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London DE Group

EXECUTIVE SUMMARY



What do we do?

London DE Group specialises in mine-to-market distribution of gold, gemstones, and other precious metals.

By securing bulk orders at source, assets are acquired at advantageous prices for consistent, repeatable returns.



Mine Relationships

Having equity or a direct contract with a range of commodity sources



Trade Cycle

Purchasing under spot or market price and selling to partners or the open market

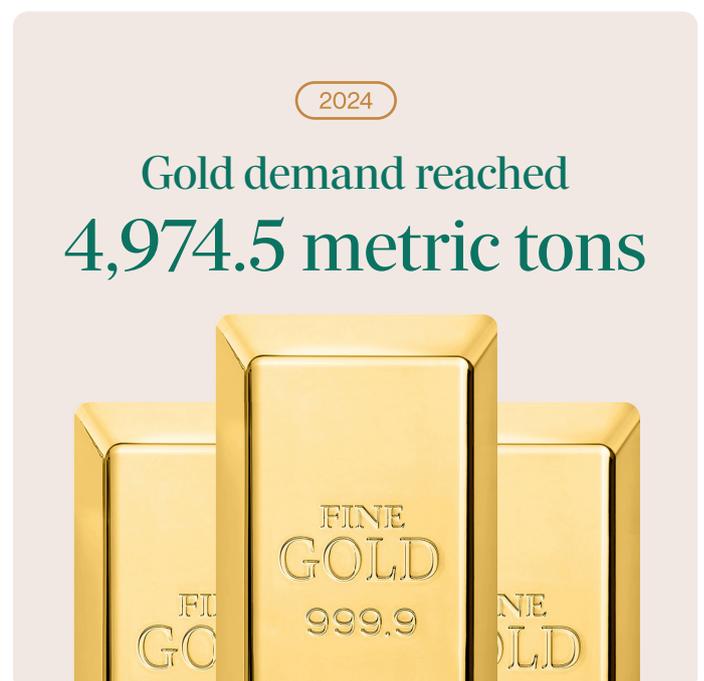


Consistency

Completing the trade cycle at least twice per month at 6% margin per trade

The Market

The global commodities market continues to experience significant growth, with precious metals and gemstones at the forefront.



Who are we?

Established in 2013, London DE Group has grown into a respected entity in the gold, gemstone, and jewellery trade.

Initially rooted in London's Hatton Garden, the company has expanded its operations and network globally, reaching four continents. Over the past decade, we have developed deep-rooted relationships across the commodity supply chain. From gold mines in Zimbabwe and Australia to emerald dealers in Colombia, our reach ensures access to world-class resources underpinned by ethical sourcing.

Our group structure includes:

London Gold Xchange (LGX)

A platform offering physical gold in bar and coin options.

Sylvera London (SVL)

A luxury brand focused on fine jewellery and bespoke gemstone pieces.

Founder and CEO

Philip Spencer, Founder and CEO of London DE Group, brings a unique blend of leadership, industry insight, and operational experience.

A former Commissioned Officer in the Royal Navy, Phil transitioned to the financial services sector, working as a stockbroker and wealth manager in both London and Dubai.



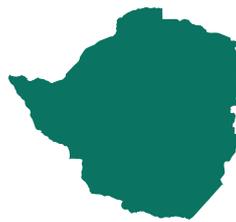
The LDE Business Model – Extraction

Extraction forms the foundation of London DE Group’s operations. Our goal is to secure access to high-quality gold and gemstones directly at the source, ensuring ethical and sustainable practices from the very beginning.

Our extraction operations include:



Colombia



Zimbabwe



Australia

The LDE Business Model – Distribution

London DE Group operates a diversified distribution network for gold and gemstones, structured to capture value across wholesale and retail markets. Our distribution model supports efficient commodity flow, delivering physical assets securely and reliably to end users.

Key elements include:

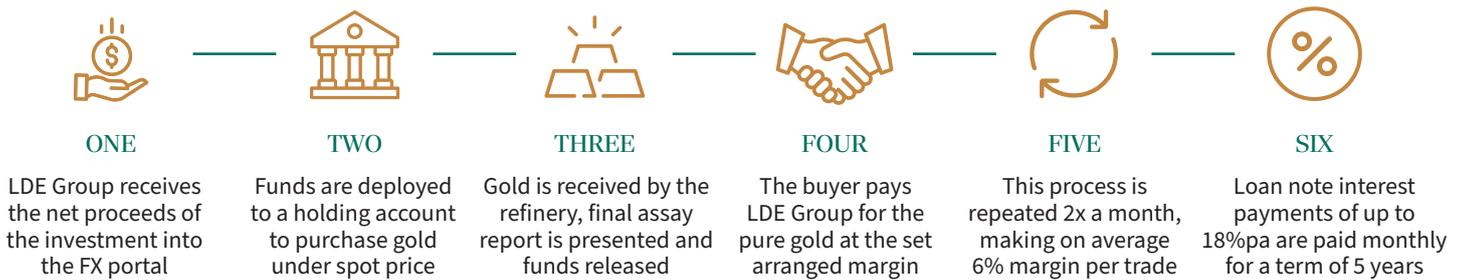
-  Wholesale Distribution
-  Retail Distribution
-  Secure Logistics
-  Assurance

Through this model, LDE combines operational security with market agility, ensuring consistent commodity flow and reliable performance.

Why is LDE raising funds?

LDE utilises qualified loan note funding to access larger trading capital, allowing for improved pricing terms through volume-based discounts.

The business model supports multiple monthly trades, each yielding an average gross margin of approximately 6%.



The Funding Opportunity

Our fixed income funding model ensures clear terms and robust security for participants.

<p>10% Option 1 £10,000+</p> <p>Return 0.83% per month</p>	<p>12% Option 2 £20,000+</p> <p>Return 1.00% per month</p>	<p>15% Option 3 £50,000+</p> <p>Return 1.25% per month</p>	<p>18% Option 4 £100,000+</p> <p>Return 1.5% per month</p>
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Funding Terms

<p>Minimum Term 12 months</p>	<p>Minimum Loan £10,000</p>	<p>Security Trustee Cotswolds Capital</p>
<p>Interest Paid Monthly</p>	<p>Security Legal Charge of Company & Assets</p>	<p>Instrument Fixed Rate Loan Notes</p>

The company is structured to protect Funders, with assets secured specifically to guarantee capital safety.

In the event of any unforeseen circumstances, Funders hold legal rights over the company's assets and the gold itself, similar to a first-charge mortgage. In the unlikely event of any issues, Funders have the right to claim company assets to recover their loan, providing an additional layer of reassurance.

Security Trustee

Loan notes are established under the terms of a Trust Deed between the London DE Limited and Cotswolds Capital Ltd.

The Role of the Security Trustee:

Manages the collateral

It holds a fixed and floating charge over the company's assets, meaning that the company's assets are pledged as security for Funders.

Acts as an intermediary

If there are issues with Funder payments, it intervenes to enforce the guarantees and ensure Funders recover their money.

Charges on Companies House

It registers the first charges on the assets in Companies House, ensuring it has legal priority to claim those assets before other creditors.

Ensures Funder's legal rights

If the company fails to meet its obligations, it has the right to enforce the security, meaning it can sell the assets and distribute the funds to the Funders.

Cotswolds Capital

Headed by Mark Hardwicke, with over 20 years experience in corporate finance, is the Security Trustee for 3 companies.

There is no intention for Cotswolds Capital to act as Security Trustee for anymore businesses due to the attention required in this protective role. Cotswolds Capital conduct a quarterly review of London DE Limited and have independently valued assets to £50 million.



Company Locations

- London, Dubai, Bogota, Australia

London



London DE was founded in Hatton Garden in 2013, where an operational office remains.

Dubai



London DE opened its Dubai office in the DMCC (Dubai Multi Commodities Centre) Freezone in March 2025.

Bogota



London DE SAS was formed in July 2020 to facilitate the supply of emeralds and the in-house production of emerald and diamond jewellery.

Australia



London DE have recently acquired new partnership in the heart of Sydney, Australia.

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All activities will comply with UK regulations, anti-money laundering standards, and ethical sourcing requirements, with disputes resolved by arbitration in London under LCIA rules.

Phone

+44 207 859 4754

Email

support@londonde.com

Website

www.londonde.com

