



Changing the Way Chinese Financial Institutions Lend to SMEs



TENET FINTECH™
GROUP

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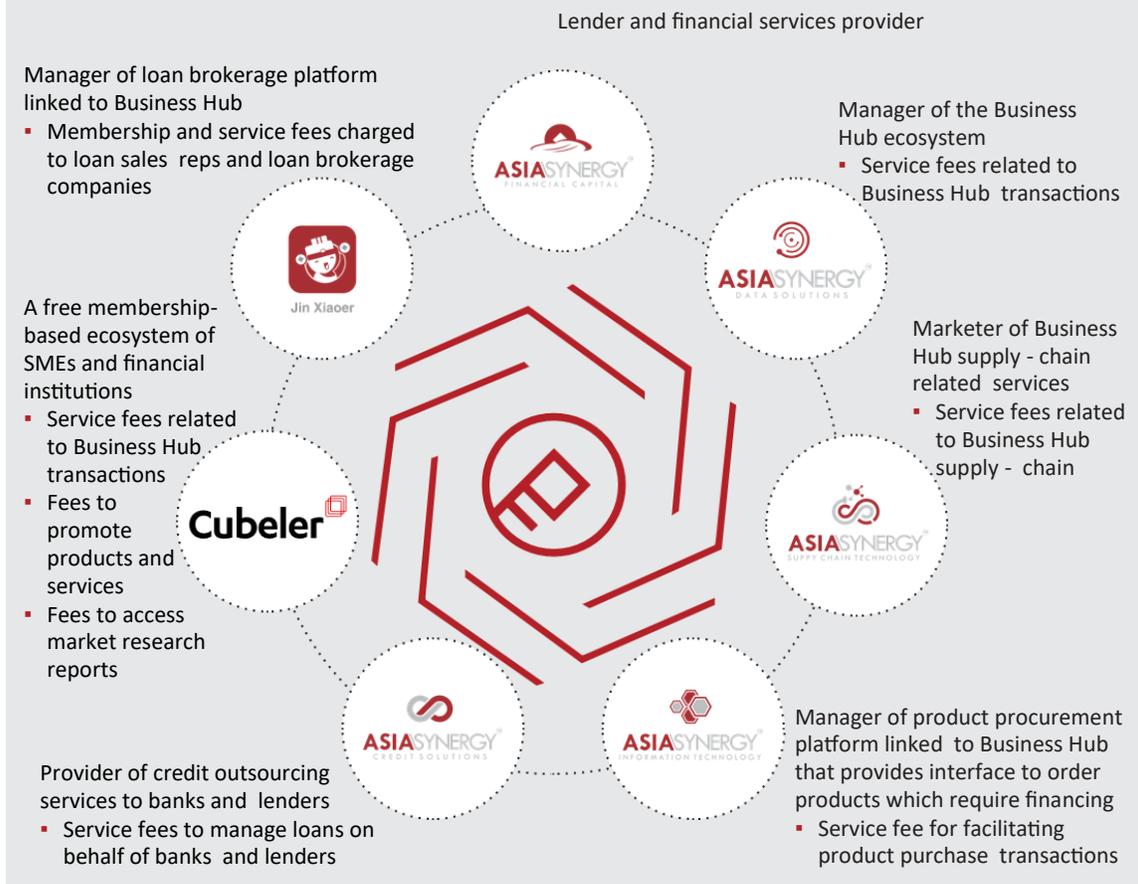
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Tenet Fintech Group Inc.	
OTC: PKKFF CSE: PKK	
PKK Share Price	CAD\$7.81
Market Cap	\$741M
Warrants	19.6M
Options	4.7M
FD Shares Outstanding	119.2 M
Headquarters	Toronto, ON Canada

As of November 30, 2021

Tenet Fintech Group Inc. is the parent company of a group of innovative financial technology (Fintech) and artificial intelligence companies. Tenet's subsidiaries provide various analytics and AI-based services to financial institutions and businesses through the Business Hub™, an ecosystem where data analysis and artificial intelligence are used to facilitate transactions among its members.

Subsidiaries Overview & Revenue Model



The Business Hub Today

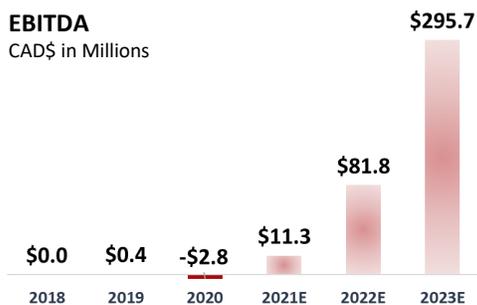
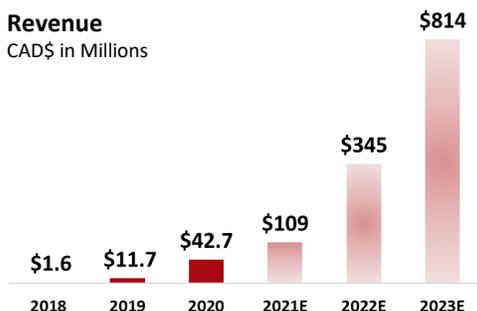
As of September 2021, the Business Hub...

- Is a B2B ecosystem of businesses and financial institutions where AI and analytics are used to automate transactions
- Is an ecosystem where businesses can buy, sell, obtain financing, get paid quickly from clients and eliminate cashflow issues
- Is an ecosystem where financial institutions find the best business loan candidates and safely extend credit based on AI and analytics
- Facilitated approximately \$3.8B of commercial transactions since inception (2018)
- Was able to process payments and transfer funds to and from real and virtual bank accounts using the China UnionPay network
- Over 55,000 registered loan brokerage representatives, 62 financial institutions, and over 100,000 business members, including social media influencers, retailers and distributors of some of China's most recognized brands and companies



Revenue & Financing

- Steady & exponential revenue growth over 3 consecutive years. 2020 revenue topped \$42.7M compared to \$1.6M in 2018.
- Most recent Financial Guidance forecasted an estimated revenue of \$109M for 2021, \$345M in 2022, and \$814M in 2023.
- \$56M in cash due to a recent capital raise. Only \$300K in debt and EBITDA positive.
- Second prospectus planned for Q4 2021 with a focus on the American market.
- The current and ongoing Covid-19 pandemic has had minimal effect on Tenet's operations in China.



Expansion

- Over the past three years, created and acquired six operating subsidiaries in China focusing on Fintech solutions, establishing a solid position for further aggressive expansion.
- The launch of a new Cubeler Lending Hub financing program for JD.com product suppliers that will allow them to receive cash advances on product orders they get from JD.
- 1st, 2nd, and 3rd distributor: Xiamen Guangzhui Ltd., a beverage distributor that owns distribution rights to several popular beverages in China.
- Exclusive rights for Red Bull energy drinks at PetroChina convenience stores in Guizhou province.
- Continues expansion of Business Hub ecosystem with the addition of Lishui and Xinghua Rural Commercial Banks.
- Launched Link-Steel: a new steel trading platform that caters specifically to the needs of the steel industry in China.

Partnerships & Acquisitions

- Strategic agreements and joint ventures with key industrial players including Hua Xia Bank and Beijing Dianjing Company.
- Signed up with Qiyuesuo, China's leading digital document signing service provider, to allow members of its Lending Hub ecosystem to digitally sign legally binding agreements with one another.
- Acquired banking AI software company Zhongke Software Intelligence Ltd. Zhongke develops analytics and AI software used by banks and financial institutions.
- Strategic partnership agreement with ShopEx, a provider of a complete suite of solutions and related services to help entrepreneurs & retailers easily create, manage and market stores on China's top ecommerce marketplaces.
- Acquired minority stake in China UnionPay subsidiary, Rongbang.
- Acquired Huayan Kun Tai Technology Heartbeat Insurance Platform to expand the Business Hub offering.



Beyond 2021: Growth & Expansion Strategy

Expand in China with City-wide Financial Centers powered by the Business Hub ecosystem

- Replicate Jiangyin model to other cities

Industry-specific solutions (expand the five key supply-chain verticals)

- Replicate supply-chain model to industries such as trucking and vehicle dealerships

E-Commerce portals

- Expanding ecosystem to online merchants in partnership with China's largest e-commerce portals

Global Expansion - Cubeler

- North America, Europe and South America

