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DOMUS FIDE

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DOMUS FIDE

Greetings from the President

"In this world in which technology seems to take on more and more weight, reaching the point of completely taking over our time, we often seem to forget that companies are made by people and not machines. That success or failure depends almost exclusively on the ability of these people to bring out the best in themselves and not so much on genius or luck. Of the passion to achieve a goal above the technique necessary to do so. Creativity, audacity, strength, empathy, honesty, prudence, humility, are, among others, essential human virtues to carry out any personal or professional project and that have very little to do with technology."



Jorge Bolívar
Founder and President

"Frater qui adjuvatur a fratre quasi civitas firma"—The brother helped by his brother is as strong as a walled city.

Proverbs 18:19

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2025 Strategic Initiatives

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Consonantia Multistrategy is a **highly liquid**, low net market exposure, multistrategy alternative investment fund. It is a compartment of Pentaris QIAIF, a fund structure sponsored by **Rothschild & Co Bank AG** and domiciled in Ireland.

The Strategies

ETS Long/Short Market Neutral: a strategy based on fundamental data to identify:

Long Positions: companies with exceptional profitability, strong capital structures, capital efficiency & shareholder alignment

Short Positions: "Anti-factor" companies - undistinguished, overlooked & historically underperforming

+4 years U.S. Hedge Funds Track Record



[Consonantia Official Website](#)

Uncertainty is the only certainty in Financial Markets

Trading From the Past: a machine learning-driven strategy utilizing K-Nearest Neighbors (KNN) models. It processes price and macroeconomic indicators to identify statistically relevant historical market patterns generating directional signals based on outcome distributions.

+1 year Family Office mandate Track Record

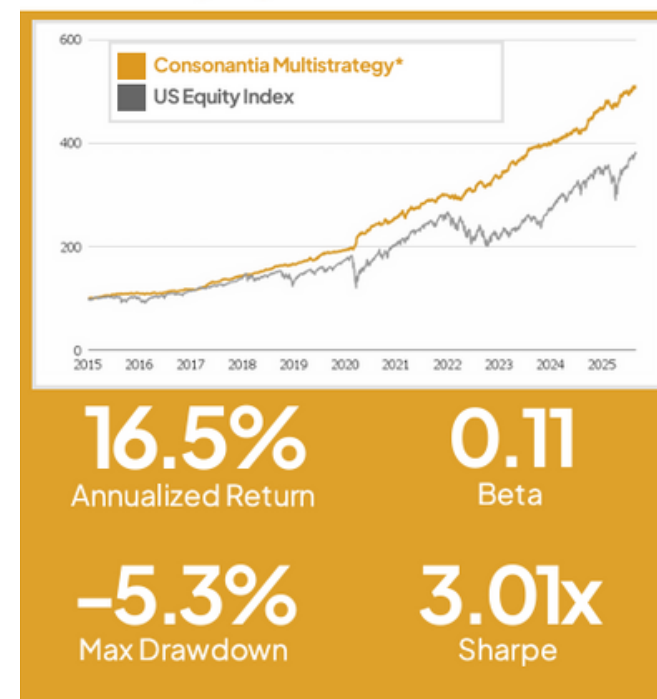
Tactical FX: +25 years of specialized experience in the Forex markets including G10 & Emerging Markets, combining of technical signals, macro fundamentals and event-driven macro.

+1 year Track Record

Premium Harvest: aims to capture options premiums while maintaining disciplined risk management, turning market volatility into a consistent uncorrelated revenue stream for Consonantia.

+1 year Family Office Track Record

Equity-Like Returns



Family Alignment

Domus Fide will serve as the fund's seed investor, signaling its commitment to the project.



“Where ethics meets investing”

What is GoodWay

The GoodWay Rating offers comprehensive, data-driven insights across a broad range of companies, ETFs, and funds, providing faith-based ratings that enable you to build portfolios that align with both robust performance and core Christian values.

The Challenge

Finance lacks a true alternative for those who seek values beyond ESG. The world's leading indices don't live up to Christian values. Even the MSCI World, S&P 500 and STOXX Europe 600 score only 65/100 when measured against faith-based principles.

How we work

We unite rigorous data with Christian principles. We offer two services:

Build Portfolios: we clarify your goals and risks, apply the GoodWay Rating to screen companies, ETFs, and funds, and assemble a diversified portfolio that balances return, costs, risks and faith alignment.

Portfolio Analysis & Rating: share your current holdings and we will compute a GoodWay score (0-100) with issue-level details and highlight where the portfolio aligns or conflicts with faith-based criteria. We propose higher scoring alternatives and practical adjustments that maintain your overall profile.

GoodWay in numbers

+46,000
Investment Fund Classes

+4,000
ETFs Listings in all Markets

+13,000
Companies Worldwide



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Portfolio Companies

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Tailored investment strategies based on artificial intelligence algorithms

What is ETS

ETS has been configured since its origins in 1987 as an Asset Management factory, working with our clients to offer the best quantitative investment strategies. We are the factory for many of the funds of large commercial banking firms and Hedge Funds in the United States and Europe.

Our Mission

Our mission is to develop and maintain a highly trained, cohesive and motivated human team, equipped with an attractive and inspiring environment and the most advanced technological means that allow us to offer our clients the best of quantitative management at all times



[ETS Official Website](#)

How we work

Given the factory nature that ETS has adopted since its origins, our team is made up of a high percentage of mathematicians, physicists and engineers who specialize in the design of quantitative investment strategies through A.I. algorithms. To feed our algorithms we have our own enhanced financial database that goes back for more than 25 years, which allows us to offer a unique and global service to our clients.

This depth in data combined with the personalization of our services, allows us to offer a better service to our clients based on their needs. All together, in addition to a reporting service based on KPIs that enables rapid and comprehensive monitoring of the performance and evolution of the funds we manage.

ETS in numbers

+35

Years of experience in Asset Management

+25

Years of real track record

5

Years being a "European certified for R&D+I" company



Javier Sánchez

Director

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Promoting financial independence through the creation of saving groups

What is Savinco

Savinco promotes the creation of groups based on trust that help people save and achieve financial independence.

We help create small communities of trust (or savings groups) between family and friends. Each group member agrees to save a certain minimum amount that they contribute to the group at the end of the month.

This group lends money among its members, generating interest that is distributed annually proportionally to the savings of each member. With this, members are able to save, have access to credit and make their savings profitable.

Our Mission

Improve people's quality of life by providing them with the training and technology necessary to achieve financial independence.

How we work

At Savinco we train and help with the constitution of groups, providing continuous support through 3 fundamental pillars:

- **Own methodology (Saving for Learning).** Each saving group has its own statutes, and is advised by Savinco staff for the human and economic management of the group.
- **Technology (Qmobile).** We provide groups with software tools that allow the management of group savings, loans and interests in a transparent, fast and simple way.
- **Education.** We offer continuous training that adapts to the needs and stage of each group.

Savinco in numbers

+1,700

Active groups in Ecuador, Spain, Peru and Nepal

+300,000

Loans granted by the groups, with a loaned capital of more than 170 million dollars



Rocío Ysasi

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Leonardo Quintero

CTO

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Wealth Manager specialized in adapting client's investment strategy to their mission

What is Alveus

Alveus Investing AV, SA specializes in adapting investment strategies to the mission of each of our clients.

Our clients, mostly foundations, religious institutions and family offices, do not only seek the profitability of their investments, but that said profitability is aligned with their reason for being; their mission.

Our Mission

Alveus' mission is to provide personalized financial advice to our clients so that their investment strategies are aligned with their own mission.



[Alveus Official Website](#)

How we work

Before proposing an investment strategy, we focus on knowing in detail our clients' mission, the projects that arise from it, and their financial requirements. Next, we carry out a detailed analysis of the assets based on ethical, risk and cost criteria.

Once this preliminary analysis is done, we design an investment strategy that seeks to achieve sufficient profitability to maintain its mission, while minimizing the associated risks.

These investment strategies are supported by Expert Timing Systems EAF, with whom we have a collaboration agreement that allows us to offer our clients the same strategies that large hedge funds or investment funds follow.

What we offer

Given the institutional nature of the majority of clients, all our investments enjoy the following advantages:

- **Ethical filtering based on ESG and the Social Doctrine of the Church.** Our proposals combine the established ethical criteria and the indications of the DSC.
- **Reporting system and technology.** We have our own reporting platform for our clients, so that they are always informed of the status of their investments.
- **Competitive price.** We avoid abusive commissions and conflicts of interest. Our pricing policies are easy to understand, transparent and competitive.



Rocío Martínez

Director

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Family Office: Excellence in administration, taxation, accounting and finance

What is ETS Serenitas

ETS Serenitas has been providing family office services to the Bolívar family (owner of the Expert Timing Systems business group) and its entire ecosystem of companies for more than 25 years.

We also offer our services to those clients who share our appreciation for things well done, putting our experience at the service of their companies or family assets.

Our Mission

We provide solutions that allow our clients to focus on the most strategic aspects of their companies, resolving in a continuous and professional manner everything related to more operational areas in the daily administration of their companies or assets.

What we offer

Due to the eminently family nature that characterizes us, ETS Serenitas does not limit its work to a price list of services, but rather offers comprehensive management of our clients' personal and business assets. The main areas include:

- **Administration & HR.** Includes all services related to billing, rentals, contracts, offices, employee management, and personal procedures.
- **Accounting.** Given the sensitive nature of the information to be processed, personal and business accounting is carried out internally.
- **Finance.** Treasury management for companies and family assets that makes it easier for our clients to make investment decisions and ensure correct management of liquidity risk.

- **Taxation.** We collaborate with internationally prestigious teams that allow us to offer our clients top-level tax advice.

Our clients

To maintain a high standard of quality and connection with our clients, we highly value recommendations from those who already know us. Through these recommendations, we not only ensure that we maintain the quality of our service, but we also strengthen the ties of trust and familiarity within our business community.



Mercedes Martínez

Director

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[ETS Serenitas Official Website](#)

GURBAN

What is Gurban

Gurban is an agricultural technology company that is redefining how and where we grow crops. We develop automated hydroponic farming systems adapted to shipping containers to produce more with less: less water, less space, and less footprint.

In addition to designing solutions, we actively farm in the Community of Madrid. This allows us to validate our technologies in the field, supply local distributors, and bring fresh, sustainable, locally sourced agriculture to the city.

Our Mission

Gurban's mission is to develop and provide technological solutions to make agriculture truly sustainable, local, healthy and humane.



[Gurban Official Website](#)

Research and development of technological solutions for Sustainable Agriculture

How we work

We adapt technology and innovation to create three types of solutions:

- **In-house production.** We grow fresh produce for local distributors in our shipping containers.
- **Business solutions.** We develop customized infrastructure based on the latest technologies for growing crops in controlled environments.
- **Home solutions.** We design small smart gardens that allow you to grow fresh, pesticide-free food at home..

Gurban in numbers

97.3%

Average CO2 reduction per client

92%

Of water saved in the last 2 years

+50

Cultivation varieties: live shoots, edible flowers, etc.



Pelayo Bolívar

Director

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What is Virtus

Virtus is a consulting firm specialized in the design of training programs to help companies rediscover their meaning and values.

To face the multiple challenges that companies face today, from the attraction and retention of talent, or the erosion of the sense of belonging, it is vital to examine these challenges from the person's point of view.

Our courses have face-to-face, audiovisual or hybrid formats, aspiring to create, with each client, a suit tailored to their needs and corporate identity.

Our Mission

Virtus' mission is to help companies discover and transmit the meaning and values that characterize them, from a humanistic point of view.

Humanistic training and consulting services for companies

How we work

- **Consultancy.** Reexamine, substantiate and propose in a new and fresh way the meaning of what, as a company, identifies you. That mission is the seed, and has the potential to be motivation and commitment not only for your employees, but for your shareholders, suppliers and clients.
- **Training.** With the help of renowned experts, with the endorsement of a prestigious academic council, we design training and dissemination plans, in face-to-face, audiovisual or mixed format, that allow you to make that meaning, that purpose, accessible and understandable to your entire team.
- **Communication and tradition.** Effectively communicate those values that give true cohesion to your team, reputation to your product, loyalty to your customers, and resilience to your company in the face of the vicissitudes of the market.

Virtus in numbers

+40

University professors of recognized prestige, in areas of the Humanities.

+100

Audiovisual content

+4

Years of consulting, advice and training design for companies.



Ramón de Meer

Director

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[Virtus Official Website](http://www.bevirtus.com)



Care of elderly and dependent people at home

What is Depencare

Depencare is the global solution for the care for elderly and dependent people at home, with nationwide coverage and a unique proposition, called “residence at home”. Providing the service in a digital format that allows you to hire and receive the service without leaving your home.

The services range from the assignment of the most appropriate caregiver in an hourly or 24-hour format, with an unlimited replacement guarantee, to home services of physiotherapy, podiatry, pharmacy, orthopedics and technical aids, online medicine services with a 24-hour doctor, psychologist and nutritionist, and state-of-the-art telecare solutions.



[Depencare Official Website](#)

Our Mission

Depencare’s mission is to help elderly and dependent people to live their lives as fully as possible in their own home. This includes articulating formulas for mitigating loneliness through caregivers.

How we work

At Depencare we are dedicated to the care of the elderly, putting at your disposal the ideal internal caregiver with experience, whom we select after a highly demanding selection process.

- We make a specific selection of the caregiver for each case.
- We have a replacement guarantee whenever necessary.
- We manage all administrative procedures.

Depencare in numbers

+140,000
Hours of service

+1,100
Satisfied users

+3,000
Validated caregivers



David González
CEO and Founder
david@depencare.com

ETHICAL HEALTHCARE FUND

What is

Investment Fund focused on the healthcare sector following ethical criteria (Social Doctrine of the Catholic Church, SDC).

Why Invest in the Healthcare Sector

1. Increase in Healthcare Sector spending:
Expenditure in healthcare is projected to grow by 62.5% in 2050 (\$16.9 trillion) compared to that of 2023, due to the impact of demographic and economic development factors.
2. Continuous innovation, research and technological advancements.
3. Defensive and representative sector: The Healthcare sector has outperformed the market in downturns, as evidenced by the crises of 2000-2002, 2008, 2011, 2018, and 2022.

“Because returns and ethics are not mutually exclusive”

How we work / Profitability-Ethics Challenge

We rely on the most advanced quantitative finance and AI to solve this challenge.

The investment process integrates the fundamental company information and uses the most advanced quantitative tools and Artificial Intelligence to leverage as much information as possible.

Selecting among the companies in the investment universe that meet ethical criteria, those companies with quality, well-managed, secure, profitable and growth-capable characteristics.

Associates



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