



# **Integrity Innovation Independence**

Claremont Partnerships is one of Europe largest independent corporate advisory and commodities brokers with a reputation for achieving corporate goals.

# ABOUT

Claremont Partners is an active asset manager working to deliver excellent, long-term, performance – responsibly. We lead, debate and contribute to the transformation of the investment industry, in particular to the commodities market.

We seek to deliver superior, sustainable, risk adjusted returns for our clients. Our purpose is supported by the ownership structure with an embedded client alignment in our culture, combined with a robust operating platform.

On behalf of our clients, we manage £27.4 million\* and advise on over £132.6 million\* through our CIM (Claremont Investment Management) team.

Our specialist investment solutions include:

**Fixed Income:** Global and UK corporate bonds, High Yield Credit and Multi Strategy Credit.

**Alternatives:** Hedge Fund Solutions, Gold Financing strategies, Fine Wine, Oil trading service and Diamond Brokering.

**Capital Exchange Service:** Provided by the Claremont Investment Office, continuously monitoring investment risk across all portfolios. Totally independent of the CIM (Claremont Investment Management), it exists to ensure our teams are performing in the best interests of clients and able to inform them of current exits to the financially unwanted assets.

No one is as committed to your financial future as you. Whether you're a first time investor or you want to improve the way you manage your existing investments our aim is to give you all the tools, help and information you need to make your own investment decisions and save money.

In effect, we want to help you become your own financial adviser.

Our Commodity investment service allows you to buy at the cheapest rate all commodities available on the market for investment purposes. You can also manage your investments online, phone or post and because you deal with us directly, you save money.

### **Timely, free investment research to help you make better investment decisions**

To make more money you need the best information possible. Our research team headed by investment a group of financial experts investigate thousands of different investments and meet hundreds of fund managers a year. Their findings are available free via our Monthly emails to retail clients in each sector, latest investment ideas and our Investment times newsletter. We also keep you up to date with the latest tax and economic information in our regularly updated free guides and expert comments.

### **Retirement services**

Approaching retirement? We help more individuals set up their retirement income than any other broker in the country. Our Retirement fund package allows you to have the most up to date knowledge on guaranteed fixed incomes only eligible for the over 60

### **Need to send money abroad?**

You could save thousands of pounds by using one of our affiliates bank-beating exchange rates and low-cost international payment facility.

### **Looking for advice?**

If after reading our information, you're still unsure of an investment's suitability and you prefer individual advice, we have a team of 55 highly qualified independent advisers based around the country who are able to help you either face to face or over the telephone. They can give you one off advice or a full on-going portfolio management service.

## **Objective**

The investment objective of the Claremont Partnerships is to provide long-term capital growth from a global portfolio of retail investors specialising. There may be occasions in light of adverse market conditions where the Investment Manager chooses to hold a high level of bonds and government securities.

## **Why Invest in Oil?**

The era of abundant cheap oil is at an end. Even though new reserves are being found in some parts of the world, these are increasingly expensive to deliver to the market due to difficult geological or technical conditions. Growth in reserves in North America, Brazil and Africa is counterbalanced by declines in mature basins such as the North Sea. Global demand, nevertheless, continues to grow at a rapid pace. Emerging and fast-growing economies need increasing amounts of oil to support a rise in living standards. Most forecasters expect that world demand will continue to outstrip supply well into the next decade even though oil-trade flows may change. Furthermore, geopolitical instability, particularly in the Middle East, upsets some of the world's largest producers of oil. Saudi-Arabia, in particular, states that it would like the price of Brent crude oil, the key benchmark for pricing its exports, to remain above \$100 per barrel to enable the kingdom to finance social programmes aiming to maintain social stability. Under these circumstances, it is likely that the price of oil will continue its long-term uptrend with the possibility of super-spikes caused by supply disruption.

Wine Investment is a low-risk, highly stable investment, which has consistently delivered double-digit returns since reliable data first became available, often outperforming conventional investment routes such as the FTSE. With a growing market base valued at \$4bn dollars and rapidly expanding markets in the BRIC economies, wine is a fantastic alternative for investors looking for a good return without taking an inordinate amount of risk. Using the average return in the last 20 years of 14.9%, £1,000 invested in 2003 would have appreciated to £4,010 today.

**Improving asset.** Although there are many tangible assets out there (art, gold, classic cars etc.) fine wine is one of the only assets in the world, which actually improves over time. Even without price rises caused by differences in supply and demand, wines improve with age, and this rising quality is reflected in rising prices.

**Tax efficiency.** Wine is classified as a chattel by HMRC; fine wine investment is exempt from capital gains tax in the vast majority of cases. As wine is stored in a bonded warehouse it is also exempt from import duty and VAT, which is a huge boon for investors.

**Tangible value.** While wine is an investment like any other and therefore not totally free from risk, the value of the wine is not so much derived from market factors but rather from the quality of the wine itself. This means that the wine will never lose all of its value, and will always be worth something for the person who owns it.

**Liquidity.** Unlike other alternative investments such as fine art which require very high levels of investment and are difficult to sell, fine wine has a dedicated exchange, providing transparency and liquidity for investors who are looking to sell. Additionally, wine can be sold at auction, to a merchant, brokered out to other clients or sold privately, meaning that taking profit on your investment is much easier and more flexible than with many commodities.

Gold financing is a form of asset backed lending where an individual or company owning gold leases it out to another firm, on the promise that it will be returned in the future. Typically, the borrower uses the gold to raise equity and then buys it back at a later date.

Gold Financing is necessary for a number of reasons. The first reason is the need for industries to borrow the metal instead of buying it outright, this enables companies to avoid owning the metal at a fixed price if they have not yet contracted to sell their product.

Other companies want to borrow rather than purchase gold or silver to keep their cash consumption down. Silver or Gold Financing gives their business greater flexibility in money management, yet still others need leasing to free up cash. Finally, the lessor gets to keep the gold on the companies balance sheets as an asset.

Claremont Partnerships bridging lease, commonly used in the oil refining, manufacturing and pharmaceutical fields, can be seen as a beneficial way for companies to raise short term finance with an agreed fixed interest and payback date where retail investors benefit from intercepting the trade.

# CAPITAL EXCHANGE SERVICE

This is the process by which capital is released through the exchange of investment vehicles to release invested capital from under-performing markets into liquid funds. A Capital Exchange involves an exchange of assets in order to preserve the value or limit the losses of one's portfolio through corporate sales facilitated by third party agents.

Our dedicated Capital Exchange Programs provide the holders of unwanted, and in many cases, financially burdening assets the opportunity to exit an investment model based on a demand for the asset elsewhere, usually on a corporate scale. In straightforward cases, the sale can go from the vendor to the end buyer with a simple change of names and exchange of funds; however, with volatile economic times upon us, the value of many assets have suffered with market fluctuations and inflation rates, hence the need to convert your asset(s) in a multi-faceted sale (e.g.: VERs are sold for fewer, but more valuable CERs, prior to the ultimate sale which subsequently releases the capital).

Our team of advisors will discuss any programs open to you; at times, you may be presented with more than one option and you are advised to consider all factors of the sale before making a decision. Sadly, this service is entirely reliant upon the buying demands of our partner facilitator paired with our ability to meet the requested quota. For this reason, we are unable to offer positions within asset-specific programs prior to there being an order to fill and positions cannot be held open without contractual commitment due to time constraints put in place by the end purchaser



## General Enquires

[info@claremontpartnerships.com](mailto:info@claremontpartnerships.com)

200 ALDERSGATE

LONDON

EC1A 4HD

+44 (0) 203 5880349