



Holder of The Czech  
100 Best Award  
2020



Holder of The Czech  
100 Best Award  
2021

we invest / with a higher meaning

# who we are



We are a purely Czech group focused on projects with a higher meaning.  
We pursue our activities in the Czech Republic and are also gradually expanding our business to global markets.

200+

people

20+

countries

20+

years of experience



ette

# what we do

We manage projects in four basic sectors: services, sustainability, technology, and lifestyle. These sectors interact and benefit from synergic effects. We build them on a common pillar: innovation.



services



sustainability



technology



lifestyle



ette

member  
of ette

The ette group comprises companies that closely cooperate and form one whole through their synergies. This helps us to continuously increase the value of the group.

holver

finette

sunette

rockette

Talkey

 creditportal

 finanční studio

 bondix

 COLORS  
OF FINANCE

 NOTOS  
POWER

clineX

ette



we invest / with a higher meaning



we improve  
people's health  
and life



we give back  
to society




we interconnect  
people and shared  
interests



we eliminate  
negative impacts  
on the environment



we support  
innovations and  
their applications



we protect against  
disruptive effects  
of the online world



we promote  
human decency

ette



**our vision**




we invest

with a higher meaning



# challenges

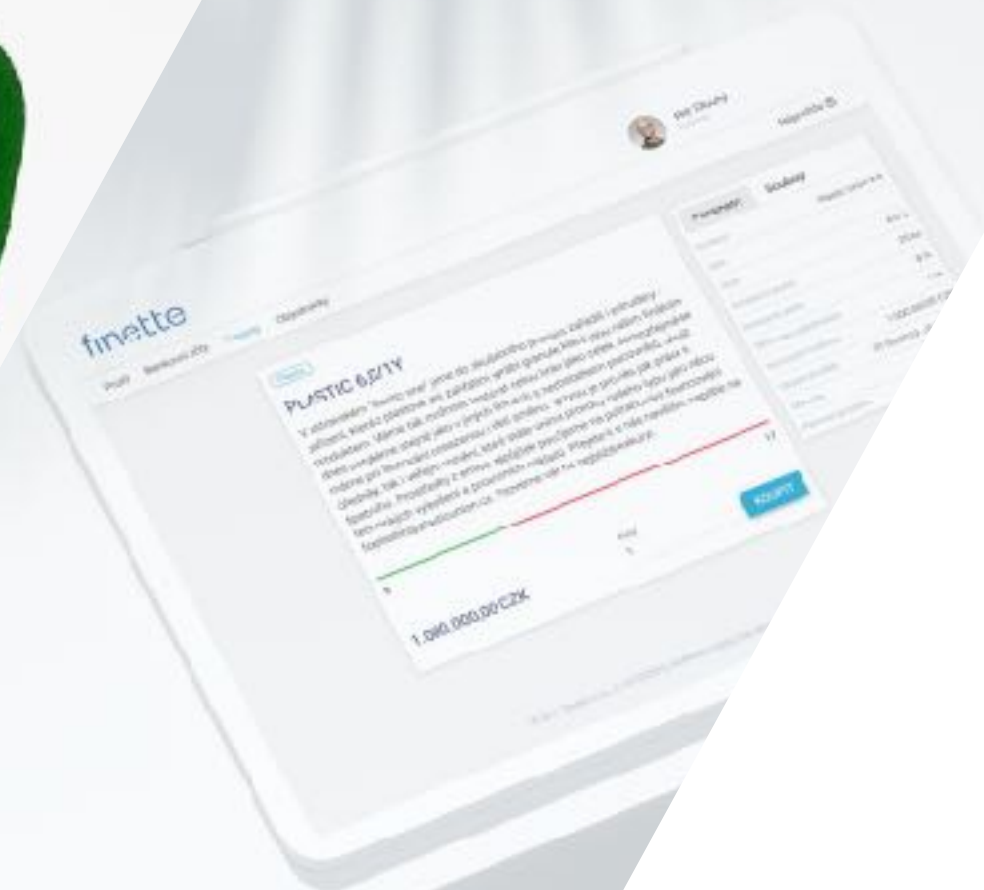


Demographic growth, lifestyle change, digital economy development, rising energy demand, increasingly rare resources, and continuously spreading pollution.

These are the current challenges of a planetary size, to which the world will have to respond.



# vision



We are creating tomorrow's world already today. We have decided to create the future rather than to predict it. We want to know and influence how our lives, society, and business will change.

We see the future in pursuing projects and initiatives that will make it possible for us to face these challenges.



ette



The background features a collage of three images: a misty forested mountain peak, a close-up of a large arrow carved into a stone surface, and a small silhouette of a person walking on a vast, flat, light-colored landscape. These images are partially covered by large, semi-transparent geometric shapes in shades of blue and grey, creating a layered, architectural effect.

# values

Highly experienced and hard-working people play the key role in each of our projects, while a story determining the basic values for our work is behind each project.

We finance and manage projects that have a higher meaning and that rely on innovation and sustainability as their basis.

ette

# projects

ette group's  
selected projects



we invest

with a higher meaning





## **Talkey**

**- secure data storage and encrypted communication**



Holder of The Czech  
100 Best Award  
2020 & 2021

We have developed a unique encryption application that offers a solution for securing data and safe electronic communication. With Talkey, you can encrypt data both on your disk and in online storage - in the cloud. It features advanced functions that allow the users to define how their data are handled, even in unfamiliar environments. Talkey is available for both mobile devices (Android, iOS) and desktop platforms (Windows, macOS).

### **unique approach**

A solution for individuals, businesses, and government and public administration, simply for all those who want to protect their data. It allows encrypting electronic communication, files and folders both on the disk and in online storage and securely erasing data from devices.



**bondix**  
**- easy and intuitive bond management**

We have developed the bondix platform, which is intended for all issuers who want to easily manage their bonds. Everything is online, gathered into one place and totally paperless. Using appropriately selected tools, the platform enables issuers to develop the communication with its investors.

**unrivalled solution**

The application enables management of owners, management of valuables and calculation of coupons. It is all paperless solution without having to sign any documents, which makes this application unrivalled in this field.





## **notos power** **- renewable electricity**

We carry out projects for the development and operation of modern, environmentally friendly wind and PV farms, since the primary energy sources are dwindling. We aim to meet the growing demand for green energy with a vision of future production of green hydrogen from these renewable sources.

### **sensible siting**

We site wind and PV farms where it makes sense, i.e. in locations with stable air currents. We place wind and photovoltaic power plants where it makes sense, i.e. in locations with stable air currents, or sufficient sunlight time.

# holver

**holver**  
**- services for financial professionals**

holver, a major broker pool company, delivers services that bring efficiency and protection in the performance of advisory services. It provides partners with advanced online tools and delivers commercial, administrative, and legislative support in a form that helps rather than hinders unnecessarily.

unique approach

The personalised approach on which the company builds its values gives rise to long-term commercial relationships and emphasises the freedom of enterprise.





**finette**  
**- closed community of private investors**

The finette application helps a closed group of investors to manage their investments. In the app's environment, particular investment products can be ordered similarly as from an e-shop. Thus, the purchase of a security is carried out directly, without the participation of a broker..

unrivalled with exclusive access

This is a completely paperless solution without the need to sign any documents, and the app is therefore unrivalled in the industry. Access is only allowed upon invitation.



**sunette**  
**- technology & digital business studio**

We respond to current challenges of digital world, which leads us to develop our own products, software and platforms for more efficient management and control. We help realize goals through adjusted online strategies, effective digital architecture and properly selected tools or special affiliate projects.

unique approach

We can help visions or ideas into the world at all stages. Each project is unique for us and we always choose specific strategies for it.





## **Colors of Finance - a specialist financial conference**

This traditional meeting of the financial professionals offers specialist presentations and a financial trade fair. It also focuses on networking and personal development, and promotes financial competence.

the largest independent financial conference  
in the Czech Republic

The conference can boast of being named the largest independent financial conference in the Czech Republic.



## **ClineX** **- products for better health**

We develop and food supplements in our own certified laboratories in the Czech Republic. Our research centres on the detoxification and the deworming of organisms, and on all-round human health and cosmetics.

### special techniques

We have developed special pharmaceutical techniques that address the difficult biological accessibility of a number of active substances and also techniques that improve the stability of the active substance in doses of various forms.





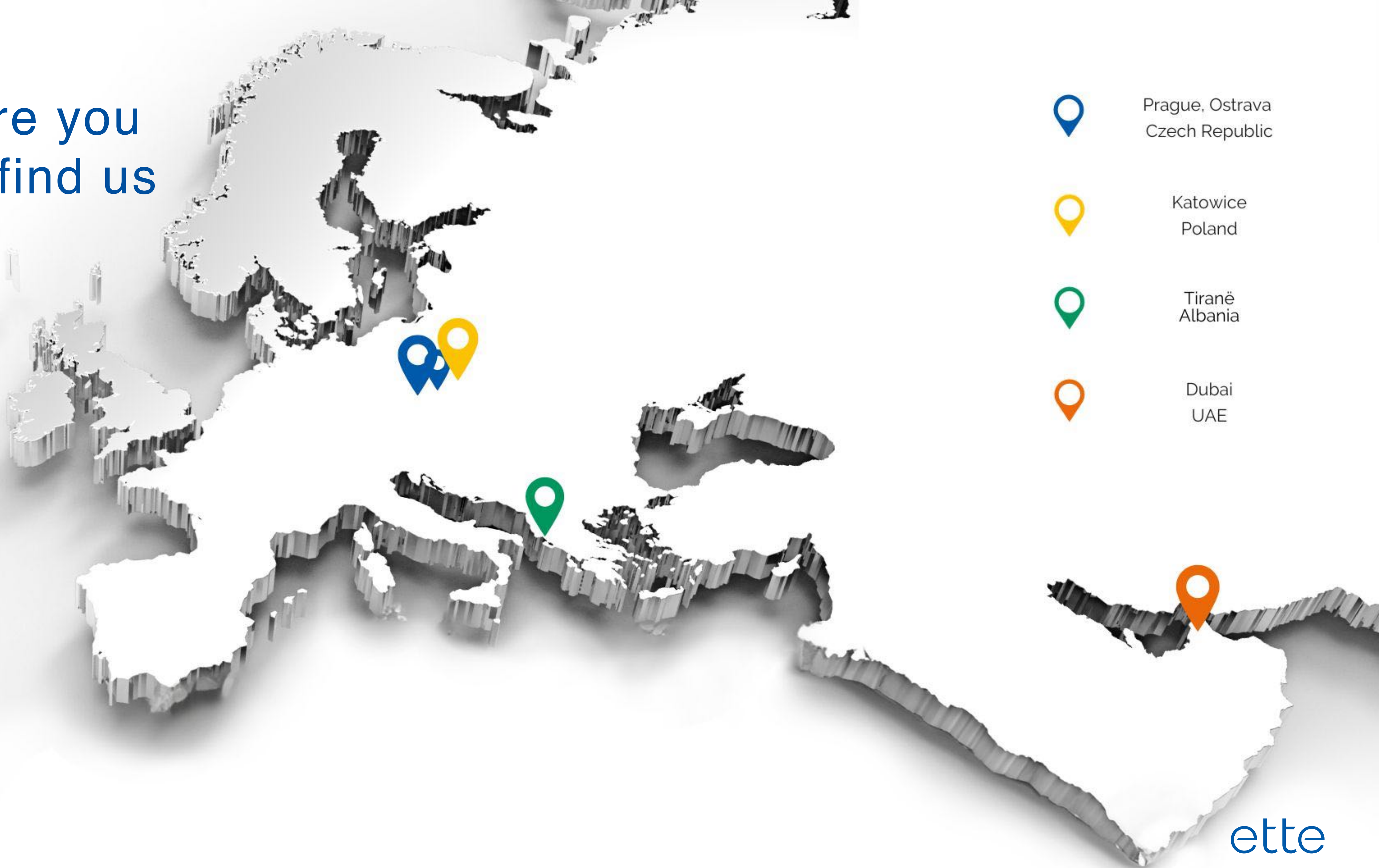
## **CreditPortal** **- non-bank short-term lending**

A young and dynamic company ranking among major non-banking providers of short-term loans. Its objective is to make cash and non-cash loans available, through a broad product range, to as many consumers as possible while respecting their wishes and capabilities. It emphasises a responsible approach and consumer awareness.

the only quick cash loan in the Czech Republic

The only credit company in the Czech Republic to offer the opportunity to apply for loans online or over the telephone, with cash pickup at any of the 191 partner sites.

where you  
can find us



Prague, Ostrava  
Czech Republic



Katowice  
Poland



Tiranë  
Albania



Dubai  
UAE

ette



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we invest

with a higher meaning