



Q3 Earnings Call 2023

Tenet Fintech Group Inc.
(CSE: PKK) (OTC: PKKFF)

November 30, 2023

Agenda

Q3 Operating Highlights

Canada: Capital Raise
Resumption of Cubeler® Business Hub Pillars
Development Continued Business Development Initiatives

China: Restore Confidence
Increased Diversification
Networking for Distribution Gateway

Financial Overview

Analysis: Q3 2023 Financial Results

Outlook for Q4 2023 and Fiscal Year 2024 (The Data Phase)

Canada: Financing and Capital Markets Strategy
Canada: Cubeler® Business Hub Pillars Completion and Marketing
Canada: Commercialization of First Data-Driven Products
China: The Data Factor – New Partnerships and Revenue Stream

Q&A

Forward looking information

Certain statements included in this presentation constitute “forward-looking statements” under Canadian securities law, including statements based on management’s assessment and assumptions and publicly available information with respect to the Company. By their nature, forward-looking statements involve risks, uncertainties and assumptions. The Company cautions that its assumptions may not materialize and that current economic conditions render such assumptions, although reasonable at the time they were made, subject to greater uncertainty. Forward-looking statements may be identified by the use of terminology such as “believes,” “expects,” “anticipates,” “assumes,” “outlook,” “plans,” “targets”, or other similar words.

Forward-looking statements are not guarantees of future performance and involve risks, uncertainties and other factors which may cause actual results, performance or achievements of the Company to be materially different from the outlook or any future results, performance or achievements implied by such statements. Accordingly, readers are advised not to place undue reliance on forward-looking statements. Important risk factors that could affect the forward-looking statements in this news release include, but are not limited to, holding company with significant operations in China; general economic and business conditions, including factors impacting the Company’s business in China such as pandemics (ex.: COVID-19); legislative and/or regulatory developments; Global Financial conditions, repatriation of profits or transfer of funds from China to Canada, operations in foreign jurisdictions and possible exposure to corruption, bribery or civil unrest; actions by regulators; uncertainties of investigations, proceedings or other types of claims and litigation; timing and completion of capital programs; liquidity and capital resources, negative operating cash flow and additional funding, dilution from further financing; financial performance and timing of capital; and other risks detailed from time to time in reports filed by the Company with securities regulators in Canada, the United States or other jurisdictions. We refer potential investors to the “Risks and Uncertainties” section of the Company’s MD&A. The reader is cautioned to consider these and other risks and uncertainties carefully and not to put undue reliance on forward-looking information.

Forward-looking statements reflect information as of the date on which they are made. The Company assumes no obligation to update or revise forward-looking statements to reflect future events, changes in circumstances, or changes in beliefs, unless required by applicable securities laws. In the event the Company does update any forward-looking statement, no inference should be made that the Company will make additional updates with respect to that statement, related matters, or any other forward-looking statement.

All amounts are in Canadian dollars unless otherwise indicated.



Q3 Operating Highlights

Johnson Joseph, President & CEO





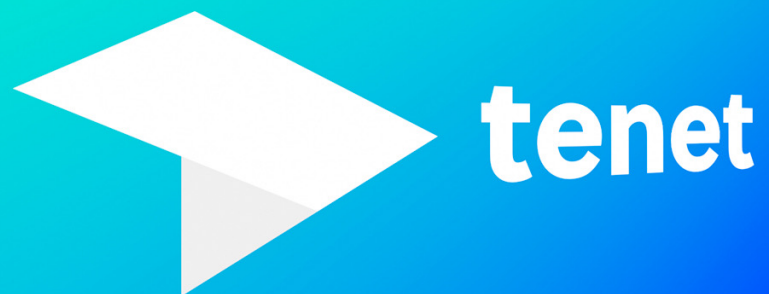
The Next Phase

Canada:

- Capital Raise
- Resumption of Cubeler® Business Hub Pillars Development
- Continued Business Development Initiatives

China:

- Restore Confidence
- Increased Diversification
- Networking for Distribution Gateway



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Financial Overview

Jean Landreville, CFO

Q3-2023 vs Q3-2022 Financial Results Variation Analysis

(in CAD\$K)

Account	Q3 2023 3 months	Q3 2022 3 months	Var.
Revenues	9,244	21,585	(12,341)
Expenses			
Cost of service	5,751	16,977	(11,225)
Software delivery services	835	943	(108)
Salaries, fringe benefits and board remuneration	2,774	3,377	(603)
Service fees	996	534	462
Consulting fees	26	381	(355)
Outsourced services, software and maintenance	1,120	347	773
Professional fees	660	1,095	(435)
Marketing, public relations and press releases	38	420	(383)
Office supplies, software and hardware	227	382	(155)
Insurance	336	317	19
Finance costs	448	24	424
Expected credit loss	87	388	(301)
Depreciation of right-of-use assets	160	183	(23)
Amortization of intangible assets	2,433	1,755	678
Impairment of goodwill	23,449	-	23,449
Impairment of intangible assets	12,914	4,219	8,695
Change in fair value of contingent consideration payable	397	(1,305)	1,702
Change in fair value of debentures conversion rights	240	-	240
Gain on bargain purchase	-	(110)	110
All others	243	238	4
Total expenses	53,133	30,165	22,969
Loss before income taxes	(43,889)	(8,579)	(35,310)
Income taxes (recovery)	(886)	(864)	(22)
Net loss	(43,003)	(7,715)	(35,288)




Limitless thinking

2023–2024 Outlook

Johnson Joseph, CEO and Mayco Quiroz, COO



The Data Phase

Canada

- Financing and Capital Markets Strategy
- Cubeler® Business Hub Pillars Completion and Marketing
- Commercialization of First Data-Driven Products

China

- The Data Factor – New Partnerships and Revenue Stream

Q & A



Thank you

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