



LONDON DE GROUP

GOLD LOAN NOTE PRESENTATION

October 2024

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

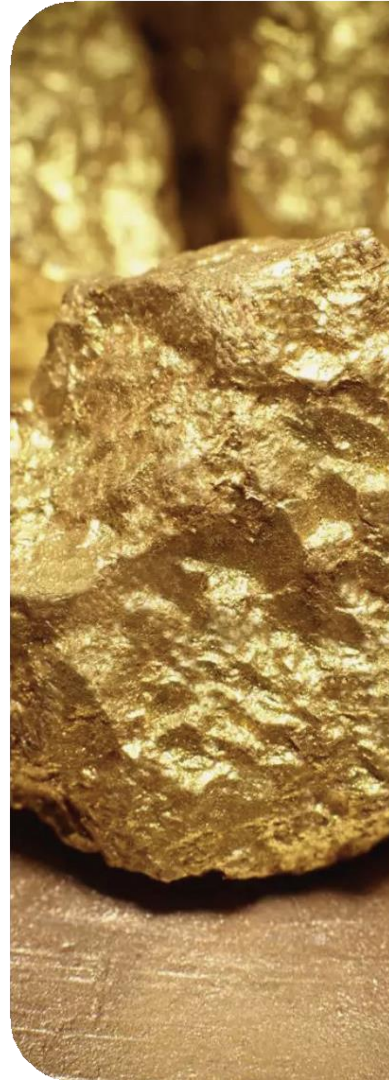


THE CURRENT GOLD MARKET

“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.

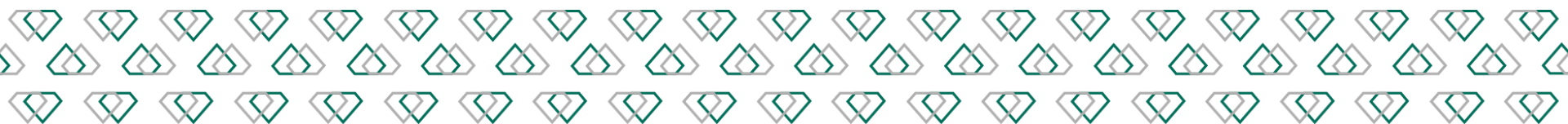
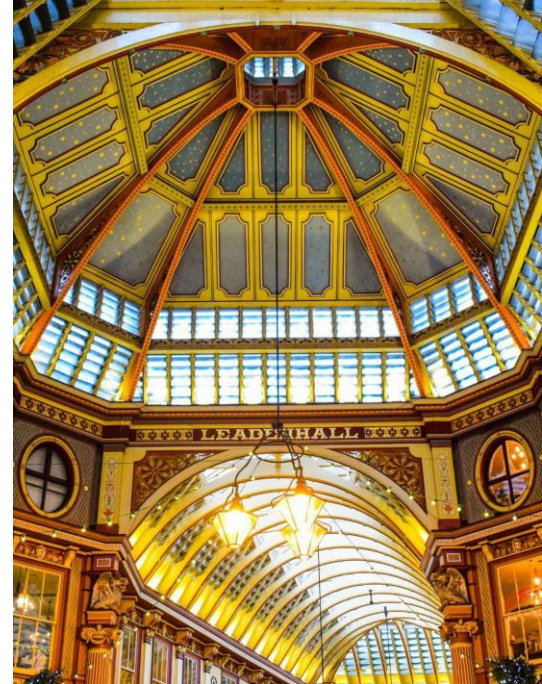
“Gold is money. Everything else is credit”
(J.P. Morgan)



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.

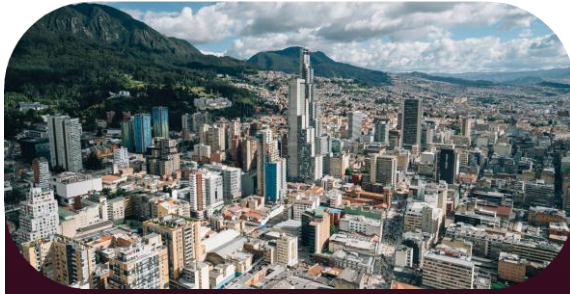


REGIONAL HUBS



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 (Colombia Branch)

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)

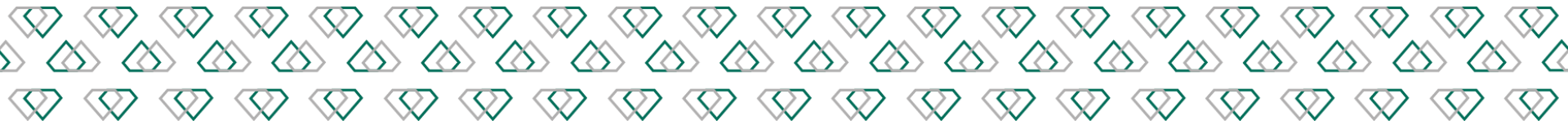
Sylvera London is the the fine jewellery & luxury watch brand of the LDE Group. Specialising in Colombian emeralds (sourced by LDE), diamonds & coloured gemstones.



**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.





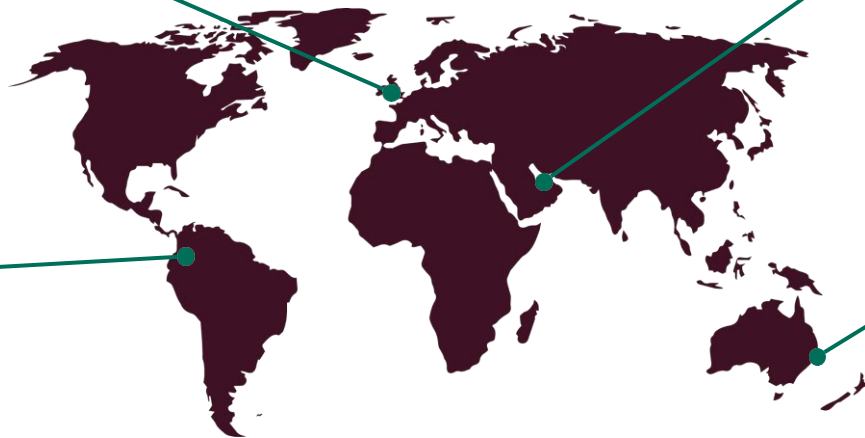
OUR LOCATIONS

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.

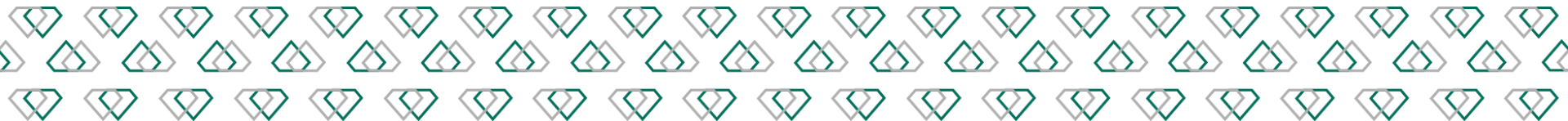


Dubai, UAE

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 (Colombia Branch)** 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

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

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.



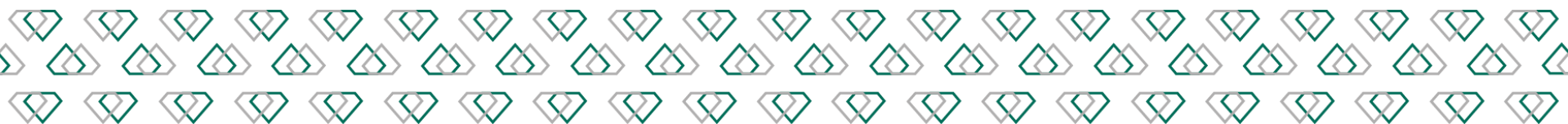


PROFESSIONAL BODIES

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

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

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

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.



Strictly Private & Confidential



Maddox Corporate Services Ltd

27th October 2024

TO WHOM IT MAY CONCERN - CONFIRMATION OF THE REPAYMENT OF CAPITAL TO LOAN NOTE INVESTORS BY LONDON DE LIMITED AS AT 27th OCTOBER 2024

London DE Limited commenced fundraising activities via a fixed income, asset backed Loan Note against two charges, dated 22nd November 2019 and 1st October 2020, which constituted a combined Fixed and Floating Charge over the business, totaling up to £6mn GBP. Whilst to date none of the Loan Notes issued under these charges have reached maturity after 5 years, a significant amount of investment capital has been repaid in addition to interest where investors have exercised their break clause by giving notice after the 12 month initial period.

A summary of payments completed to date can be found below:

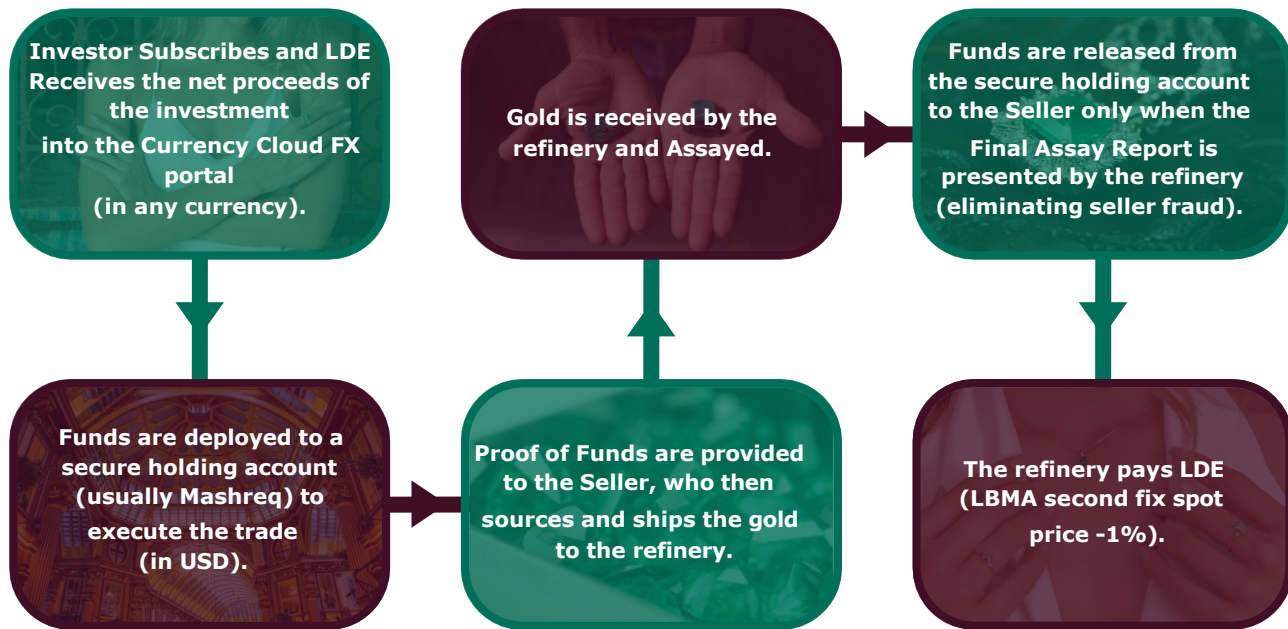
Total Investment Received:	£6,911,701.97
Capital Repaid:	£1,122,999.89
Total Loan Notes Outstanding: (Less Capital Repaid)	£5,788,702.08

This has been verified by the Trustee as an accurate reflection of London DE's current Loan Note exposure and that all investors who have requested redemption have been promptly, correctly and professionally serviced and all interest payments are fully up to date.

With kind regards,

Mark Hardwicke | Principal

Maddox Corporate Services Ltd
Company Registration Number: 11348819



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.





WORKING EXAMPLE FLOW OF FUNDS

\$100,000 is invested on 1st January -

1 **\$15,000** administration, marketing, and operational costs.

2 **\$85,000** deployed to the secure account to execute the holding trade.

3 **\$85,000** proof of funds sent to Seller, who sources and ships the gold to the refinery.

4 Gold is received and Assayed by the refinery.

5 **\$85,000** is released from the secure holding account to the Seller upon delivery of the Final Assay Report.

Approximately **\$91,398** is paid by the refinery to LDE for the trade, leaving a profit of **\$6,398** (based on an average **7% gross margin** per trade). This is repeated **24 times per year**, generating **\$153,552** on the original **£100,000** investment (**\$85,000** of which was deployed into the trade).

6 The average cost of capital in terms of interest paid to the investor = **\$15,000** (the average of the **10-18%** available to the investor based upon the amount invested). This leaves LDE with a gross profit of **\$38,552** per year, equivalent to **38.55%**. The net margin to LDE per year = **19.28%** (clean of all overheads, commissions, and interest payments).

Gross margin is approximately 6-8% per trade, with a net margin of 3-4% per trade. The trading cycle is repeated approximately twice per calendar month, as a conservative estimate.

To ensure the smooth flow of funds across the whole project, LDE work with several Sellers and several refineries, to mitigate any delays or problems that may occur with any individual one.

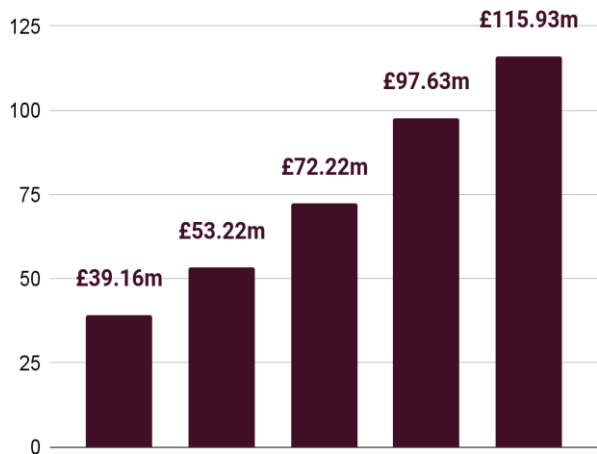
LDE also work across multiple routes, including Africa – Middle East and SE Asia – Brisbane, Australia. LDE are developing new routes from Latin America to North America. All gold is responsibly sourced.



FINANCIAL FORECASTS

Conservative five-year forecast for the LDE group, compiled by Hilton Accountants in London, UK on 24th October 2024 and reviewed quarterly.

Total Turnover (£Million)



REVENUE SOURCE	DESCRIPTION	2025	2026	2027	2028	2029
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(B-B = 90% / B-C = 10%)	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
		Net Profit	£728K	£972K	£1.31mn	£1.79mn	£2.11mn

(B-B = 20% / B-C = 80%)	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
		Net Profit	£327K	£803K	£1.69mn	£1.96mn	£2.51mn

(B-B = 55% / B-C = 45%)	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
		Total Net Profit	£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)

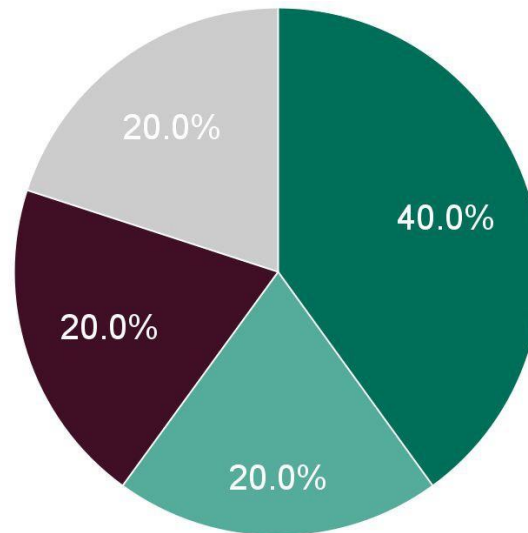
- Capital raised via the Fixed Income, Asset Backed, Secure Gold Loan Note.

EQUITY (PRIVATE PLACEMENT)

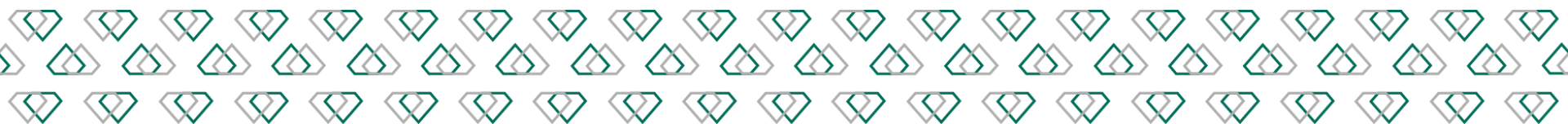
- Equity release planned for the dilution from 95% (at present) to 75% over the period.

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 – Currencies & Crypto

The London DE Group welcomes investment from around the globe in all major Fiat and USDT/USDC

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

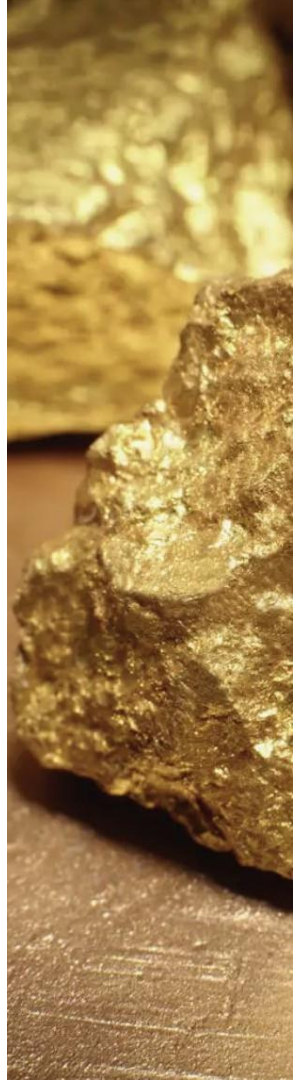
- **Secure, asset backed, fixed income gold** loan note
- **11 year trading history**, successfully fundraising for 5 years
- Flexible **minimum term of 12 months**, income paid **monthly**
- **Secure** transactions, with a **Security Trustee** holding first charge over the assets of the group
- The 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.

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

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

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

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





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 October 2024