



tenet

Mission:

Create an AI-powered network to provide all SME entrepreneurs with the tools, resources and services they need to take their businesses to new heights and new markets.

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PKK Share Price¹ CAD\$1.59

Market Cap¹ \$158M

FD Shares Outstanding² 99.5M

¹⁾ As of September 20, 2022
²⁾ As of June 30, 2022

Tenet Fintech Group Inc. is the parent company of a group of innovative financial technology (Fintech) and artificial intelligence (AI) companies. Tenet's subsidiaries provide various analytics and AI-based services to businesses and financial institutions through its Business Hub™, a global ecosystem where analytics and AI are used to create opportunities and facilitate B2B transactions among its members.

Investment Highlights

- Leading AI and analytics company with unique business model
- Planned expansion of Business Hub™ network to North America, Europe, South America, Africa, the Middle East and Australia within the next 3 years
- Free-membership based model with proven track record for delivering rapid membership growth
- Vast majority of revenue generated from recurring transactions (China) and AI related services (Globally)*
- Large addressable market for products and services aimed at both businesses and consumers

* Following launch of first Business Hub™ outside of China

Market Opportunity

70M+

Estimated number of micro enterprises actively operating in China as of 2021

40M+

Estimated number of active SMEs in China as of 2021

2.8M

Number of factories in China according to the China Statistical Yearbook

28.7%

Percentage of the world's goods manufactured in China according to UN statistics

Phase 1 – The Chinese Business Hub™

Launched in June 2018, Tenet's Chinese Business Hub™ first began using the Cubeler AI and analytics engine to match lenders with borrowers to provide easy access to credit and purchase order financing solutions to factories and raw material suppliers.

Knowing that timely access to credit and cash flow management can be challenging for most SMEs, Tenet believed that providing easy access and choice, when it comes to credit, would be a good way to attract China's SMEs to its Business Hub™.

Over time, several platforms and modules were added to the Chinese Business Hub™ to provide value-added services to clients in various industries. These clients now rely on the Hub for an end-to-end solution to buy, finance, sell, ship and warehouse products and to manage their cash flows.

What began as a lending platform in 2018, today is a powerful AI-enabled business ecosystem where a vast amount of data is constantly analyzed to automate transactions and provide services to clients ranging from supply chain participants to banks and insurance companies.

Revenue Model in China

Tenet's revenue model in China is a transaction-based model.

The Company's services are provided through various subsidiaries where those subsidiaries earn service fees for providing services to, or facilitating transactions between, Tenet's Business Hub members through a series of specialized platforms and modules within the Business Hub ecosystem.



Chinese Business Hub™ Components, Features, Services & Clients

- Material suppliers
- Factories
- Distributors
- Retailers
- Importers & exporters
- Gas stations & refineries
- Commodities traders
- Steel suppliers
- Factories
- Distributors
- Government
- Power stations
- Engineering firms
- Energy brokers
- Investment companies
- Insurance brokers
- Insurance companies
- Auto makers
- Auto dealers
- Vehicle repair companies
- Shipping & warehousing companies & brokers
- Material suppliers
- Factories
- Distributors
- Retailers
- Banks
- Alternative lenders
- Leasing companies
- Factoring companies

B2B Commercial Transactions		Insurance	Logistics	Credit
GoldRiver™ Supply-chain SaaS platform	LinkSteel™ Steel trading SaaS platform	i3060™ Clean energy SaaS platform	Heartbeat™ SaaS insurance brokerage	YunFleet™ Shipping & warehousing SaaS platform
				LendingPro™ Credit management module

Cubeler AI & Analytics Engine

- APIs
- Authentication
- Fund transfer & payment processing
- AI & analytics
- IoT

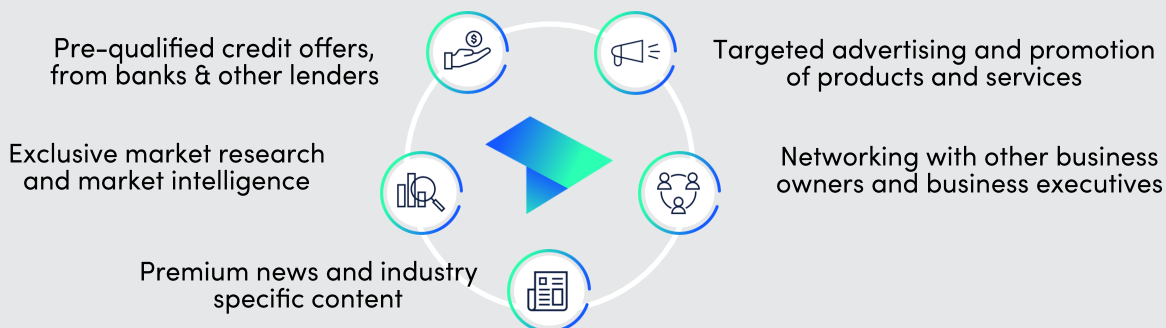
Business Hub™
as of June '22

\$3.2B+
of credit facilitated

500,000+
insurance policies placed

80,000+
SMEs served

Phase 2 – The Global Business Hub™



Tenet is in the process of expanding the Business Hub™ concept to several countries around the world, beginning with Canada, to create a global network of SME owners and executives.

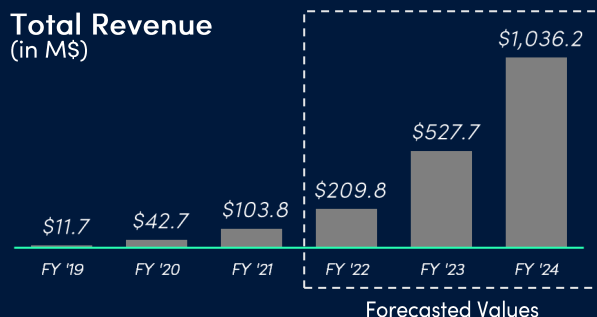
In exchange for access to their SMEs' data, Tenet's Global Business Hub™ will provide its members with the tools, resources and services they need to take their businesses to new heights and new markets.

Data related to SME activity is particularly valuable because of the critical roles that SMEs play in local economies around the world, and the invaluable insights that can be gained from the information.

Through API links connecting the SMEs' accounting software to its Business Hub™ and by providing the SME owners and executives with an interactive networking and communication platform, Tenet gathers, accumulates and analyzes data in near real-time on SME activity. As the Business Hub™ expands, Tenet will have a finger on the pulse of economic activity around the world.

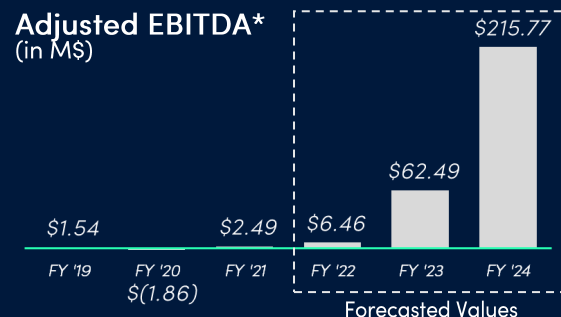
Financials

Total Revenue (in M\$)



- 198% revenue CAGR from 2019 to 2021
- Revenue forecasted to exceed \$1B by 2024 with operations limited to China, Canada and the US
- Revised guidance for 2023 and beyond to be provided as Company get closer entering additional markets including in Europe, South America and the Middle East

Adjusted EBITDA* (in M\$)



Adjusted EBITDA is provided as a supplementary earnings measure to assist readers in determining the Company's ability to generate cash-flows from operations and to cover finance charges. Adjusted EBITDA does not have a standardized meaning prescribed by IFRS and may not be comparable to similar measures presented by other companies.

DISCLAIMER: This Tenet Fintech Group (PKK) factsheet includes forward-looking statements that are subject to risks and uncertainties. Forward-looking statements involve known and unknown risks, uncertainties, and other factors that could cause the actual results of the Company to be materially different from the historical results or from any future results expressed or implied by such forward-looking statements. All statements within, other than statements of historical fact, are to be considered forward looking. Although PKK believes the expectations expressed in such forward-looking statements are based on reasonable assumptions, such statements are not guarantees of future performance and actual results may differ materially from those in forward-looking statements. There can be no assurances that such statements will prove accurate. Readers are advised to rely on their own evaluation as to the future growth prospects of PKK.