

 AndesiteBlue

INVEST IN OUR
EMERGING MARKET
BONDS AND EARN
7.15% TO 8.85%
PER ANNUM

7.15%
Annual Interest

3-Year
Interest Paid Quarterly

8.85%
Annual Interest

5-Year
Bullet Payment

Important Notice

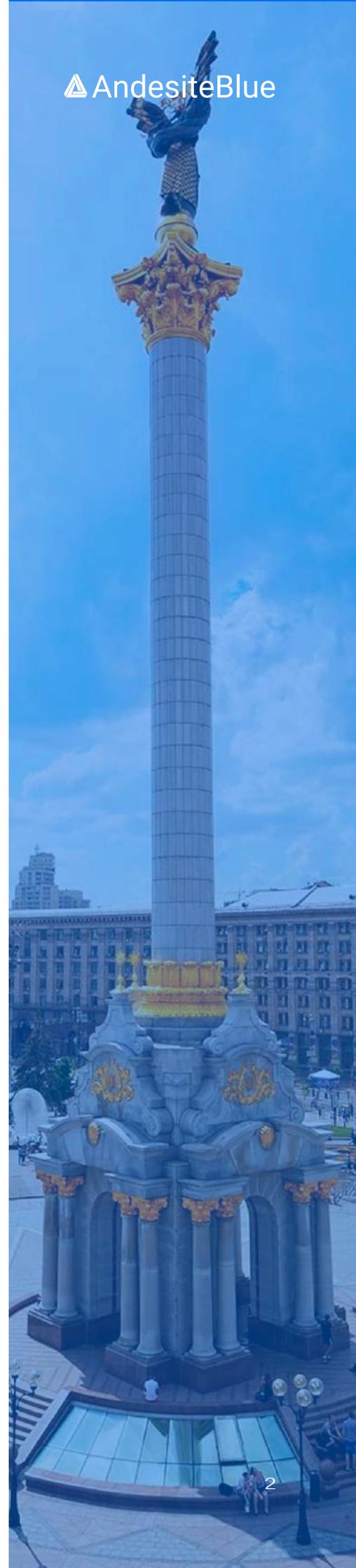
This investment is only directed at persons certified as high net worth investors, sophisticated investors, restricted investors or who are self-certified as sophisticated investors in accordance with COBS 4.7.7 as set out in the FCA's Handbook.

The value of these untradeable and non-transferable (save on death) bonds, and any income from them, can fall as well as rise so you could get back less than you invest.

Before making any investment, you should read the information Memorandum relating to the investment (and which is only available to those who meet suitability criteria referred to below), including the section entitled 'Risk Factors'. You should consider carefully whether an investment in Bonds is suitable in light of your personal circumstances, and if you have any concerns, seek independent advice from an appropriately qualified adviser.

The Andesite Blue Bonds are issued by Andesite Blue LTD. Any investment in the Andesite Blue Bonds are not covered by the Financial Services Compensation Scheme

YOUR CAPITAL AND INTEREST RATE AT RISK



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About Andesite Blue LTD

The mission of Andesite Blue LTD is to provide passive income to our bond holders while helping to support worthy projects to improve healthcare, housing, agricultural and green energy in the emerging market of Ukraine. Andesite Blue LTD is a UK Company that offers investors emerging market bonds paying 7.15% to 8.85%.

The U.K.-Ukraine Political, Free Trade, and Strategic Partnership Agreement was signed October 8th of 2020, the second day of Ukrainian President Volodymyr Zelenskiy's visit to Britain.



Andesite Blue Team

Our team cumulatively has over 250 years of business experience operating in more than 20 countries including numerous emerging & developing markets. Our team members have successfully managed banks, billions of dollars in projects worldwide, along with currently representing one of the largest international investment firms in the United States and other public and government institutions throughout their illustrious careers.

Our Chairman, Nigel Brigden, is a highly qualified and experienced banker with an in-depth understanding of all aspects of banking obtained during a career lasting over 40 years, with excellent contacts throughout the City of London. He is a member of trade Associations and Regulatory bodies (Bank of England, FCA and PSR).

Vasyl Melnyk, with our business development team, has extensive experience with the management of public and private institutions in Ukraine. Previously he was a director in the Ministry of Finance with the Government of Ukraine. He was elected from the Vitaliy Klychko Block PORA-PRP, Kyiv city organizations of the Civic Party "Pora". His professional experience and knowledge of political processes in Ukraine is extensive and invaluable.

Christina Kushch-Katrakis, our International Investment Coordinator, is also an Official International Political Coordinator for the leading Washington DC Lobbying Firm "The Delahunt Group", working in cooperation with "BGR Group" (top 3 rating globally). She managed and curated large investment collections, such as the Christie's Fine Art Auction Projects, The Forbes Private Collection, Voronov's Museum of Art (\$50 million investment), The Kings of Pop Art: Andy Warhol/ Indiana, Kennedy Collection, the private collection of Lord Bookatz, London and Kiwi Group, Miami. Furthermore, she is an Official Ambassador for the Foundation for United Nations for International Relations SDg (Sustainable Development Global Project).

Andesite Blue Team



Nigel Brigden
Chairman of Board

A highly qualified and experienced banker with an in-depth understanding of all aspects of banking obtained during a career lasting over 40 years, with excellent contacts throughout the City of London. Mr. Brigden's experience also includes consultancy as a Banking expert witness specialising in domestic and international payments, internet banking fraud, and domestic and international securities markets.



Christina Kushch-Katrakis
International Investment Coordinator

A highly qualified and experienced international business, culture, investment and political coordinator. Her career defies convention and incorporates business, the arts, philanthropy, politics and other fields to produce a multi-disciplinary and diverse world-view. She has outstanding communication and organizational skills, developed in complex environments populated by competing egos and significant financial risks. She has always applied her creative energies to help organizations put their best feet forward and to maximize their opportunities. She has coordinated a number multimillion projects worldwide.



Tetiana Kiltyka
Corporate Secretary

Her prior experience includes project management, budget management, sales forecasting, and team leadership. She founded a UK company focused on recruitment from abroad for work opportunities for Ukrainians in the UK and Ireland. Also her involvement included an online platform of Ukrainian events in European countries based in London, UK. She developed the idea of bringing and promoting Ukrainian artists abroad, planned and managed business processes, marketing, sales and partnership.

Andesite Blue Team



Steven Dyball
Senior Operations Management

Steve Dyball brings a lifetime of experience working in emerging markets. His four decades of experience include working as a chemist to regional operations manager. He brings a tremendous amount of real world experience with management of operations.



Mike Wilson
Founder

Mike Wilson prides himself on building businesses that benefit clients and all stakeholders including those who have worked for him in delivering products and services. His current level of leadership comes from working at every level of employment. He began his career in sales and businesses. He gained a broad background of experience working at companies including Panasonic, Brother and AT&T which developed and refined his abilities.



Ben Miller
Founder

Ben Miller is with the business development team of Andesite Blue LTD. Prior to joining Andesite Blue he focused on real estate investing in the United States purchasing a multimillion dollar portfolio of commercial and residential rental properties. Later he became active in private business acquisitions in the USA and Europe. He also has founded several startup businesses and has a background in international business.

Andesite Blue Team



Vasyl Melnyk
Business Development Team

Vasyl Melnyk has extensive experience with the management of public and private institutions in Ukraine. Previously he was a director in the Ministry of Finance with the Government of Ukraine. He was elected from the Vitaliy Klychko Block PORA-PRP, Kyiv city organizations of the Civic Party "Pora". His professional experience and knowledge of political processes in Ukraine is extensive and invaluable.



Anatoly Landman
Business Development Team

Anatoly Landman has extensive experience with negotiating international and local business contracts in a win-win manner. He has experience with investments into wireless internet on the territory of Ukraine: Wi-Fi and Wi-Max. A company he founded helped create wireless access to the global internet network, fibre optic route laying under the river Dnipro and on the subway line.

What is the Andesite Blue Bond?

Andesite Blue LTD's emerging market bond pays you a fixed rate of interest over a defined period of time (3 to 5 years).

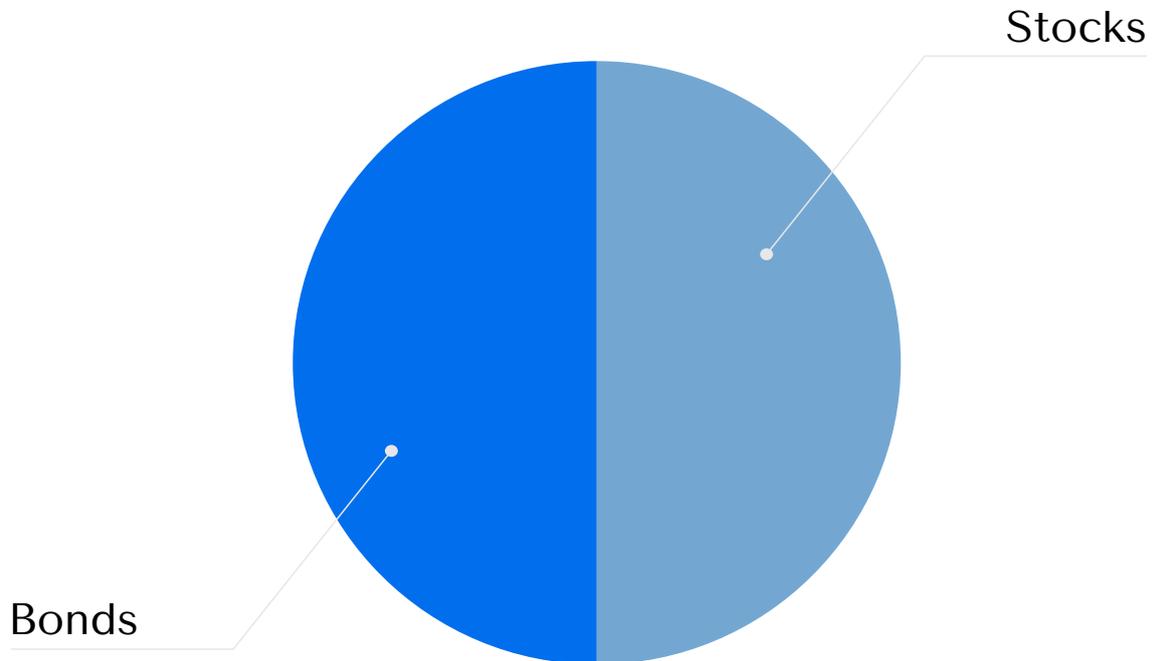
At the end of the period your money is repaid, if requested, or will automatically renew on an annual basis. The money you invest in the bonds, funds worthy projects and companies in the emerging market of Ukraine.

Why Bonds?

Harry Markowitz is considered by many to be the grandfather of portfolio building - he won the 1990 Nobel Memorial Prize for Economics for contributions to what is now known as "Modern Portfolio Theory. When it comes to his own investments, Markowitz took a simple approach:

"I visualized my grief if the stock market went way up and I wasn't in it - if it went way down and I was completely in it. So I split my contributions 50/50 between stocks and bonds."

The Markowitz Portfolio

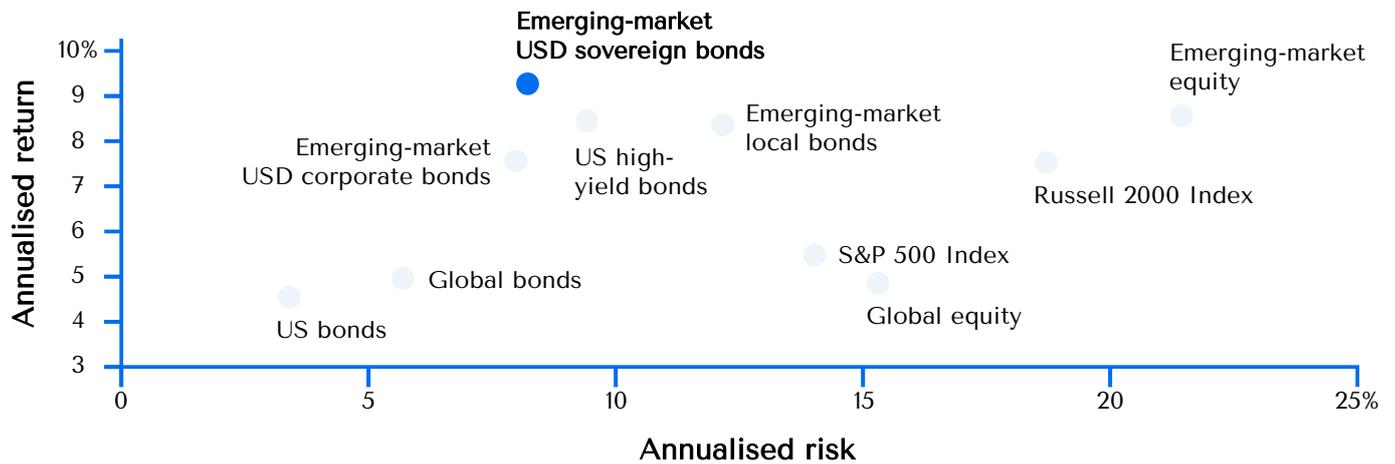


Why Emerging Market Bonds?

The universe of emerging-market bonds has grown rapidly over the years - from \$885 billion in 2008 to \$2.7 trillion in 2020. Sovereign bonds - those issued by governments - comprise the bulk of the market, but issuance of corporate bonds is growing and now makes up 26% of the universe.

With interest rates in major developed countries near zero or even negative, EM countries and corporations have found eager buyers of their bonds as investors search for higher yields.

Risk-adjusted returns of emerging-market USD sovereign bonds were superior to those of other asset classes



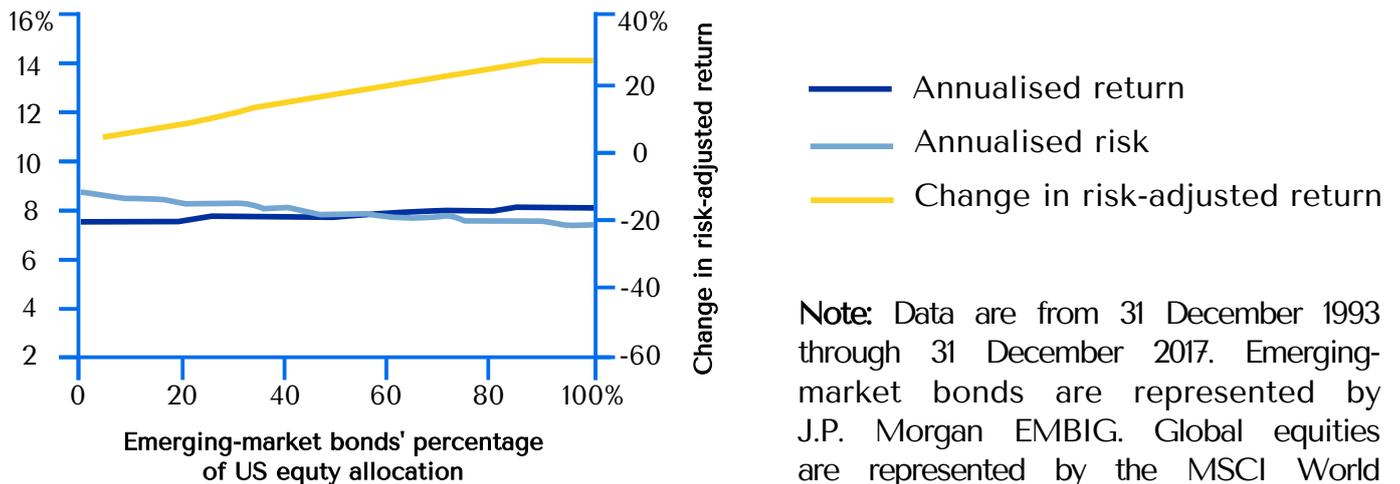
	Annualised return	Annualised risk	Risk-adjusted return
Emerging-market USD sovereign bonds	9.15%	8.59%	1.07
Emerging-market USD corporate bonds	7.43	7.95	0.94
Emerging-market USD local bonds	8.24	12.09	0.68
S&P 500 Index	5.43	13.94	0.39
Russell 2000 Index	7.42	18.61	0.40
Global equity	4.86	15.21	0.32
Emerging-market equity	8.43	21.31	0.39
US bonds	4.52	3.39	1.33
Global bonds	4.95	5.71	0.87
US high-yield bonds	8.30	9.36	0.89

Note: Data are from January 2002 through December 2017.

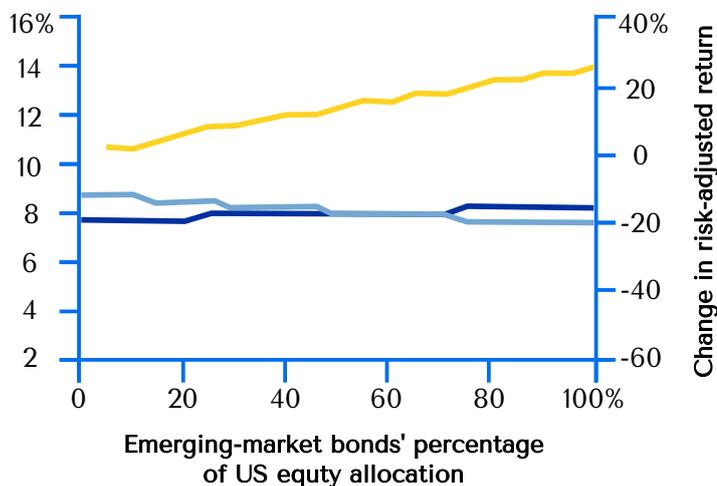
Source: Vanguard calculations, based on data from J.P. Morgan, Bloomberg, MSCI, Russell, and Standard & Poor's (S&P)

Replacing US and global equity with emerging-market USD bonds increased risk-adjusted returns

a. US equity substitution: 60/40 portfolio



b. Global equity substitution: 60/40 portfolio



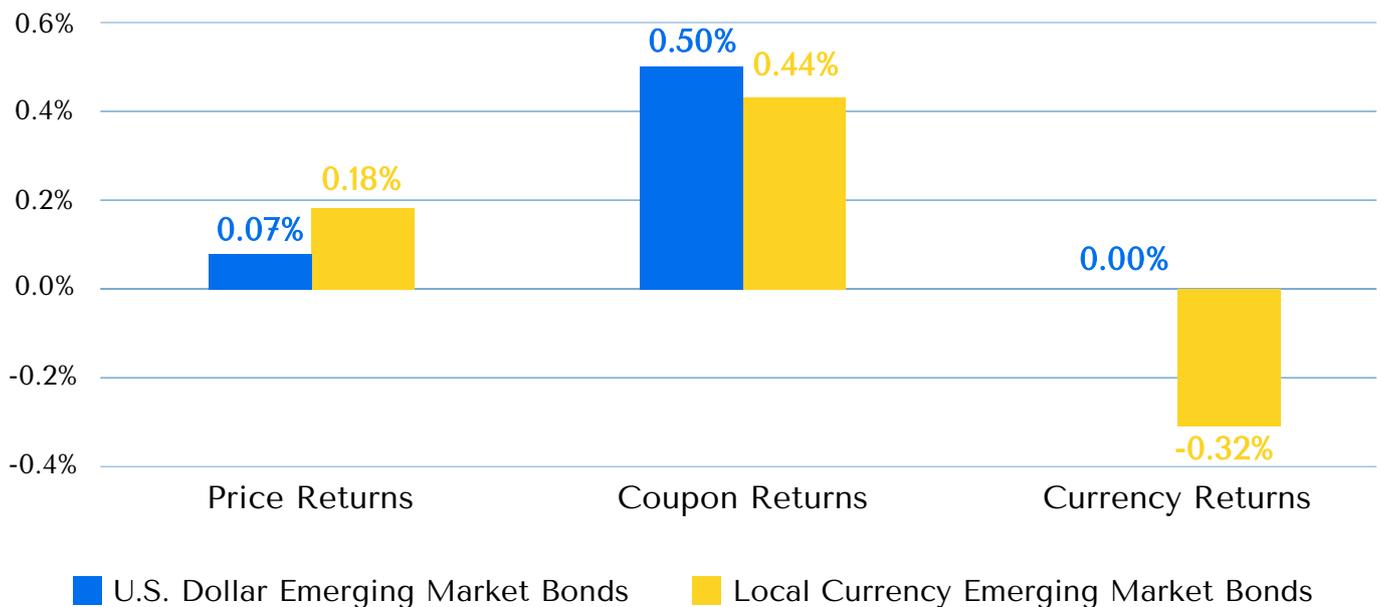
Note: Data are from 31 December 1993 through 31 December 2017. Emerging-market bonds are represented by J.P. Morgan EMBIG. Global equities are represented by the MSCI World ex United States Index. Global bonds represented by the FTSE WGBI ex-USD (USD hedged) to 31 December 1998, and the Bloomberg Barclays Global Aggregate ex-USD Float Adjusted Bond Index (USD hedged) thereafter. US equities are represented by the MSCI USA Index. US bonds are represented by the Bloomberg Barclays U.S. Aggregate Bond Index.

Source: Vanguard calculations, based on data from Bloomberg, FTSE, J.P. Morgan, and MSCI.

Emerging-market bonds' strong performance and attractive fundamentals have recently bolstered investor interest in the sector.

Coupon returns on EM bonds are usually the largest contributor to returns

Average Monthly Returns



Note: A full market cycle, peak to peak, was used. The dates of the cycle are December 2007 (the end of previous recession) to February 2020 (the beginning of the most recent recession).

Source: Bloomberg and National Bureau of Economic Research (NBER). The Bloomberg Barclays US Dollar Denominated Emerging Market Index and the Bloomberg Barclays Local Currency Sovereign Emerging Market Index average monthly returns. Monthly data as of February 2020. **Past performance is no guarantee of future results.**

The relatively high coupons on EM bonds are usually the largest contributor to returns, especially when reinvested over time. Compared to the near-zero coupons on many developed market bonds, this feature can be important for income-oriented investors that can handle the added volatility.

Advantages & Key Features of the Andesite Blue Bond

Feature	Benefit to Bond Holder
Reach Your Passive Income Goals	Andesite Blue LTD has an annual investment program that allows you to reach the passive income levels you desire. Contact any of our team members to learn more.
Maximum diversification	Andesite Blue LTD funds a variety of industries including healthcare, housing, agricultural and green energy in the emerging market of Ukraine.
No fees	We don't charge our investors any fees.
Interest Payment Flexibility	Choose to receive your interest quarterly, annually or upon maturity.

The minimum denomination of the bonds is £100,000. We do not market to or accept retail investors for this bond.

How does the Andesite Blue Bond Work

Andesite Blue LTD of the United Kingdom offers passive income bonds to high net worth individuals and institutions.

The net proceeds of the bonds are used to invest in Ukraine with projects that have been reviewed and passed all due diligence; our local Ukrainian management company collects rent and oversees management of the loan portfolio.

Why invest in the emerging market of Ukraine?

Welcome Notes and Introduction President of Ukraine Volodymyr Zelenskyy

Ukraine is a new technological centre of the world, a breadbasket of Europe with the most fertile lands and a huge tourist and investment potential.

The main thrust of my incumbency is sustainable economic growth through the elaboration and implementation of a package of fundamental and far-reaching reforms. We are aimed at establishing a level playing field for everyone, implementing changes that are vital for Ukraine and digitizing all governmental services, thus making them transparent, convenient for use, and efficient.

We have already made a great leap forward towards a full digitalization of different realms and eradication of the Soviet-style bureaucracy. Following the establishment of the Ministry of Digital Transformation certain tangible results can be seen, in particular the creation of the Diia portal for electronic governmental services for citizens. We have also launched the first virtual digitalcountry with no limits for new investment, jobs, and cutting edge technological development called Diia City. Ukraine is well on its way to becoming a major contributor to the new Digital 2.0 world we live in.

Ukraine has already been recognized by international investors as a stable and predictable emerging market, with talented human capital and high-quality undervalued assets.

In 2020, Ukraine climbed up seven more places in the World Bank's Ease of Doing Business ranking, up to the 64th position out of 190 countries. Ukraine is also rated second in terms of speed and depth of business climate improvement.

Our dream is to make Ukraine an investment stronghold of Central and Eastern Europe. Hence, we initiated the so-called 'Investment Nanny' bill to make investors feel welcomed and supported by the government. We will provide a 15-year state guarantee on investment which would be granted to an investor upon signing a direct special agreement with the Ukrainian government. The law provides an exemption from income tax, value-added tax, and customs duties for new equipment imported to Ukraine for foreign investment. The state will assign a manager to each project totaling more than USD 30 million.

Hurry up! The largest country in Europe is the next big thing. Ukraine is something we can celebrate together. And The UkraineInvest Guide is a unique source of comprehensive information about vast investment opportunities Ukraine has to offer, elaborated by UkraineInvest, which is to become the focal point and main supporter of investment in Ukraine.



Welcome Notes and Introduction

Prime Minister of Ukraine Denis Shmyhal

We retain the implementation of the important initiatives aimed at ensuring Ukraine's further growth and making our country a great destination for investment. The land market reform implementation and the law blocking the return of nationalized banks to their former owners enabled us to receive a new three-year USD 5.5 billion IMF stabilization program.

Despite the decreased in business activity globally, Ukraine undoubtedly has success stories to be proud of. With the adoption of the Law on Concessions, Ukraine is vividly using a modern PPP tool to enhance its infrastructure and, in particular, to make the seaports more efficient.

A number of foreign companies have already benefited from it: Swiss-Georgian company Risoil signed the seaport concession agreement in Kherson, according to which the company will invest UAH 300 million; in the meantime, Qatari Q Terminals will be operating Olvia port in Mykolaiv. Q Terminals will invest UAH 3.4 billion, making it one of the largest foreign direct investment in the port industry of Ukraine since its independence. Additionally, the company will pay annual concessions fees amounted to UAH 82 mln and allocate UAH 80 mln for the development of the local infrastructure of Mykolaiv. Currently, we are preparing Chornomorsk seaport to be the next facility auctioned for the concession.

On top of that, the government has started the privatization of state-owned assets, which is carried out in a most transparent manner and in accordance with all laws and regulations. More than 1.000 state-owned entities have been set to privatization in the coming years, thus offering unique opportunities for foreign business in Ukraine.

Ukraine's subsoil use sector has undergone a significant transformation in recent years with the launch of the online auctions for the sale of special subsoil use permits and tenders for production sharing agreements for numerous oil and gas fields.

Currently, Ukraine is consistently viewed by businesses as a stable and predictable market to invest in now. We are doing our best to encourage those who already successfully operate in Ukraine to be willing to invest more and we are ready to put maximum effort in order to make Ukraine attractive and welcoming for future investors and new business!

Thus, the updated UkraineInvest Guide is a valuable source of information for foreign companies. The Guide suggests investment projects from all over Ukraine in a great variety of sectors, including agribusiness, energy, IT and innovations, real estate, as well as objects selected for privatization, infrastructure, and impact investment.

UkraineInvest Investment Promotion Office that has been a reliable partner for businesses in communication with authorities for more than three years and will become the guiding light for support of your investment projects in Ukraine.

Research from Ashmore, a specialist EM investment house, has shown that just 13 percent of \$29.6 trillion of outstanding emerging market bonds are currently included in the major flagship indices that are tracked by exchange traded funds and other passive investments.



Logistics

Ukraine's geographic location makes it an **important transit corridor for trade and travel between Europe, Asia and the Middle East.** When combined with its other comparative advantages, Ukraine has a potential to become an exclusive Eurasian hub.

- **PAN-EUROPEAN TRANSPORT CORRIDOR III**
Berlin – Wrocław – Lviv – Kyiv
- **PAN-EUROPEAN TRANSPORT CORRIDOR V**
Trieste – Ljubljana – Budapest – Uzhhorod – Lviv
- **PAN-EUROPEAN TRANSPORT CORRIDOR IX**
Helsinki – St. Petersburg – Vitebsk – Kyiv – Odesa – Bucharest – Alexandroupolis
- **INTERNATIONAL TRANSPORT CORRIDOR**
Gdansk – Odesa

International Transport Corridors Crossing Ukraine



Accessible to key global business hubs

Flight hours to selected cities.



17 FTAs with **47 countries**, including DCFTA with the EU

As the country continues to undergo a seismic democratic and economic transformation, it is integrating ever deeper into the Euro-Atlantic and global economic architecture.

Ukraine Key Facts



GDP
\$154 billion (2019)



Government
Parliamentary-presidential



Currency
Ukrainian hryvnia (UAH)



Real GDP growth
3.2% (2019)



Key Policy Rate
6.5% (05.03.2021)

FitchRatings

B; Stable

S&P Global Ratings

B; Stable

MOODY'S ANALYTICS

B3; Stable

R&I
Rating and Investment Information, Inc.

B⁺; Stable

What type of investments?

The category of investments selected might include (but is not limited to) agricultural, dental, medical, real estate, technology, and green energy.



Illustration of Returns

How will interest be calculated?

Bond Amount	Term of Bond Repayment	Rate & Payment Schedule	Interest and Capital at End of Term
£100,000	36 Months	7.15% Quarterly	£121,450
		7.65% Annual	£122,950
		8.15% Bullet	£127,698
£100,000	60 Months	7.70% Quarterly	£138,500
		8.20% Annual	£141,000
		8.85% Bullet	£155,659

*Interest is calculated on the principal amount invested. On the bullet option it is compounded continuously.

FAQs

Why should I invest in the Bond?

The directors believe that an investment in the Bond is suited to investors:

- Seeking an above average return on their investment
- That want the security of a bond that is asset-backed.
- Who are looking for passive income.

How long is the bond term?

Investors choose from an initial bond term of either 36 months or 60 months. One year before the end of the term, investors will receive a reminder that their bond is coming due. If the investor wants to keep receiving the passive income they don't need to do anything and the bond will continue to renew on an annual basis automatically.

For those investors that don't want to renew the bond, they simply give notice of their intention not to renew the bond and they will be cashed out as promised at the end of the term.

Can I put the Bond into my SIPP?

The Bonds are suitable for Self-Invested Personal Pensions (SIPPs) subject to approval by the SIPP provider.

What type of investment is this?

Investors are purchasing UK Fixed Interest Corporate Bonds, which make fixed interest payments over a specified period of time.

Who can invest?

Any individual who is over the age of 18, a trust, company, the retail sector or a charity that is not prevented by the laws of its governing jurisdiction from applying for or holding the Loan Notes.

Investors must also fall into one of the following categories:

- (i) Certified high-net worth investors (as per COBS 4.7.9R);
 - (ii) Certified sophisticated investors (as per COBS 4.7.9R); or
 - (iii) Self-certified sophisticated investors (as per COBS 4.7.9R);
- and be deemed to have the appropriate knowledge, experience and expertise to invest in Andesite Blue.

We recommend all Investors speak to an adviser who is authorized under FSMA and specializes in investments of this kind.

Can I invest through a company and are joint applications permitted?

Yes, corporate investments and joint applications are accepted.

How is tax managed?

The Company does not withhold tax. Interest is paid gross. Any tax liability is the responsibility of the Bondholder. Interest paid on the bonds to UK-resident bondholders will generally be taxed as income in their hands. Bondholders are advised to seek advice in relation to their personal tax position, as this is likely to differ for each Bondholder.

Are there any limits on how much I can invest?

Minimum investment of £100,000. There is no upper limit and institutional investors with larger capital amounts are eligible to apply.

Can I get access to my money early?

No. You must be very certain that you will not require your money until the term expires. It will not be possible to access your capital before the end of the investment term.

How will I receive my interest?

Interest will be paid directly into the bank account you nominate.

How can I invest?

To invest you must read the information Memorandum and complete the full application. Please call +44 020 8132 9236 for more information or visit our website at www.andesiteblue.co.uk