

TSIE Standard Bond

THE SANDT BV

"The power of
groundbreaking
construction"





As an investor, you always ask yourself several questions before deciding to actually make the investment. You may be looking for an investment to supplement your pension, finance your children's education, create additional resources for the future, or seek capital growth.


Realizing this with the current interest rate is not simple. You seek as many guarantees as possible, at the lowest risk and highest return.

The Sandt BV, together with respected partners from The Netherlands, holds a lot of knowledge and experience in the

development of real estate, both domestically and internationally. We invest in and develop high-quality real estate in an innovative and sustainable way and thereby offer investment opportunities that match your personal situation, both for business and private. The Sandt BV always offers investment opportunities that meet your wishes and goals.

Via this brochure, you will receive correct, clear, and complete information. So that whatever decision you make, you are able to make it informed and conscientiously. In case you have any questions after reading this brochure, feel free to contact one of our advisors.

INTRODUCTION



Traditional form,
not subordinated
and a fixed interest
rate

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The bond

Many large and small investors have been choosing to invest in bonds for a long time. Very understandable, considering that putting money in a saving's account is safe, but barely provides a return nowadays. Even more so, all savings above € 100.000, - are excluded from the Deposit Guarantee Scheme and are thus still subject to risk. Our bond has a traditional form, is not subordinated, and has a fixed interest rate. The rate, duration and repayment will all be contractually recorded.

The working capital raised will be allocated by The Sandt BV, amongst others to finance its real estate projects, further the growth of the organization and enhance its market position. You can invest in this bond by purchasing 4 bonds of roughly € 25.000, - each, excluding a 2% placement fee.

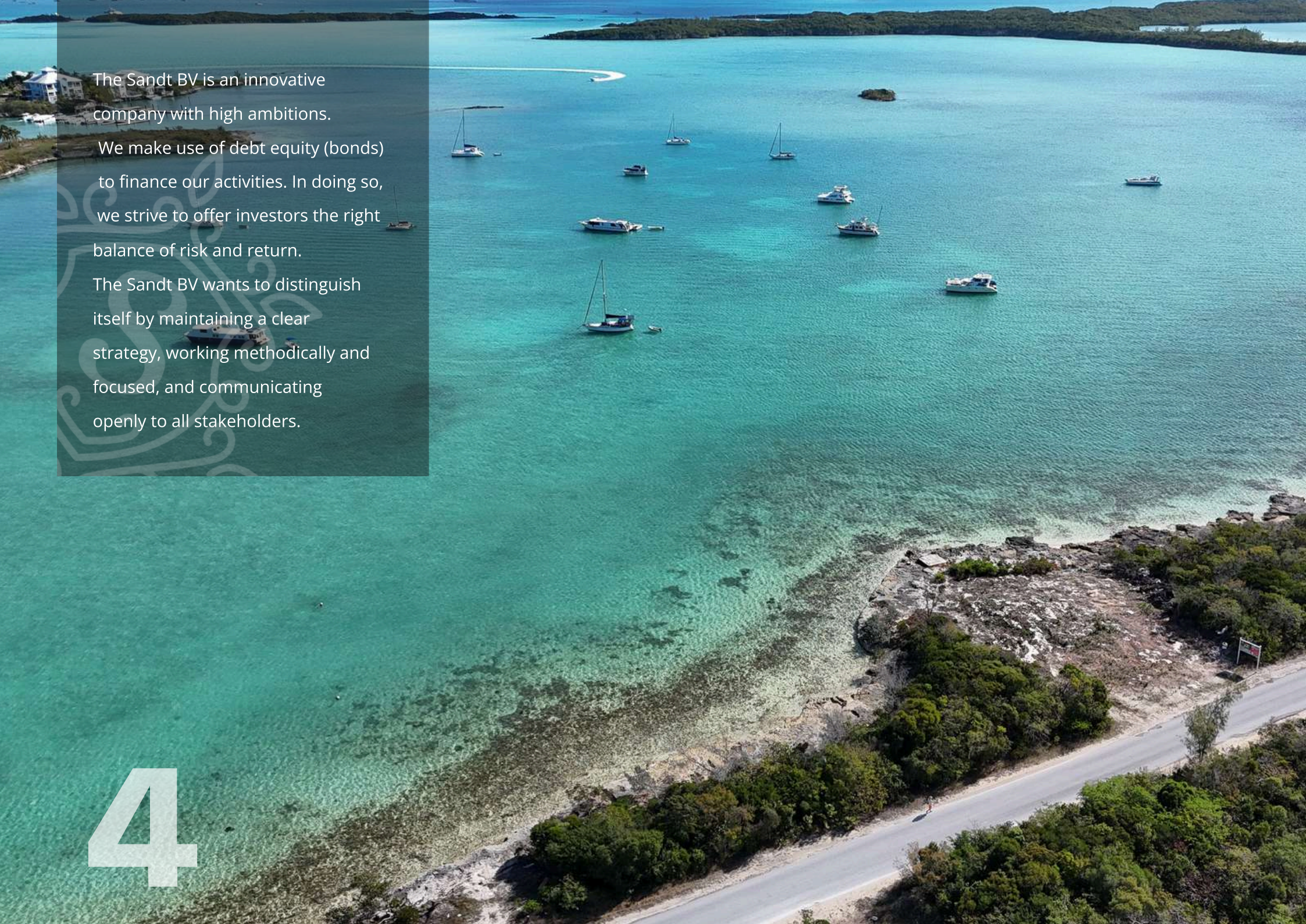
The bondholder receives yearly simple interest which is calculated based on the nominal value of the bond, with a maximum duration of 5 years. When participating in the TSIE Standard Bond starting at € 100.000, -, the interest rate has been established at 7.6% a year. The Sandt BV obliges itself to redeem the bonds at the purchase price excluding placement fees, after a period of five years.

Additionally, the total accrued interest will be paid out after the term of the bond. This bond can continually be offered and will be issued on a limited basis considering that The Sandt BV coordinates its financing needs with when working capital is required. Moreover, the Sandt BV has already previously issued bonds and offers a bond loan of €100.000 per investor.

During the 5 year duration, the working capital is used for targeted and substantiated deployment. Doing so allows the realization of the projects to be safeguarded and the investor's assurances to increase. Under conditions, the bonds can be transferred to other people per € 25.000, -, assuming the bondholder meets the applicable law and regulations. The bonds are not marketable on any (stock) markets.

The Sandt BV also has the authority (but is not obliged) to buy back the bonds. In case you would like to know more about this service or in case you have any questions on the bond, please feel free to contact one of our advisors.

THE BOND



The Sandt BV is an innovative company with high ambitions.

We make use of debt equity (bonds) to finance our activities. In doing so, we strive to offer investors the right balance of risk and return.

The Sandt BV wants to distinguish itself by maintaining a clear strategy, working methodically and focused, and communicating openly to all stakeholders.

Project Exuma – The Diamond House

Known for what might be the most beautiful white beaches in the southern hemisphere, Exuma is a real estate hotspot. Exuma makes up the largest archipelago of the Bahama's.

The Bullet Points

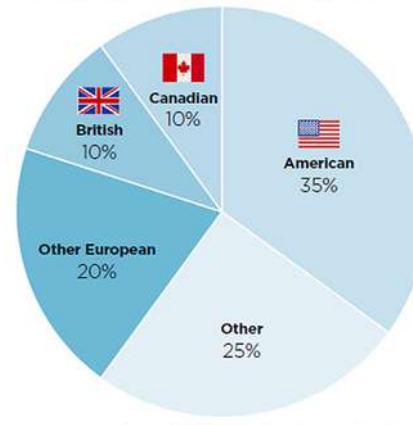
- Construction of Diamond House has started.
- Phase: foundation in progress
- Targeted completion date (shell property): Q4, 2025
- Current asking price at H.G. Christies: \$6.950.000,-
- Asking price after completion shell property: \$7.950.000,-
- Asking price fully furnished property: \$8.450.000,-



Scan this QR-code to see The Diamond House's current sales page or search for The Diamond House on Christiesrealestate.com.

Cijfers vastgoedmarkt Bahama's

Bahamas International buyer profiles



Source: Savills Research, Excludes domestic purchasers

GDP

GDP 2021	\$11.2 billion
YoY GDP Growth (2020 vs 2021)	16%
5-year GDP Growth (2015 vs 2019)	11%

Average price \$ per square foot

Beachfront apartment	\$735
Beachfront villa	\$1,650
Non-beachfront villa	\$390

Source: Savills Research

In order to provide our customers with open and transparent information and project status updates, an online environment has been created. You can always get in touch with one of our advisors regarding this service.

PROJECT EXUMA – THE DIAMOND HOUSE

An aerial photograph of a coastal town, likely in Spain. The town features white buildings with red-tiled roofs, nestled among lush green trees. A prominent white building with a circular roof is visible. A swimming pool is situated in the middle of the town. A winding road leads from the town down to a sandy beach. The sea is a deep blue, and a large, rocky cliff face is visible on the right side of the image. The overall scene is a picturesque coastal landscape.

The Sandt BV has entered the Spanish market. We are proud to present a new project to you, a development in one of the most beautiful and popular locations on the Costa Blanca.

The Sandt BV focuses on international real estate development under Dutch governance. This means we will also be contracting in Spain, together with our proven and trusted partners.

Project Spain – Casa de la Granadella

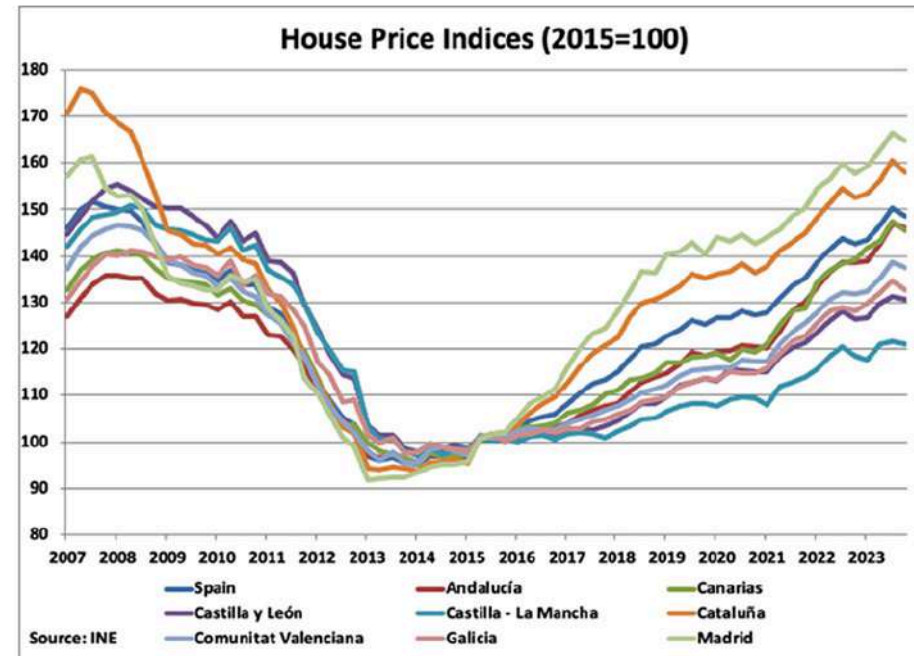
Granadella beach has been crowned “Best beach of Spain” for two consecutive years at a competition hosted by the broadcaster Atenna 3.

Carrer del Pic Tort is located in the Granadella-zone in Javea, and is the most expensive street in the entire region spanning from Valencia to Alicante.

De bullitpoints

- Phase: OZ Architects has started the design phase
- Targeted start of construction: Q4, 2025
- Targeted completion date (shell property): Q2, 2026
- Current asking: N.A.
- Asking price after completion shell property: €2.600.000,-
- Asking price fully furnished property: €2.950.000,-

Spain Real Estate Market Graph



PROJECT SPAIN – CASA DE LA GRANADELLA

What are the risks?

All investments bring along risks. Past results are no guarantee for future results. A chance that you may not yield the same amount as you have invested, or that you may not receive the full amount (repayment and interest) at the end of the duration always exists. Bonds also face risks. Some important risks are highlighted below.

Political situation – When you are conducting business abroad, you are facing a different political landscape than in the Netherlands, which can entail risks. Our location choices stem from rigorous research; this way we opt for countries with a stable political climate.

Market Risk – Changing market conditions bring along risk. Such risks are hard to predict. However, based on calculations on the current situation and developments, estimations can be made. Because real estate prices can always fluctuate, we as an organization explicitly choose to develop our projects at locations in which the real estate prices are increasing rapidly.

Bankruptcy or third-party claims – The Sandt BV engages in activities that are subject to entrepreneurial risk and may face bankruptcy like any other business. As a result, the payments for the bonds are primarily dependent on the revenue of the real estate sale, which may entail risks. Therefore, the risk exists that obligations towards bond holders cannot be fulfilled.

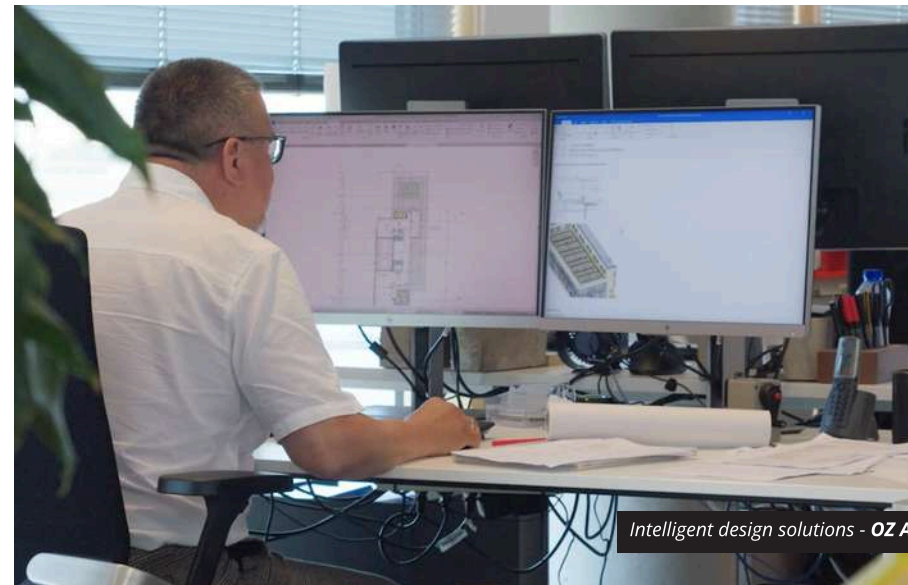
The bond is not subordinated, has a fixed interest rate and in the event of a possible bankruptcy, the Dutch Law will come into effect. A curator will have to respect the rights of the bond holders and follow the right order of the creditors. In case of a bankruptcy, the interest rate will remain the same, and the Sandt BV's assets will be liquified and paid out to the bond holders. At times of bankruptcy, the Dutch Tax Authority will always hold first position in the creditor order. The result can therefore be that you will not receive the (full) interest or redemption amount of the bond.

Natural hazards – Because we are targeting international real estate markets, it is possible that the countries selected, face different weather conditions than we are familiar with in The Netherlands. We, therefore, work together with a renowned structural engineer (see the partner section) from the Netherlands. This way, we ensure that the real estate that we are developing can withstand severe weather conditions. If damages occur, and these are excluded from insurance coverage, they will be borne by the developer.

Procurement and sale of objects – It is possible the project(s) in which the Sandt BV has invested, will sell quickly, or that no procurement possibilities for new interesting real estate exist. This may result in the bonds being (partially) redeemed before the end of the full duration. As soon as the bond is partially or fully redeemed, The Sandt BV does not owe any interest over the redeemed amount. The risk thus exists, that you will receive a limited average return. The Sandt BV aims to sell its real estate objects directly after completion. It is possible that the objects do not sell for the desired price at the desired time.

The ability to sell, as well as the selling price itself depend on several factors. One of those factors is the demand and supply of

such real estate in the locations at which The Sandt BV is currently operating. This means that the selling price may turn out to be lower or higher than previously expected. Take into account that it is always possible for situations to occur in which the selling price may be insufficient to (fully) cover the redemption of the bonds and pay out the interest. In case other risks come to mind, or you would like to inquire how we manage today's risks, please reach out to one of our advisors.



Intelligent design solutions - OZ Architect

WHAT ARE THE RISKS?



The Sandt
Investment Engineers



TRAANBERG
Co-ordination

ZUMASTAR Ltd
Contractor

OZ
Architect

VAN ROSSUM
Structural Engineer

hulsmann & van muijen
Installation Consultants

BouwHeeren
Project Management



HGC

CHRISTIE'S
INTERNATIONAL REAL ESTATE

PRE-CONSTRUCTION
4BR | 2 BA | 3,843 SF | 0.27 AC



242 425 9082
KRYSTLE RODGERS

242 336 2274 | HGC.COM

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Partners

OZ Oever and Zaaijer is an international architecture practice that has over 25 years of experience in managing complex projects and pursuing intelligent design solutions. Perhaps you know this architecture practice from the new Holland Casino building in Utrecht, or the Chanel International building, The Terraced Tower in Rotterdam and the Deloitte headquarters, amongst others. OZ has extensive experience in international real estate development, which matches with The Sandt BV's international strategy. Amongst others, they won awards for designing the most sustainable hospital in Curaçao: Curaçao medical Center, as well as for the redesign of the largest port of Aruba. They are also proud recipients of The International Architecture Award for the Venue Building in Middelkerke. This is only a mere glimpse of their impressive portfolio.



Van Rossum is The Sandt BV's structural engineering firm. This company has been in business since 1953 and is amongst others responsible for the structural integrity, quality, and feasibility of the projects. Additionally, they also act as an advisor. Examples of recent projects include the expansion of the Johan Cruijff Arena, the RAI Hotel, De Pontsteiger, Netherlands Institute for Sound and Vision, the Amsterdamse Partners train station Zuid, award-winning build-

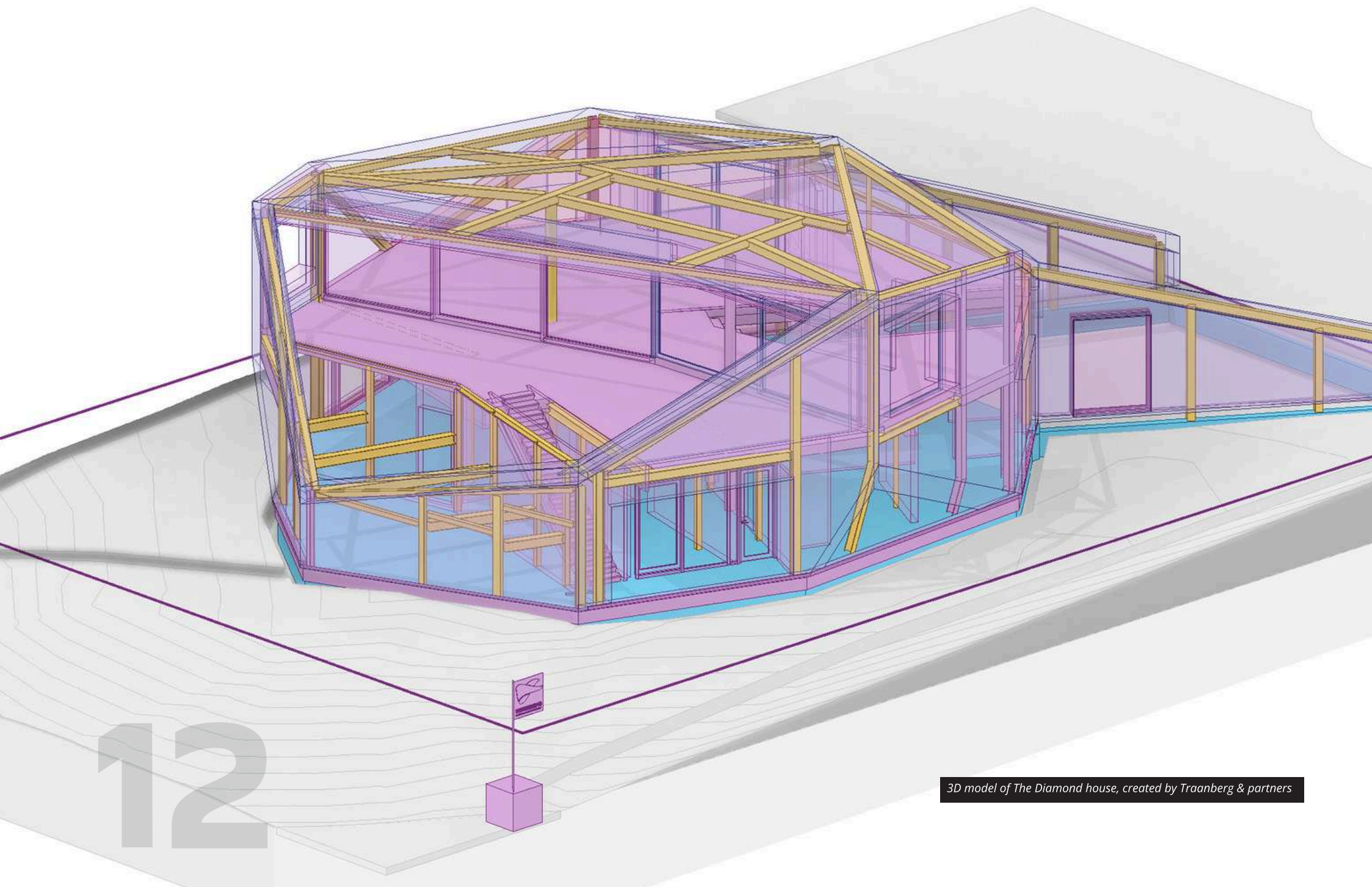
ing The Valley in Amsterdam, and the remodeling of Royal Theater Carré. With a longstanding tradition in advising on (civil engineering) construction, Van Rossum is focused on creating integrated solutions for a myriad of projects. With a character that is both modest and dedicated, they have been working on one ambition for 70 years: collaborate constructively, innovatively and creatively today on the contours of tomorrow's living, working and living environments. Van Rossum has engineered The Diamond House in the Bahamas, to withstand all weather conditions, which makes it extremely exclusive and sustainable.



huisman & van muijen
installatieadviseurs

Huisman & Van Muijen have been in business since 1937, completing countless installation projects for many different clients. Examples of such clients include the government, the corporate world, museums, healthcare organizations, financial institutions, and the educational sector. But a common thread can be identified in all these different clients. Huisman & Van Muijen is synonymous with advice on installations in the broadest (and most specialized) sense of the word. Amongst others, they have advised on the installation of the renewal of the Rembrandt House, the Stedelijk Museum Amsterdam, the Red Bull Aware-house Amsterdam, Poppodium 013 in Tilburg and more.

PARTNERS



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3D model of The Diamond house, created by Traanberg & partners

What type of projects?

The Sandt BV focuses on the development of international real estate under Dutch governance. What makes our way of working unique, is that we are capitalizing on the trend in which increasingly more people are looking to live and work across borders.

Because of our way of working, together with our partners and the use of modern technology, we have found a way to capture a much larger area.

Our current projects consist solely of standalone villas that are developed for sale. This makes the projects somewhat small-scale, but also eliminates the risks associated with large projects.

The actual vigor of our concepts stems from the brain behind the projects. The brain is formed by a permanent formation of a contractor, architect, structural engineering firm, installation advisor, and a project manager.

This way of working creates a clear overview for all stakeholders. This has applied since The Sandt BV's first project as a client and the projects that will follow.



Maquette The Diamond House Bahamas

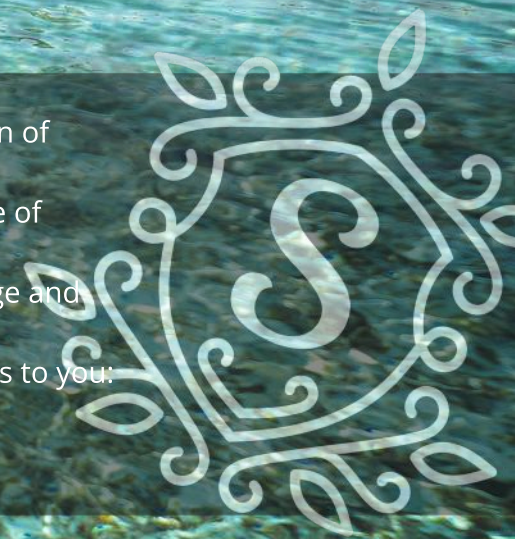
"The result of The Diamond House exceeded the expectations. The building's design has not only been picked up by social media, but also by various international trade magazines. Exactly what we were hoping to achieve. In designing the villa, we took inspiration from John Lautner, a famous architect from the US that is primarily known for designing different James-Bond homes."

John Bosch OZ architects

WHAT TYPE OF PROJECTS?



In order to realize the construction of the Diamond House, we make use of internationally available knowledge and technology. The Sandt BV presents to you: The Diamond House.



The Diamond House Bahamas - The Sandt BV, OZ Architect, Van Rossum and Huisman & van Muijen

Why real estate?

Ever since its establishment, The Sandt BV has exclusively focused on the development of real estate in locations that are perceived as the most interesting in the world. Real estate is less crisis-sensitive than shares for example. Also considering that the organization only focuses on areas that have shown to be increasing in value, it is plausible that the projects can be sold for a decent profit after their development.

The locations are screened for potential, international rankings, the country's financial stability, location, economy, politics, and recent developments in real estate prices. With the knowledge on these factors, a targeted plan can be created which creates a favorable perspective for investors of The Sandt BV's bond.

The Sandt BV has created a network with specialists in the areas of accountancy, financial law, real estate law, risk management and Dutch Law. This allows the Sandt BV to deviate from usual constructions applied to bond issuing intuitions. Applied knowledge is power.



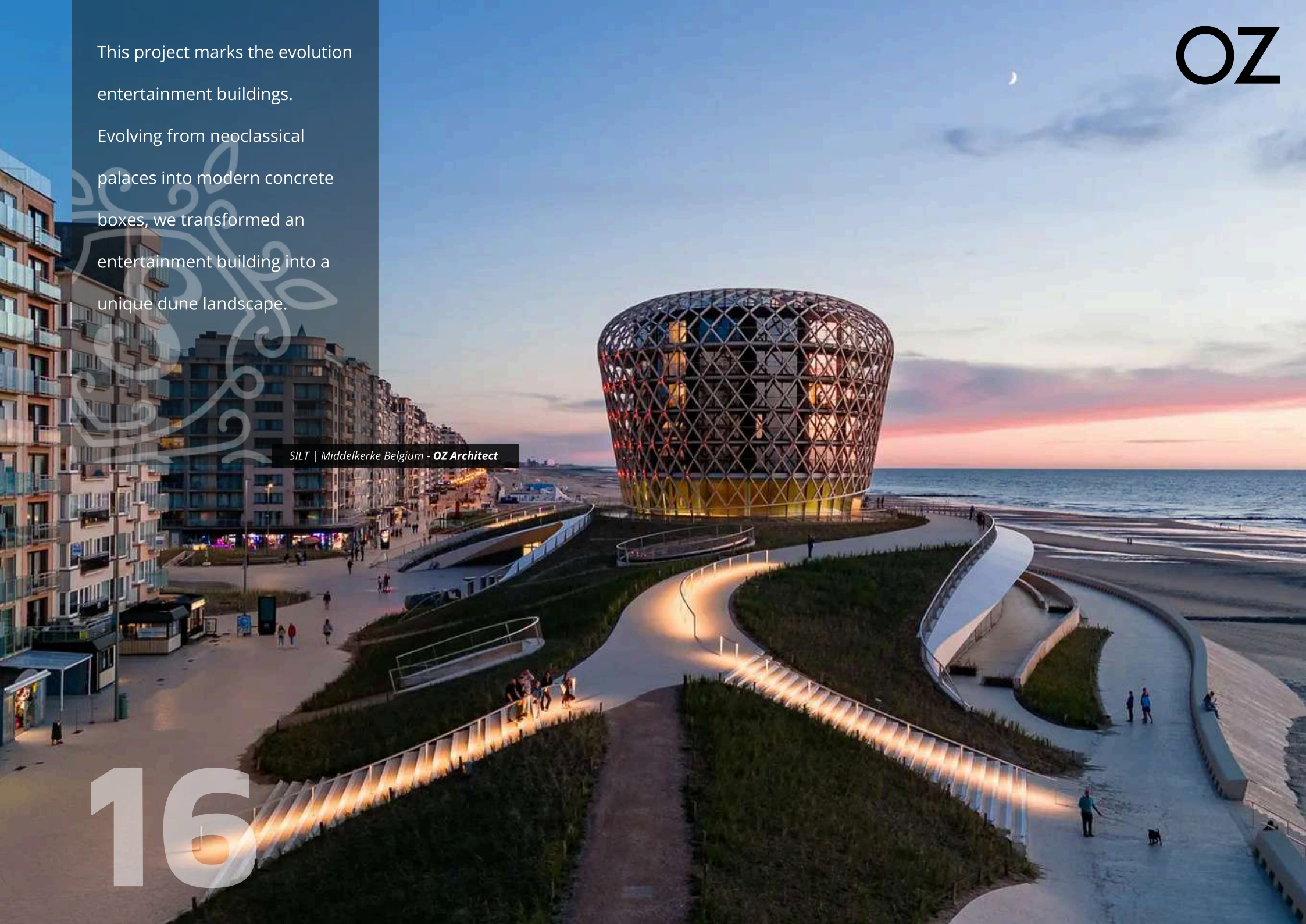
NEMO Science Museum Amsterdam - **Huisman & van Muijen**

WHY REAL ESTATE?

This project marks the evolution
entertainment buildings.

Evolving from neoclassical
palaces into modern concrete
boxes, we transformed an
entertainment building into a
unique dune landscape.

SILT | Middelkerke Belgium - OZ Architect



Transparency is our guarantee

The investor's funds are deployed for working capital. This means that your bond is not tied to a specific project, but to all of The Sandt BV's activities and projects. Through our "For Your Eyes Only" webpage, you can keep track of all progress made.

Our bond is not subordinated and offers a pre-agreed fixed interest rate throughout its entire duration.

Our approach is based on a clear strategy. We strive for a win-win situation. We take the initiative and adopt a controlled strategy on which investors can make an informed decision.

Do you have specific questions about our guarantees or would you like to view our financials?

Would you like to know more about our strategy and risk mitigation measures?

Do not hesitate to get in touch with one of our advisors.



The Terraced Tower Rotterdam - OZ Architect

TRANSPARENCY



Westfield
MALL OF THE NETHERLANDS

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Mall of the Netherlands Leidschendam - Van Rossum

Frequently Asked Questions

Why invest in The Sandt BV? The Sandt BV offers various investment opportunities that are deemed safe, trustworthy and relaxing. The offered bond has a fixed interest rate, this provides everyone with the clarity needed to achieve their goals.

How does participation in The Sandt work?

After registering your purchase, the contract containing your preferences will be sent to you in two-fold. A signed copy can be sent back using the enclosed return envelope. After transferring the funds according to the provided instructions your participation will be confirmed by mail within a few days.

Are the bonds transferable?

Yes, the bonds are transferable, provided the new purchaser fully meets the applicable law and regulations to which The Sandt BV must comply. The Sandt BV also offers a buy-back service. Please reach out to an advisor for more information on this.

How reliable is The Sandt BV? The Sandt BV is open and transparent in every way, from its current projects to future ones, from collateral to the annual figures. All information is available to its (potential) customers. This is what makes The Sandt BV perceived as very trustworthy and reliable.



PvH Campus Amsterdam - Huisman & van Muijen

Our reviews

Trust

A couple of years ago, I purchased real estate bonds at The Sandt BV for the very first time. Afterwards I was called regularly to be informed on the progress of the project, as well as the employees, and my questions about possible risks were answered with openness and honesty. By catching up with Mr. Edwin Dewnarain regularly, a feeling of trust emerged, trust that I made the right decision with project! I have lost a lot of money on investment projects in the past, so regaining trust and confidence is priceless!

Review date: 19 August 2022
Jeanne Dhondt - Lam



An honest and trustworthy group of people that value your and mine investment

The Sandt's employees are honest and trustworthy. Agreements are honored and promises are kept punctually. And last but not least, investing in The Sandt enabled me to retire 10 years earlier.

Review date: 06 April 2023
Henk Hulscher



I got in almost 4 years ago

I joined almost 4 years ago. Every year I received the statements with interest credited. In the meantime I got out because I stop investing. I was paid my balance without discussion. Perfect.

Review date: 04 oktober 2024
Toon Habers



Very good experiences with The Sandt.

Very good experiences with The Sandt. Fine communication, clear explanations, for questions you can always contact them. I had the "standard" package, but because I was going to buy a house, they were able to refund the money earlier without any problems. Very thoughtful.

If you want to invest safely and with a good feeling, I definitely recommend The Sandt!!

Review date: 22 november 2024
Gijs Abrahams



Epilogue

We would like to thank you for reading our brochure. We hope to have been able to provide you with a clear image of our projects and our way of working.

Has the bond raised your interest?

Would you like to know more about the state of our current projects?

Would you like a substantiation of our brochure by means of a website tour?

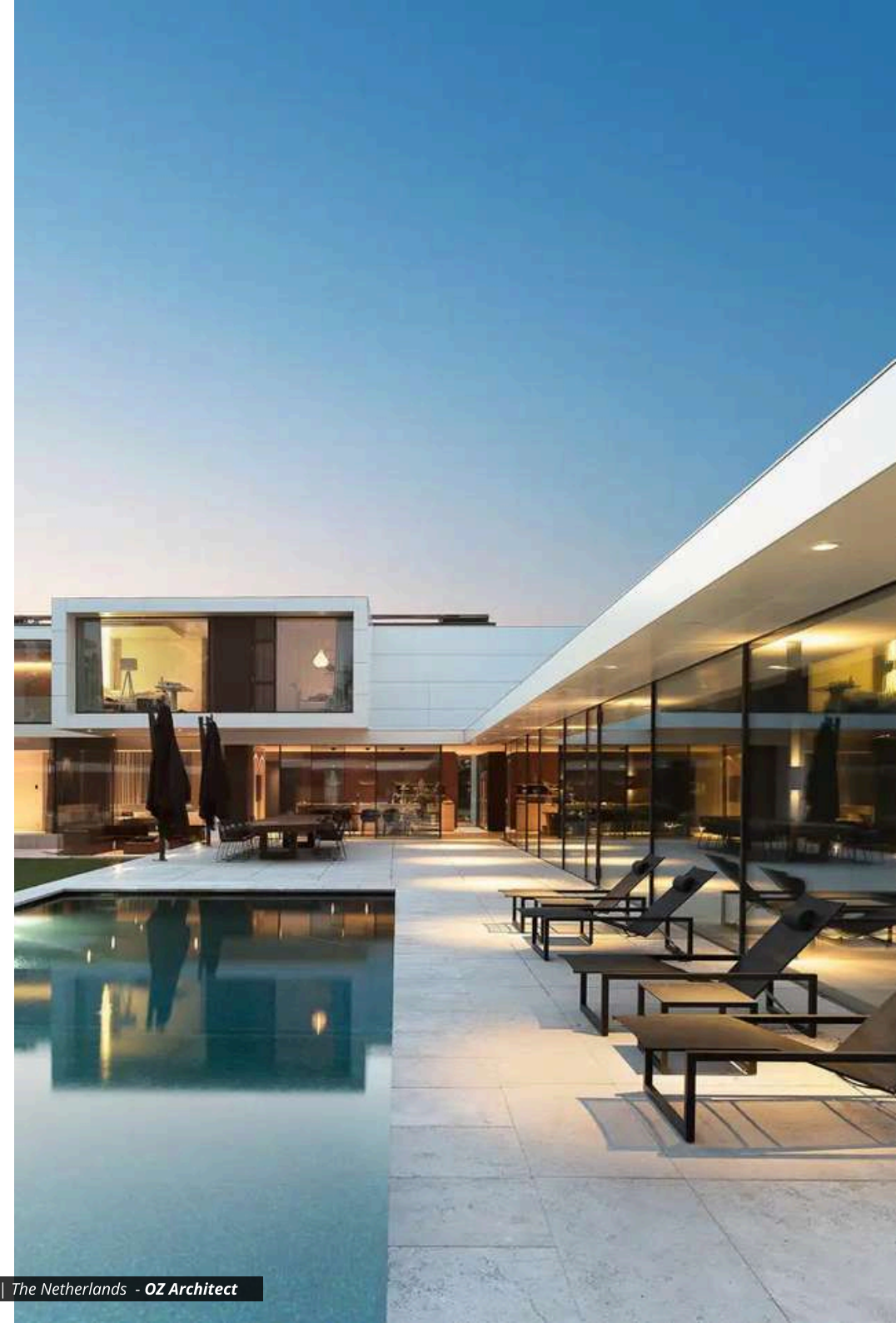
Are you planning on participating and adding a number of bonds to your portfolio?

Are you curious about how a fixed interest rate of 7,6% or higher can affect your current portfolio?

Because we highly value clarity and transparency, you can always contact our team of experienced advisors in case of questions.

Or scan the QR-code below to request participation.

Kind regards,
The Sandt BV





The Sandt
Investment Engineers

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Authority for Financial Markets (AFM): Pursuant to the Financial Supervision Act (Wft), there is no obligation to provide a prospectus approved by the Netherlands Authority for the Financial Markets (AFM) to the public for investments above the €100,000 limit. The issuing of the TSIE Standard Bond is not supervised by the Authority for Financial Markets on the basis of the law (Wft). Under the enforcement of the Consumer Protection Act (Whc) the AFM supervises exempted activities and has the authority to act in the case of unfair commercial practices. However, the AFM can only enforce action in the moment and cannot act preventively.