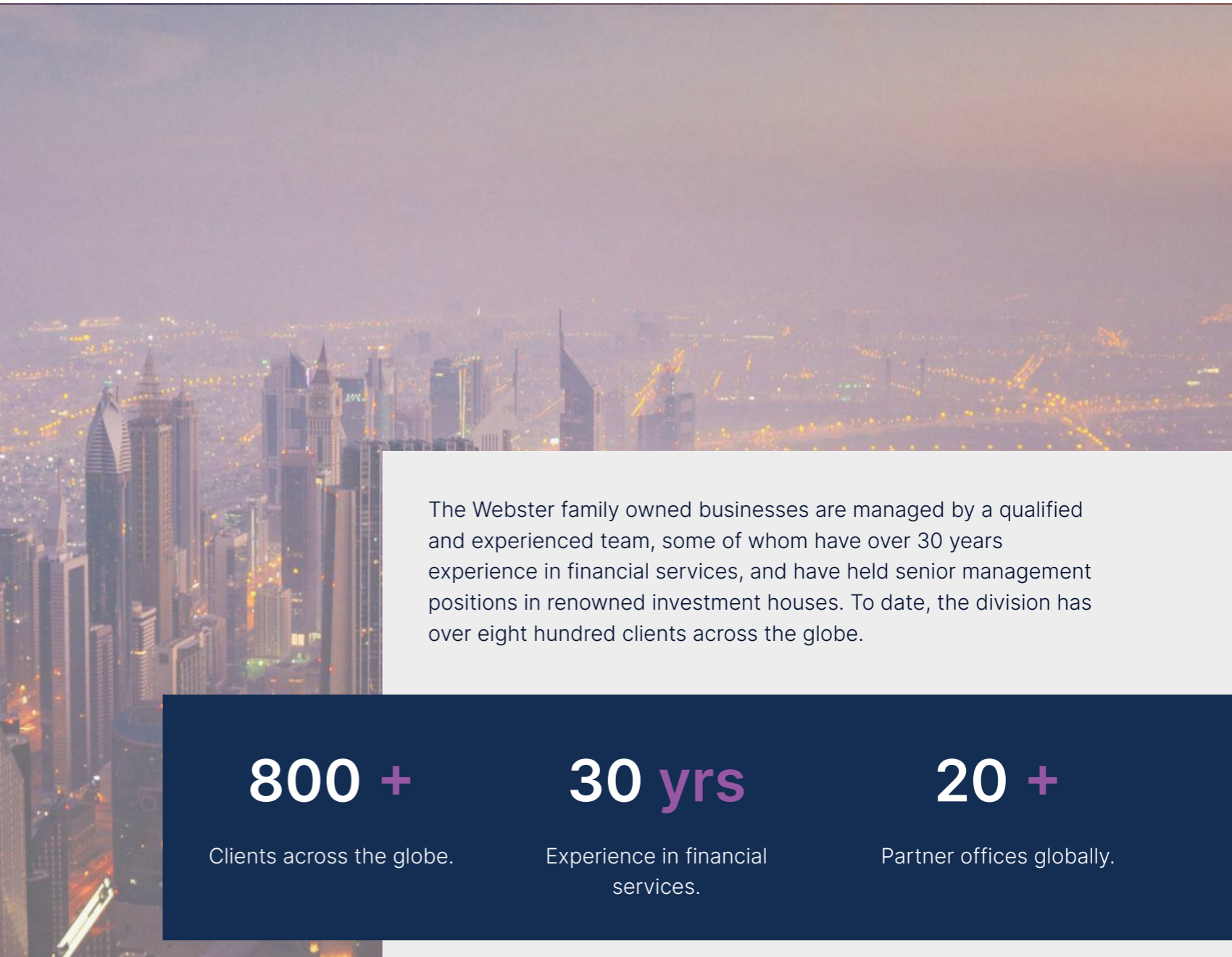
Our Investment & Client Servicing Teams, as well as Directors, are on-hand to provide you with the support to make a success of your time with Seventy Ninth Global. Please see our contact details within.

Introduction to The Webster Family

Seventy Ninth Global specialises in the structuring, distribution and management of financial products, solely financing projects for the Seventy Ninth Group in both the Real Estate and Natural Resource sectors. The division is managed by a qualified and experienced team, some of whom have held senior management positions in renowned investment houses. The division provides support for the acquisition of new clients around the globe.

A family-owned business, The Seventy Ninth Group is chaired by David Webster while his sons, Jake and Curtis, sit in the Managing Director and Investment Director roles. They sit alongside an experienced board of directors, most of whom derive from a banking & compliance background. The Seventy Ninth Group is renowned for its strong family values of loyalty, honesty, and reliability, and is respected by its clients globally. Similarly, Seventy Ninth Global and Seventy Ninth Experienced Investor Fund, are managed by the Webster family.

An asset-rich company, The Seventy Ninth Group, is supported by some of the world's leading institutions which adds to our credibility, expertise, and, ultimately, reliability for our investors and partners.



The Webster family owned businesses are managed by a qualified and experienced team, some of whom have over 30 years experience in financial services, and have held senior management positions in renowned investment houses. To date, the division has over eight hundred clients across the globe.

800 +

Clients across the globe.

30 yrs

Experience in financial services.

20 +

Partner offices globally.

About The Webster Group of Companies

Our team has grown exponentially over the past 12 months and we now have operations in some of the world's most strategic jurisdictions, including the United Kingdom, United States, Canada, Gibraltar, the Republic of Guinea, Barbados, and the United Arab Emirates.

An asset-rich company, The Seventy Ninth Group, is supported by some of the world's leading institutions which adds to our credibility, expertise, and, ultimately, reliability for our investors and partners.



The Webster Family Group



The Seventy Ninth Group is an award winning asset management company head-quartered in the United Kingdom.

Founded by The Webster Family, The Seventy Ninth Group holds a unique and advantageous position in the Real Estate sector of the United Kingdom, specialising in the acquisition, management and development of real estate assets during times of economic turmoil and uncertainty.



A subsidiary of The Seventy Ninth Group, Seventy Ninth Luxury Living is a real estate acquisition and development company which operates in the UK property market, predominantly focused on the acquisition and development of distressed assets in areas of substantial long-term growth and rental demand.

Established in 2017, Seventy Ninth Luxury Living has undertaken numerous projects across the United Kingdom, and continues to expand its growing portfolio of property and land developments. The company has become a trusted brand by investors globally for gaining exposure to the UK property market.



Established in 2013 and previously known as Lusso Tesoro Asset Management, Seventy Ninth Resources is a natural resource division of The Seventy Ninth Group, and the largest natural resource owner in West Africa, measured by number of natural resource concessions under ownership and management across the region.

The portfolio of Seventy Ninth Resources consists of multiple assets such as gold, bauxite, iron ore and diamond concessions, the majority of the concessions being situated across the Siguiri Basin, a mineral-rich area located in the Republic Of Guinea, West Africa.



Launched in 2021, Seventy Ninth Commercial is a property division dedicated to the acquisition, renovation and management of commercial office assets across the United Kingdom.

Following two years of turmoil in the commercial property market caused by the ongoing COVID-19 pandemic, the company's strategy is to predominantly meet the demand of SMEs (Small and Medium Enterprises) by designing and implementing a flexible office model across all of our commercial assets, which provides SMEs with an affordable, flexible and safe environment to work.



Seventy Ninth EIF (Experienced Investor Fund) sits outside the group structure but forms one of the Webster Family owned businesses. It is a private equity fund domiciled and head-quartered in Gibraltar, a British Overseas Territory. The EIF is authorised and regulated by the Gibraltar Financial Services Commission (GFSC).

Launched in 2021, the equity fund was structured and implemented by the Seventy Ninth Group's board of directors for experienced investors (both private and institutional) who wish to gain exposure to lucrative assets in the global market, whilst maintaining an equity position in the fund.



Seventy Ninth Global is another Webster Family owned business, specialising in Capital Markets, located in the United Kingdom and the United Arab Emirates with additional partner offices in over twenty other countries.

Seventy Ninth Global specialises in the structuring, distribution and management of financial products, solely financing projects of The Seventy Ninth Group in both the real estate and natural resource sectors.

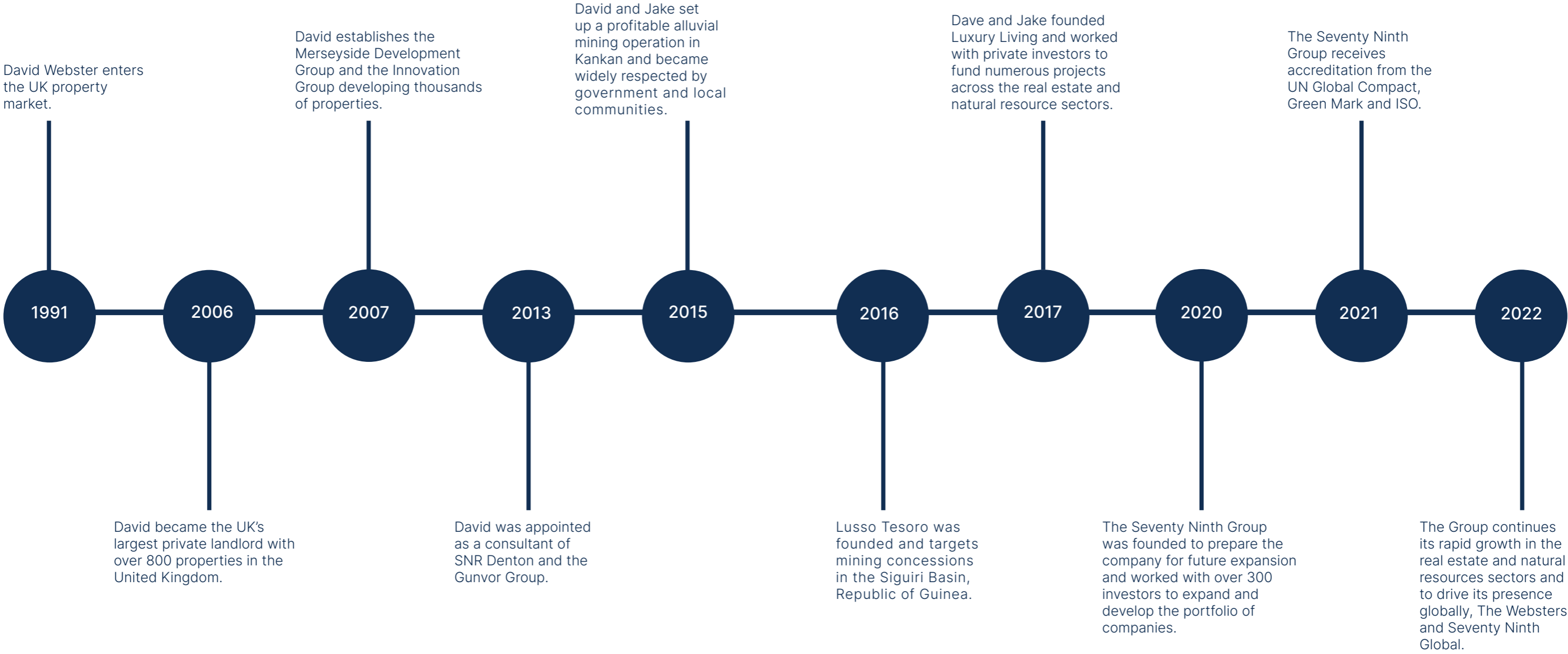
The company is managed by a qualified and experienced team, some of whom have over thirty years of experience in financial services, and have held senior management positions in renowned investment houses.

UK Based

Gibraltar Based

UAE Based

Webster Family Story



Webster Group Success

8x

Incorporated in eight countries: UK, USA, Canada, UAE, Barbados, the Republic of Guinea, Gibraltar and Japan.

100%

Track record of capital and interest payments.

800+

Trusted by over 800 private and institutional investors, from over 25 jurisdictions.

94%

Retention rate amongst our investors.

Accreditations

Participating in the UN Global Compact and accredited by Green Mark, and the ISO.

30+

Years combined asset management experience.

Over £10m

Repaid to private and institutional investors.

£1bn

Property transacted since 1980.

£30m

Property development underway.

Over 1,995 sq. Km

Of mining projects.

Global Expertise

The Seventy Ninth Board of Directors consists of some of the most well-respected names in compliance and regulation, finance and accountancy, and geology and mining. To read the biographies of our board of directors and advisors, please visit our [website](#).



DAVID WEBSTER
Chairman



JAKE WEBSTER
Managing Director



CURTIS WEBSTER
Investment Director



ANDY COLE CBE
Board Advisor



ADRIENNE KELBIE CBE
Non-Executive Director



GARY PITTS
Non-Executive Director



GENEVIEVE PEARSON
Non-Executive Director



ANDOR LIPS
Non-Executive Director



GEORGE FELIPES
Director



UMESH BHAMBHWANI
Director

Experienced Investor Fund Board

About Seventy Ninth Global

Seventy Ninth Global is the capital markets partner of The Seventy Ninth Group and located in the United Arab Emirates, with additional partner offices in over twenty other countries. Seventy Ninth Global specialises in the structuring, distribution and management of financial products, solely financing projects of The Seventy Ninth Group in both the real estate & natural resource sectors.

“Seventy Ninth Global was conceived to affect brand awareness and exposure of The Seventy Ninth Group globally. Seventy Ninth Global is backed by an experienced team with many years of experience in financial services, operating to capital raise for the lucrative projects of The Seventy Ninth Group.”

A few words from our chairman, Dave Webster

Business Model

Property Model



1. Development Targeted

Our experienced team locates distressed assets and undertakes due diligence on them.



2. Capital Raised

Contracts are exchanged and funding for the project's acquisition and development is raised.



3. Site Purchased

Funding is deployed to acquire the project and progress its development and construction.



4. Construction Begins

Development and construction works on the project are undertaken by our team.



5. Project Complete

The project is sold or refinanced and retained into our own portfolio.

Resources Model



1. Permit Targeted

Our experienced team locates distressed assets and undertakes due diligence on them.



2. Capital Raised

Contracts are exchanged and funding for the project's acquisition and three steps of development is raised.



3. Permits Acquired

Funding is deployed to acquire the project and progress its development and explorations.



4. Exploration Begins

Development and construction works on the project are undertaken by our team.



5. Project Complete

The project is sold or refinanced and retained into our own portfolio.

Example: The Old Workhouse, Hexham

The story...the ability of private finance

Towards the end of 2021, the previous owner of The Old Workhouse, Hexham, was selling the property to a equity fund for a price of £1.9M. The equity fund decided not to proceed with the purchase. The previous owner was desperate to sell the site and had a limited time frame.

The team from Seventy Ninth Group visited the site and days before Christmas, the Board of Directors sat to review the development. In response, the Board was happy to offer the previous owner £975,000 to purchase the asset. The contracts were later exchanged on the 24th December 2021. The main reason for the acquisition of this development (at a market discount of 49%) was due to our ability to raise and deploy private finance quickly to acquire an asset and, as a result, delivered the opportunity for significant equity uplift to repay investors.

Considering contracts were exchanged over the Christmas period, we could not have expected banks to have responded until the New Year.

Development:	The Old Workhouse, Hexham
Previous Asking Price:	£1,900,000
Purchase Price:	£975,000
Gross Development Value:	£10,000,000
Number of Dwellings:	34 residential properties



Business Model FAQs

Why do we use private finance?

In recent years, many property developers, including The Seventy Ninth Group, have turned to alternative funding methods, such as private finance. We utilise private finance such as loan notes, as this provides us with the instant capital liquidity and rapid deployment of capital into assets. As most of our projects are born from a distressed transactional nature e.g. property that can not be sold on the open market - we are required to adapt and acquire the property with haste.

How do you ensure there is sufficient equity in a development to repay investors?

The Company has built relationships over 30 years, which include estate agents, law of property act receivers, accountants, law firms and a network of blue chip house builders that seek to reduce stock levels – many of these relationships were partners of Dave Webster, who, at the height of his career, had over 800 properties under management and was the UK's largest private landlord. This strategy reduces risk for our investors as well as ensuring there is significant equity in our developments to repay investors once the properties are sold.

What is the exit for the investor?

Our loan note programme offers fixed terms meaning investors are repaid their capital and interest on the date of maturity. On occasion, The Seventy Ninth Group also retains properties into its private equity fund as a long term investment.

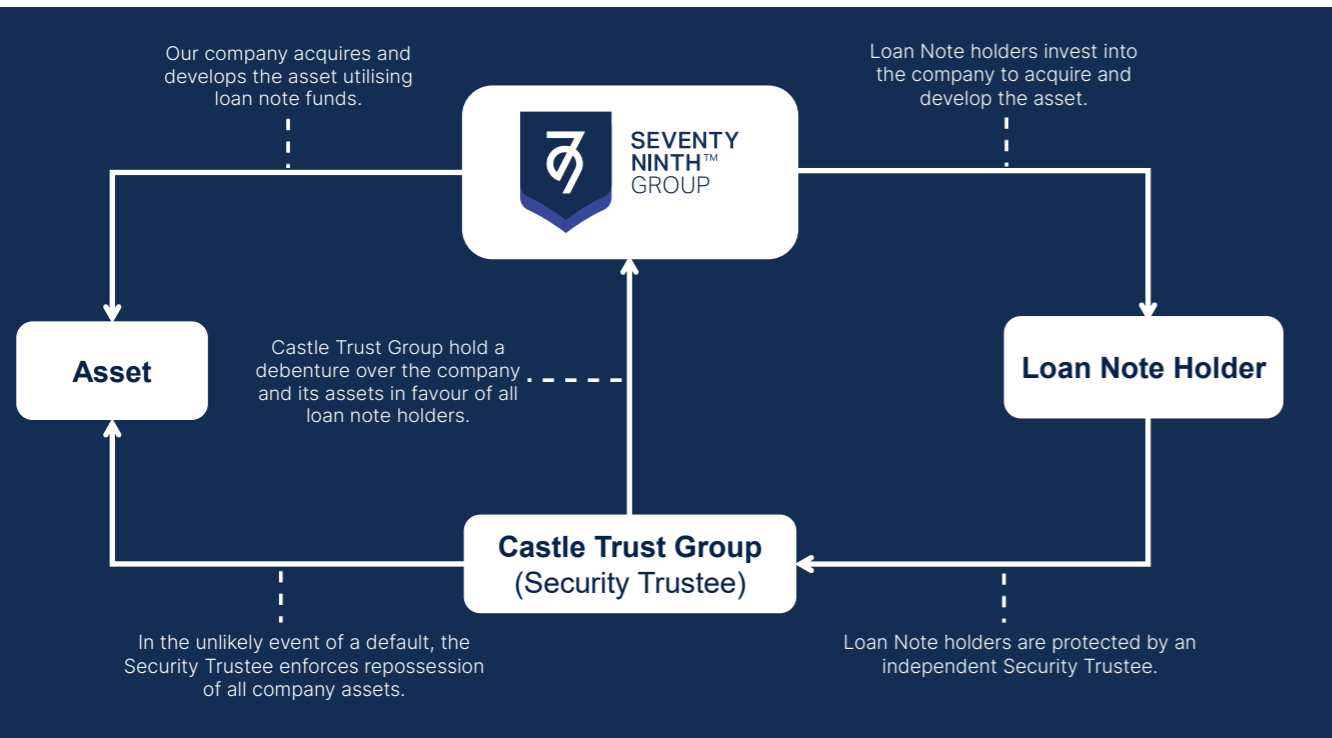


Key Features of Loan Notes

- The term of the loan note is typically 1-2 years.
- Income is fixed and paid periodically (monthly, quarterly, bi-annually, annually).
- The currency exposure is fixed (or hedged) - denominated in GBP, USD, and EUR, as well as 25 other currencies.
- The underlying assets are fixed.
- The loan note security is fixed by way of first charge.
- Security Trustees are independent regulated entities who hold the security in favour of the investor.



Our Loan Notes: Structure



Security Trustee: Castle Trust Group

Castle Trust & Management Services Limited was established 20 years ago and represents a range of clients from banks and quoted companies to wealthy individuals and pension funds. Its work ensures compliance in all jurisdictions is maintained to the highest standard. Castle Trust & Management Services Limited have also been pivotal in cementing Gibraltar's position in the financial world as a reputable and trusted jurisdiction. It goes without saying that they operate a zero tolerance policy to bribery and corruption and work to the highest levels of integrity and professionalism. Castle Trust & Management Services Limited is regulated by the Gibraltar Financial Services Commission (GFSC).

What does Castle Trust do for the investor?

Castle Trust Group registers the security over the assets on behalf of the investor and, in the unlikely event of default, has the ability to liquidate the company's assets to repay investors. Castle Trust Group also audits the Seventy-Ninth Group on a quarterly basis in relation to the below:

1. The company is solvent
2. Interest and capital repayments are paid on time and in line with the Deed of Accession received by the investor upon funding their investment.
3. Procedures relating to Anti-Money Laundering (AML), Counter-Terrorist Financing, Know Your Customer (KYC), and Due Diligence process.

Our Professional Advisers

Board of Directors

Our Board of Directors consists of some of the most well-respected names in compliance and regulation, finance and accountancy, and geology and mining, including two of which are Commanders of the Order of the British Empire.

Appointed Representatives

Seventy Ninth Resources is supported by some of the world's leading experts in mining, geology, law and financial compliance, including renowned global firms such as SRK Group, Ernst & Young and Fieldfisher LLP.

All of our operations and activities in the property sector, abide by all applicable industry regulations and codes across every jurisdiction we operate within. As such, we work with a variety of world-renowned, highly trusted and highly accredited international firms that help to ensure that our operations run as compliantly as possible. These include: Weightmans LLP, JMW Solicitors LLP and Ernst & Young.

Examples of Loan Notes

We offer two key types of loan notes across our UK property division as well as our natural resources division.

Monthly Income

Our first type of loan note is the 12% per annum, 1% per month loan note. This was bred following investor demand for a monthly income. It is especially attractive to retirees who wish to have an income in retirement, per month, to pay for general expenses.

A one year term, this loan note provides comfort to investors who wish to avoid long lock-in periods associated with retail investment products like structured notes, traditional government bonds or fixed deposit accounts.

Furthermore, a minimum investment of £10,000 allows investors to gain indirect exposure to the UK property market without the large initial investments of Real Estate Investment Trusts (REITs) or traditional buy-to-lets with the associated fees. All security (first charge) and security trustee remain the same throughout all our offerings.



12%

Monthly income (LL4)

MIN INVESTMENT: £10,000 GBP

- ✓ Interest: Paid **Monthly**
- ✓ 1% per month
- ✓ 12 Month term
- ✓ Fixed Income Loan Note
- ✓ Multiple Currencies: GBP, EUR, USD

🛡️ **Security:**
Debenture of the company and all its assets.

🛡️ **Trustee:**
Castle Trust & Management Services Limited

Bi-Annual Return

Our bi-annual return note is ideal for those investors who are not in need of a monthly income and instead can opt for a higher return of 15% per annum or 7.5% bi-annually.

Again, this is a short-term, one year investment avoiding long lock-in periods as outlined above. The minimum investment for our bi-annual loan note is £25,000 which makes it still an attractive investment for many investors.

All security (first charge) and Security Trustee remain the same throughout all our offerings.



15%

Bi-annual Return (LTH)

MIN INVESTMENT: £25,000 GBP

- ✓ Interest: Paid **bi-annually**
- ✓ 15% p.a (7.5% bi-annual)
- ✓ 12 Month term
- ✓ Fixed Income Loan Note
- ✓ Multiple Currencies: GBP, EUR, USD

🛡️ **Security:**
Debenture of the company and all its assets.

🛡️ **Trustee:**
Castle Trust & Management Services Limited

Loan Notes FAQs

What is a loan note?

The term 'loan note' is a UK-centric term. Internationally, they are known as 'property bonds'. In its essence, a loan note is a debt instrument whereby the borrower sets out the terms at which it will borrow funds from the lender (investor). These terms are held via a contract which establishes the term in which the funds will be borrowed (usually 1-2 years), the periodic payment of interest, as well as the repayment of the principal on a pre-determined date.

Why do property developers use loan notes?

Prior to the 2008 Financial Crisis, most property developers used traditional bank finance. Since 2008, banks have been de-risking and as a result, development financing has been deemed "too short-term". This has led to an increase in property developers using alternative forms of financing such as loan notes.

Loan notes have become an increasingly attractive option with private and institutional investors due to their short-term nature and having a high rate of interest.

What is a Security Trustee?

Issuers of loan notes appoint Security Trustees for the benefit and safeguard of loan note holders. A Security Trustee is independent of the issuer and has the ability to take control of the issuer's underlying assets on behalf of loan note holders, if the issuer was to be in default on payments due.

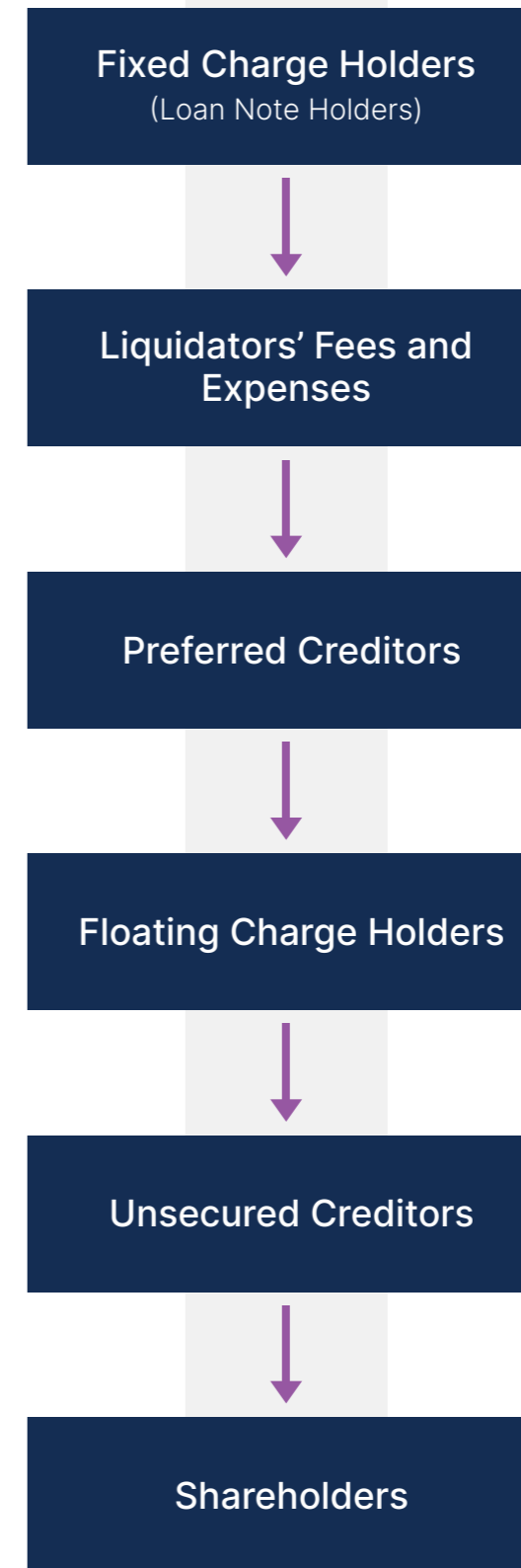
How do loan note holders rank should the issuer go into default?

Loan note holders, in the case of The Seventy Ninth Group, have, what is called a 'first charge' over the underlying assets of the company. Should, in the case of default, the security trustee appoint a receiver to liquidate the issuer's assets, loan note holders will be repaid in the first instance. They are considered, what is called, secured creditors. In the case of The Seventy Ninth Group, the 'Registration of Charge' is held at Companies House and can be viewed on the [Companies House website](#).

How is the security safeguarded against other secured creditors?

The issuer's company is specifically designed to ensure there is no dilution of the security for loan note holders. Developments which are purchased using investor funds are registered to and held in special purpose vehicles (SPVs) that have been set up as limited companies. The loan note holders hold a charge over these SPVs which is held in trust by the Security Trustee who can obtain the assets within a SPV to repay loan note holders.

Order of Creditor Repayment in Event of Liquidation



Experienced Investor Fund



The Seventy Ninth Experienced Investor Fund (EIF) is a private equity fund, set up by Seventy Ninth Fund PCC Ltd, for experienced private and institutional investors across the globe, domiciled and headquartered in Gibraltar (a British Overseas Territory). The fund is authorised and regulated by the Gibraltar Financial Services Commission (GFSC). The fund specialises in the purchase and redevelopment of undervalued assets during times of economic uncertainty.

Fund Highlights

AUTHORISED AND REGULATED

The Seventy Ninth Fund PCC Limited is authorised and fully regulated by the Gibraltar Financial Services Commission (GFSC).

2% MANAGEMENT FEE

Many funds would typically charge variable management fees at certain points throughout a fund's development. However, with us, this fee is fixed at 2%.

MINIMUM INVESTMENT

The minimum investment for the fund is GBP £50,000 if the participant is advised by a financial advisor to invest in the experienced investor fund, or GBP £100,000 if the participant meets the declaration status of an Experienced Investor.

REPUTABLE TRUSTEES AND ADVISORS

The fund is supported by renowned law firms and trustees throughout Gibraltar, including Triay Lawyers and Abacus Wealth Management. Our board advisors have held positions for trusted authorities, banks and brands around the globe, including HMRC, KPMG, Mobil and ABN AMRO.

PARTICIPANT SHAREHOLDING

All shares are transferable (subject to the purchaser qualifying as an Experienced Investor under GFSC guidelines). Alternatively, the fund managers can also offer a bespoke buyback scheme.

Target Assets

The fund targets high-yielding, undervalued assets in the real estate sector, ranging from residential and commercial properties to industrial sites and leisure parks. This includes, but is not limited to:

- Homes
- Apartments
- Office Blocks
- Car Parks
- Storage Facilities
- Factories
- Golf Courses
- Leisure Parks

Hurdle Clause (Preferred Return)

The hurdle clause protects the investor whilst simultaneously prioritising their investment. It is designed to ensure that the investor receives full value for their investment and the fund delivers as expected before any performance fees are charged.

The fund managers have agreed that all participants must receive a 10% first year dividend and a minimum 10% per annum NAV (Net Asset Value) for the subsequent 2-5 years before any performance fees are paid to the fund's management team.

Introducer Support

Introducer Portal

Our introducer portal is a recent addition to the suite of tools available to introducers to ensure your ongoing success with The Seventy Ninth Group. It allows you to keep up-to-date with our latest Loan Note offerings as well as get access to our marketing collateral.

Library of Marketing

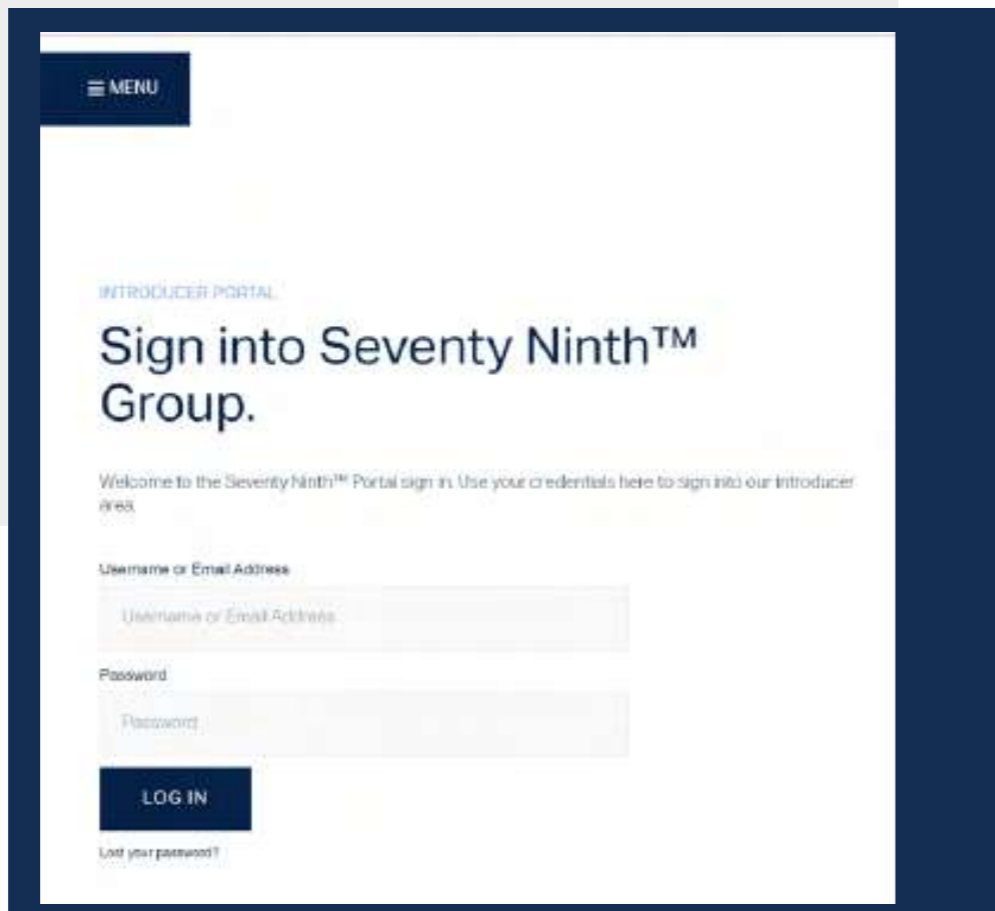
- Due Diligence
- Product Information
- Brochures / Company Portfolio
- Product Factsheets
- Information Memorandums
- Application Forms - Company / Individual

Once fully on-boarded you will receive log-in details to our portal and can access it here:

<https://the79thgroup.co.uk/log-in/>

Google Reviews

Clients love to see social proof from previous investors. We are proud to have 5* reviews on Google Reviews that can assist you in your conversations with clients. To view our reviews, search for 'The 79th Group' or '79th Luxury Living'.



The screenshot shows the login page for the 'Introducer Portal' of the 'Seventy Ninth Group'. At the top left, there is a 'MENU' button. The main heading reads 'Sign into Seventy Ninth™ Group.' Below this, a welcome message states: 'Welcome to the Seventy Ninth™ Portal sign in. Use your credentials here to sign into our introducer area.' There are two input fields: 'Username or Email Address' and 'Password'. A 'LOG IN' button is positioned below the password field. At the bottom left, there is a link that says 'Lost your password?'.

Due Diligence

Due Diligence

The purchase strategy is to acquire opportunities to significantly improve the value, but at the very least with an immediate uplift in equity value with solvent ownership.

Seventy Ninth Luxury Living are experienced in obtaining significant discounts on assets of a distressed transactional nature and have a proven track record with numerous Estate Agents, Law of Property Act Receivers, Accountants, Law Firms, and a network of blue chip house builders that seek to reduce stock levels.

The properties that are acquired have to meet one, or several, of the following criteria:

1. Opportunity to add value by way of redeveloping on the site by extension or rebuilding. This is likely to be by way of obtaining permission for future development and the property is then resold with equity uplift and the benefit of planning permission;
2. Low level refurbishment and resold with solvent equity uplift;
3. Opportunity to develop or improve new or existing revenue streams, e.g. improve leases currently in place or create new rental streams.

Introducer Support

Investment Process

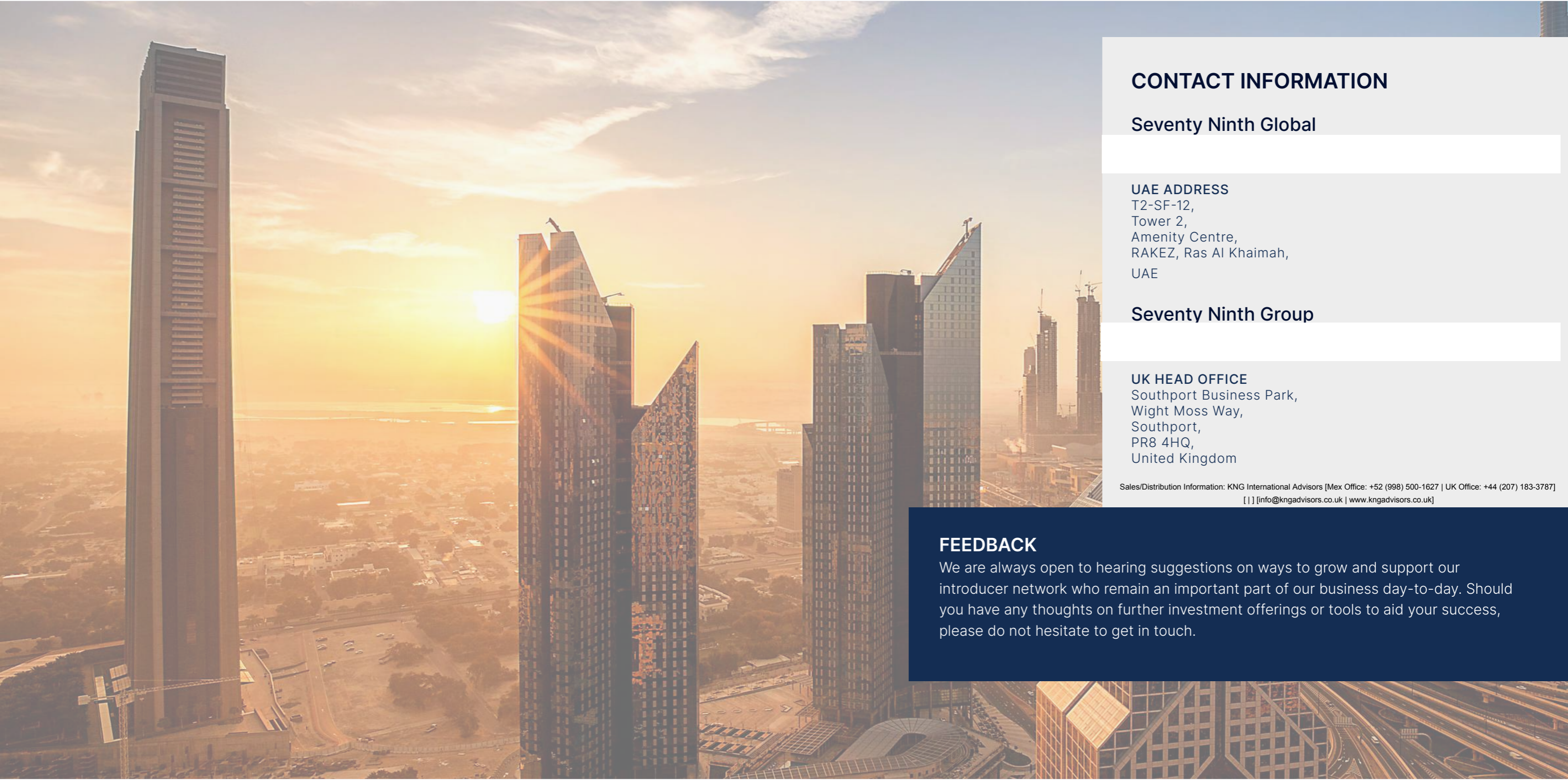
1. Ensure the client completes the application for their chosen investment, including the self-certification pages.
2. Ensure the required proof of identity and proof of address documentation is provided along with the application form (dependent on your nationality or jurisdiction).
3. Email the application and supporting documents to investments@the79thgroup.co.uk
4. Receipt of the client's application will be confirmed by our investment team via email.
5. Due diligence will be carried out before the client's eligibility to invest is confirmed and payment instructions are provided to your client.
6. Receipt of the client's investment funds will be confirmed and a welcome pack will be provided to your client via post and email.
7. The client is required to sign and return a copy of the Deed of Accession (found in their welcome pack) and retain another for their personal records.
8. The client's Deed of Accession will then be sent to our security trustee, Castle Trust & Management Services Ltd, for signing. The signed Deed of Accession will then be sent back to the client for their records.

What is a Deed of Accession?

The Deed of Accession is a document received by the investor upon funding their investment. It is a signed confirmation of registration of the investor's security (first charge) over the assets of the company with Castle Trust Group. Simply, Castle Trust Group is made aware of the investor's investment who, in the event of default, reclaims the funds in accordance with the Deed of Accession.

Introducer Process

1. Express interest to work with The Seventy Ninth Group by contacting the UK Head Office or Ben Rockell (Dubai)
2. An introductory meeting will be arranged with one of team to outline the company, our offerings, and our Terms of Business.
3. Once agreed, we will submit a copy of the introducer's enquiry form as well as bank details form: we must perform due diligence on all those we work with.
4. Subject to compliance approval, you will be issued with your introducer's agreement that outlines the basic responsibilities of the Company and Introducer as well as the commission schedule.
5. Once signed, you will be issued with portal log-in details that hosts all the marketing collateral for our live offerings.
6. Ongoing support and communication will be provided by one of our dedicated team for any queries to ensure your success with The Seventy Ninth Group.



CONTACT INFORMATION

Seventy Ninth Global

UAE ADDRESS
T2-SF-12,
Tower 2,
Amenity Centre,
RAKEZ, Ras Al Khaimah,
UAE

Seventy Ninth Group

UK HEAD OFFICE
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Southport,
PR8 4HQ,
United Kingdom

Sales/Distribution Information: KNG International Advisors [Mex Office: +52 (998) 500-1627 | UK Office: +44 (207) 183-3787]
[] [info@kngadvisors.co.uk | www.kngadvisors.co.uk]

FEEDBACK

We are always open to hearing suggestions on ways to grow and support our introducer network who remain an important part of our business day-to-day. Should you have any thoughts on further investment offerings or tools to aid your success, please do not hesitate to get in touch.



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