



Future FinTech

Nasdaq: FTFT

Investor Presentation
November 2017





Safe Harbor Statement

Future FinTech
NASDAQ Global Market (FTFT)

This presentation may contain “forward-looking statements” within the meaning of the “safe-harbor” provisions of the Private Securities Litigation Reform Act of 1995. Statements that are not historical facts, including statements about our beliefs and expectations, are forward-looking statements. Such statements involve known and unknown risks, uncertainties and other factors as well as assumptions that, if they do not fully materialize, or prove incorrect, could cause the actual results of Future FinTech Group Inc. (“Future FinTech” or the “Company”) to differ materially from the results expressed or implied by such statements. Accordingly, although the Company believes that the expectations reflected in such forward-looking statements are reasonable, there can be no assurance that such expectations will prove to be correct. The Company has no obligation to update the forward-looking information contained in this presentation.



Investment Highlights

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1

New economy FinTech company with operations that includes e-commerce, commodities trading and asset management

2

Strong consumer demand for company's products due to rising health consciousness and China GDP growth

3

Robust expansion plans to include development of orange and kiwi plantations and new production and trading facilities

4

The Company is proposing a corporate restructuring to be voted on at a Special Meeting of Shareholders expected on Jan. 30, 2018

5

Dedicated and highly experienced management team, with 10 combined years in this sector



Equity Snapshot and Valuation Metrics

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Stock Price (11/20/2017)	\$1.50
Revenues (TTM)	\$18.3 million
Net Loss from Continued Operations (TTM) (a)	(\$5.2 million)
Fully Diluted Loss per Share from Continued Operations (TTM)	(\$1.09)
Equity Market Capitalization	\$7.8 million
Cash per Share	\$0.88
Debt to Equity Ratio	0.37 x
Book Value per Share	\$25.05
Price to Book	6.0%

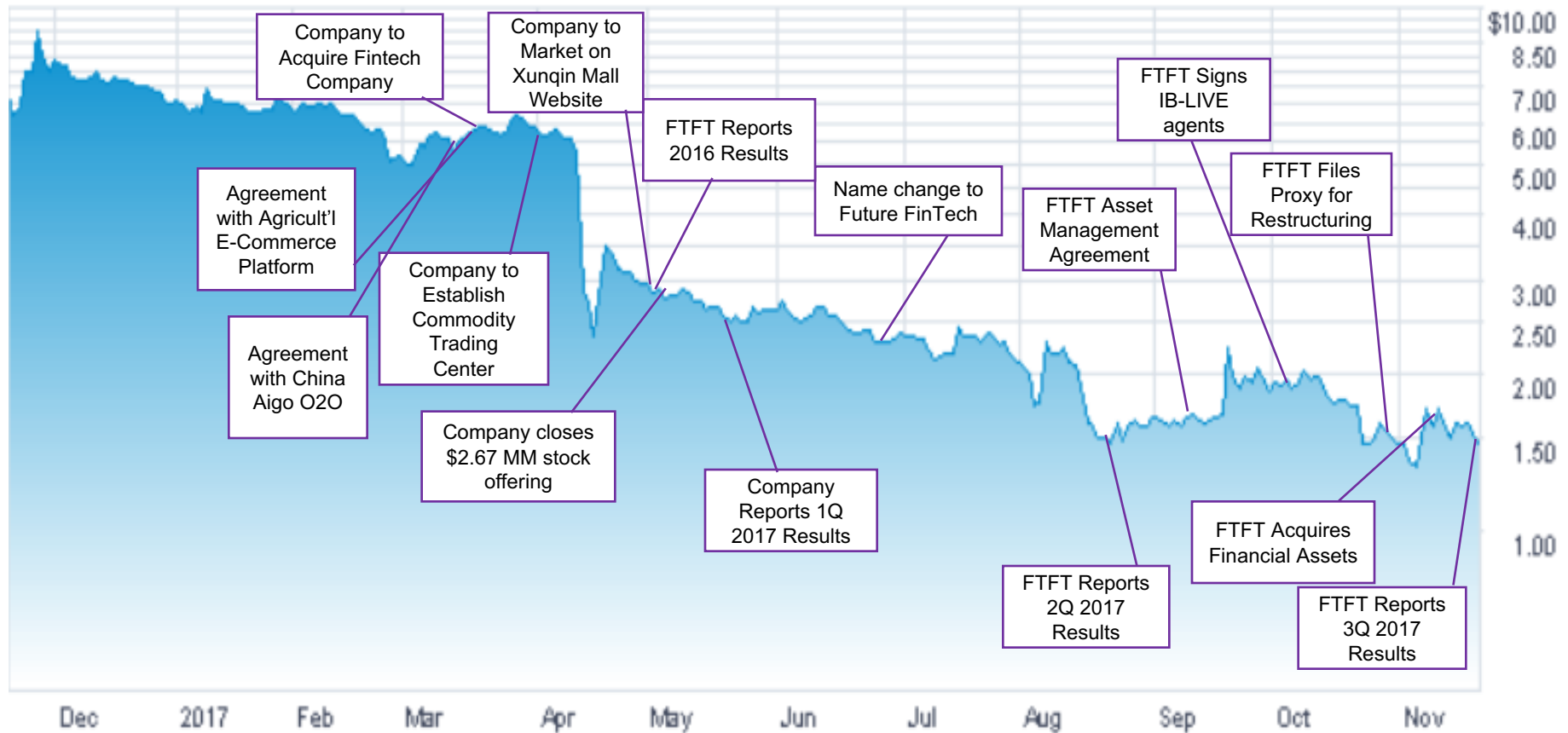
TTM = trailing twelve months

(a) after deducting \$6.7 MM in legal costs expensed to G&A for the first 9 months of 2017

Company News and Stock Data

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Future FinTech Group NASDAQ Global Market (FTFT)



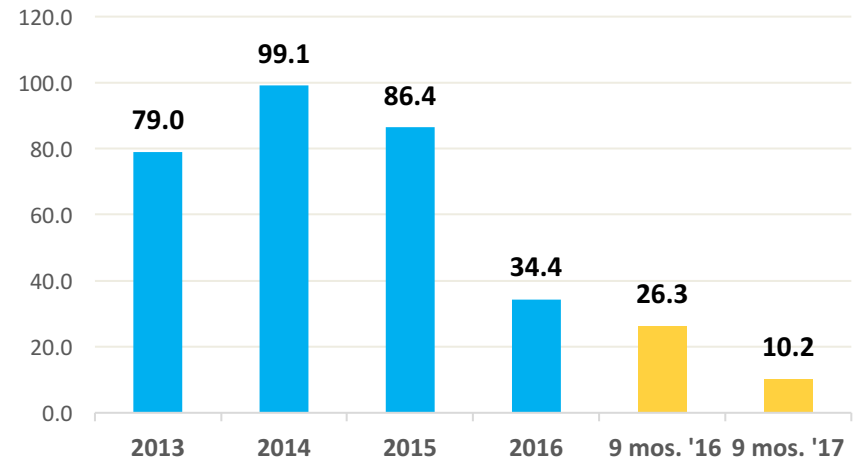
Company Overview

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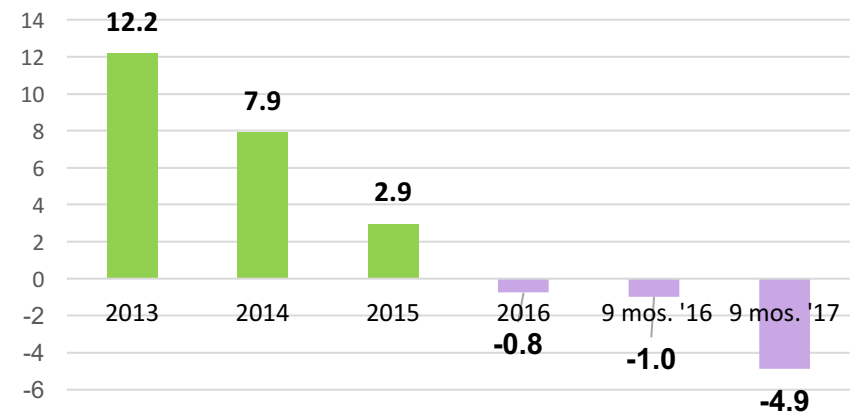
- FinTech initiatives include a kiwi trading center, commodities trading and e-commerce platforms in order to optimize capital flow, create partnering collaborations and capitalize on emerging high tech
- Recent leasing of vast kiwi and orange orchards will control supply and maintain high quality of raw materials
- Processes and manufactures fruit concentrates, fruit juice beverages and other fruit-related products
- Developed a major trading center in Mei County with 25 companies to foster business and cooperation in the region
- Additional FinTech initiatives include forming an asset management company and an agreement to acquire financial assets

Financial Highlights

Revenue (\$ million)



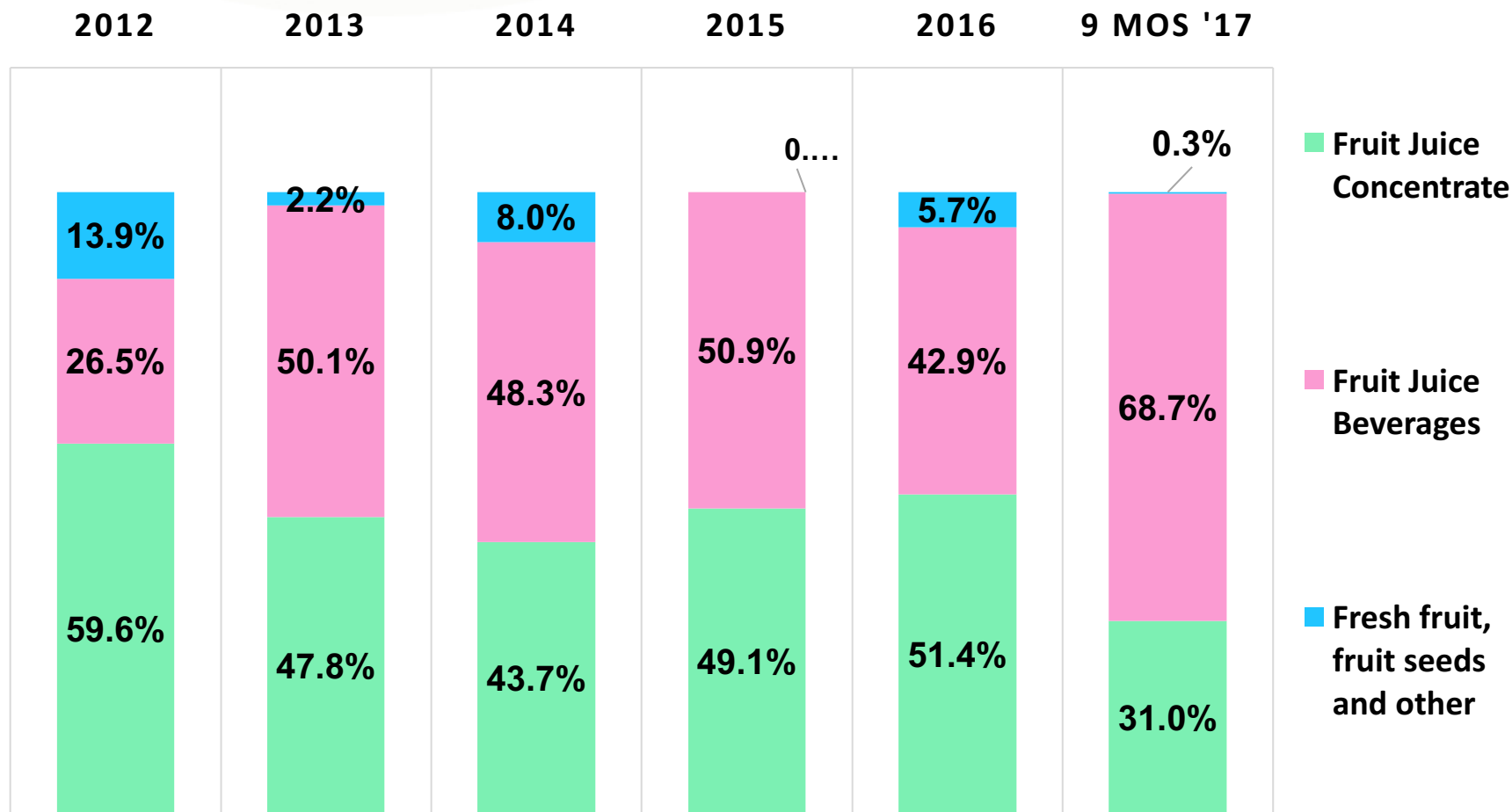
Net Income (\$ million)



2016 & 2017 Net Income is from Continuing Operations;
9 mo. 2017 net income deducts \$6.7 MM in legal costs
expensed to G&A

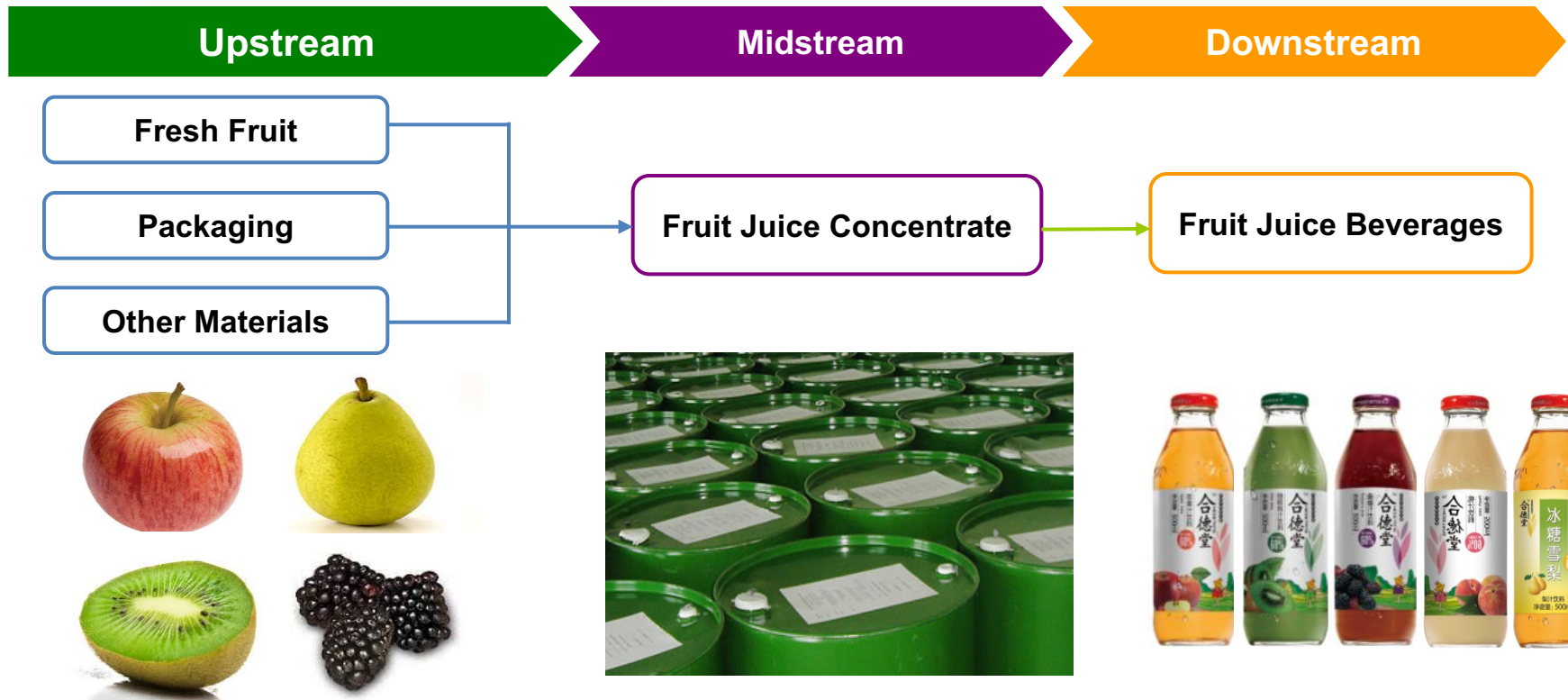
Composition of Product Mix of Revenue

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Diversified Product Chain

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- FTFT is vertically-integrated with production activities in the Midstream (concentrated and puree) and Downstream (beverage) markets
- FTFT's presence across the product chain diversifies its operations and enables economies of scale.

Strategically Located Facilities

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★ Headquarters

Liaoning Province, the China's center for high acidity apples, can generally supply enough apples to meet our Liaoning Province factory's production needs.

Liaoning Province
Huludao Yingkou



- Uniquely suited for highly acidic apple planting

Yidu, well known as the "Town of Citrus" is to be the site of FTFT's orange plantation and an array of new processing facilities.

Hubei Province
Yidu

- Home to kiwi planting and well-suited for pear planting



Shaanxi Province
Mei County Jingyang
Zhouzhi ★ Xi'an

Shaanxi Province, the location of two of our factories, is the largest planting area of kiwifruit and apples in China while the pear planting area in is 120,000 acres.



Production Capacity

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Facilities	Production Lines	Capacity (per hour)
Shaanxi Qiyiwangguo	<ul style="list-style-type: none"> • Sorting fresh fruit • Puree / concentrated puree • Fruit beverages 	10 tons of fresh fruit / hour 20 tons of fresh fruit / hour 6,000 bottles / hour
Jingyang	<ul style="list-style-type: none"> • Concentrated apple/kiwi/pear juice • Fructose 	40 tons of fresh fruit / hour 10 tons of fresh fruit / hour
Huludao Wonder	<ul style="list-style-type: none"> • Concentrated fruit juice • Fruit juice beverages 	30 tons of fresh fruits/hour 6,000 bottles per hour
Yingkou	<ul style="list-style-type: none"> • Concentrated apple juice 	20 tons of fresh fruit / hour



Zhouzhi Facility



Jingyang Facility



Huludao Facility



Yingkou Facility

Fruit Juice Beverages

- Sold under trademark - **Hedetang** and **SkyPeople**
- Have been sold in Canada, New Zealand, Mongolia and Dubai
- 20,000+ retail points via 100+ distributors in ~20 provinces
- End markets are supermarkets, hypermarkets and convenience stores, including Yonghui Supermarket in Beijing, RT-Mart in Shenyang, Carrefour in Chongqing and Shenyang and GMS Supermarket in Shanghai, etc.





Fruit Beverages: A Large and Growing Market

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- China's consumption of fruit beverages is relatively low with significant upside potential: China's per capita consumption accounts for only 13% of the world's average and 4% the average of industrialized countries¹
- Demand for fruit juice in China is expected to rise substantially due to growing affluence, expansion of the middle class and increased health-consciousness
- Fruit juice beverages has been growing attributable to health concerns with industry revenue having grown by approximately 20% over the last 5 years.
- The barriers to enter into the fruit juice category are substantial
- FTFT intends to grow this segment of its business due to rising consumer demand, its ability to successfully compete and the potential for higher margins

¹ Source: "China Fruit Juice Beverages Business and Market Analysis" published by the PRC Food and Agriculture Export Association

Fruit Beverages: WeChat Advertising and Promotion Activities

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- FTFT's Hedetang fruit juice beverage WeChat account has tens of thousands of followers and 90,000 daily views
- A popular promotion on Hedetang WeChat is the lucky draw that takes every Friday where 20 lucky followers win prizes of a case of Hedetang fruit juice and one grand prize is awarded of a high-end household appliance.
- In September of 2014, Hedetang fruit juice launched an ad campaign on 1.1 million first-class boarding passes in Xi'an Xianyang International Airport for international flights; a domestic flight ad campaign is currently in process.



Contest Winners

Boarding Pass Ads

Hedetang WeChat Promotional Material

- **Highly automated production facilities** featuring top-of-the-line imported equipment, including:
 - Flottweg AG presser (Germany)
 - KOCH ultra-filtration technology (U.S.)
 - Schmidt ultra-low temperature concentration evaporation technology (Germany)
 - ELPO fully automatic sterile canning technology (Italy)
- **Advanced production techniques**, including:
 - Combined complete enzymolysis and multi-step digestive enzymolysis
 - Membrane filtration
 - Resin absorption
 - Low-temperature reverse osmosis membrane concentration



Ultra-filtration



Concentrated Juice Filling



Concentration

- **Research & Development**

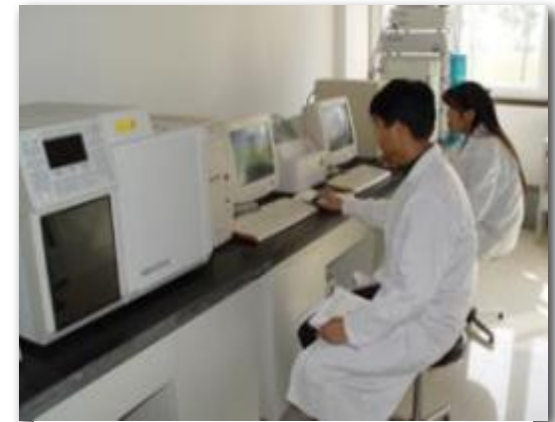
- Focus innovative high margin products
- Shifted strategy in 2Q 2013 and changed the R&D effort to be internal only
- R&D costs dropped significantly in 2013 and 2014
- Internal R&D initiatives under way

- **21 Proprietary Technologies**

- Twenty-one active patents, including:
 - A crushing and peeling device
 - A peeling and dirt removal device
 - Six production technologies for fruit juice beverage/fruit juice concentrates
 - Two bottle labels
 - A glass bottle



Enterprise Technology Center



Quality Control & Inspection Office

Quality Control

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- U.S. FDA Compliant (since 2006)
- ISO9001 certified
- HACCP (Hazard Analysis & Critical Control Point) certificate holder
- KOSHER certificate holder
- Member of China Beverage Industry Association
- Member of China National Food Industry Association (CNFIA)
- Committee Member of China Chamber of Commerce for Import and Export of Foodstuffs, Native Produce and Animal Byproducts
- Member of Shaanxi Kiwifruit Association





New Project Initiatives

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- Intended to secure a stable supply of raw materials / diversifies product platform, leverages core competencies and secures future cash flow

Date Began	Project	Location	Status	Products	Project Cost
3Q 2011	Fruit and Vegetable Processing Zone	Suizhong County, Liaoning Province	Feasibility study completed; construction currently suspended	Carrot, cherry, strawberry, blueberry, apple and pear juice beverages	TBA
4Q 2012	Orange Product Development and Manufacturing	Yidu City, Hubei Province	Started construction; plantation scheduled for 2Q 2018	All types of fruit juice beverages	\$48 million
2Q 2013	Kiwi Product Production Facilities	Mei County, Shaanxi Province	Trading center operational; processing business scheduled for 2Q 2018	All types of fruit juice beverages	\$48 million



Key Differentiating Factors

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Access to key raw material

- Production facilities are strategically located in close proximity to one of the largest fruit growing area of the world, especially for desirable high acid-content apples and kiwi

Diversified product portfolio

- A diversified product line enables FTFT to lessen commodity price risk and volatility associated with seasonality and consumer preferences as much as is possible

High product safety and quality

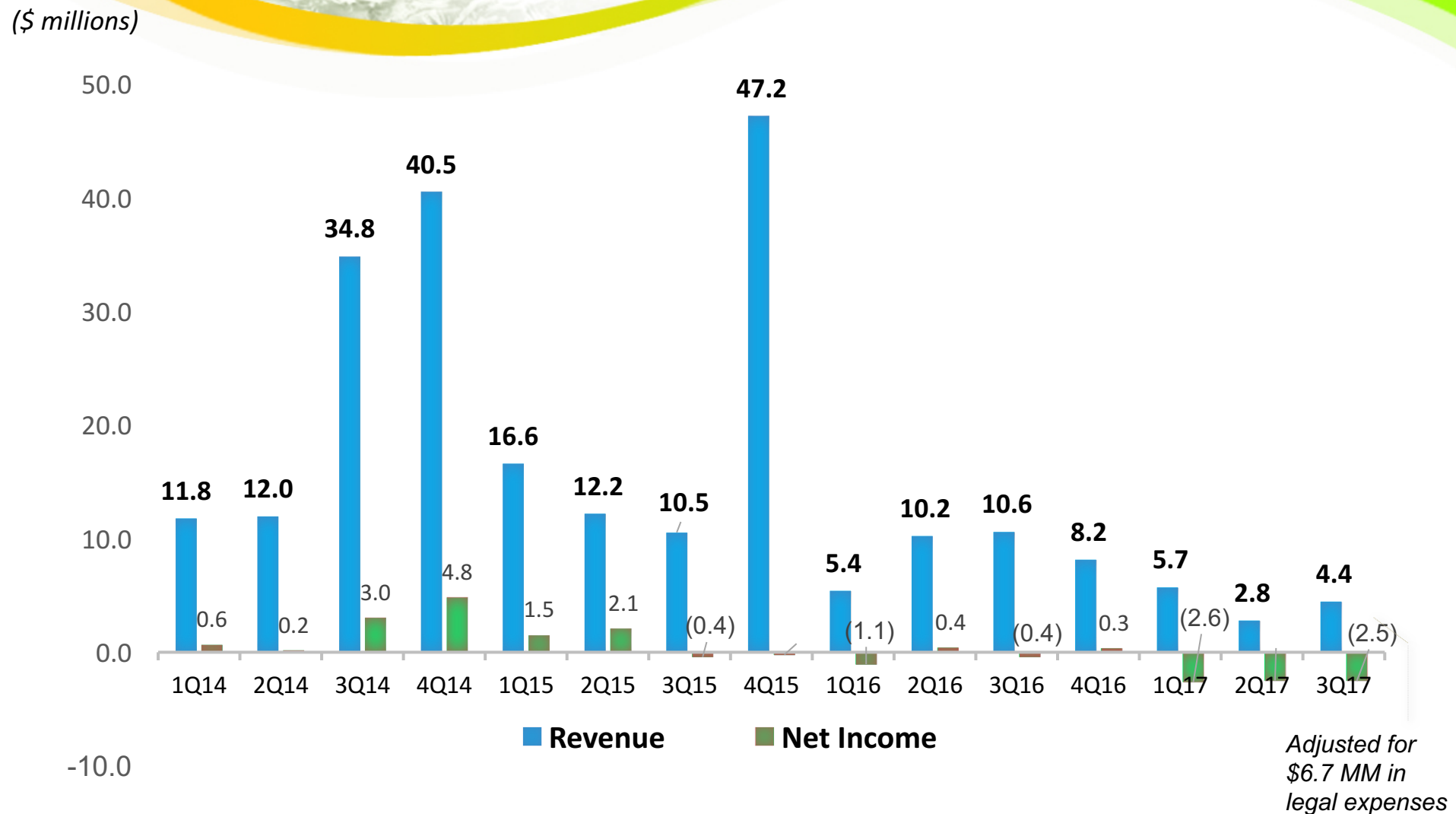
- State-of-the art equipment purchased from top foreign manufacturers and specialized process line know-how
- Products are US FDA compliant, are HACCP certified and Company is a member of several key industry associations

Technological expertise and R&D

- A corporate culture that emphasizes technology and R&D ensures an evolving business that capitalizes upon new market opportunities

Quarterly Revenue and Earnings

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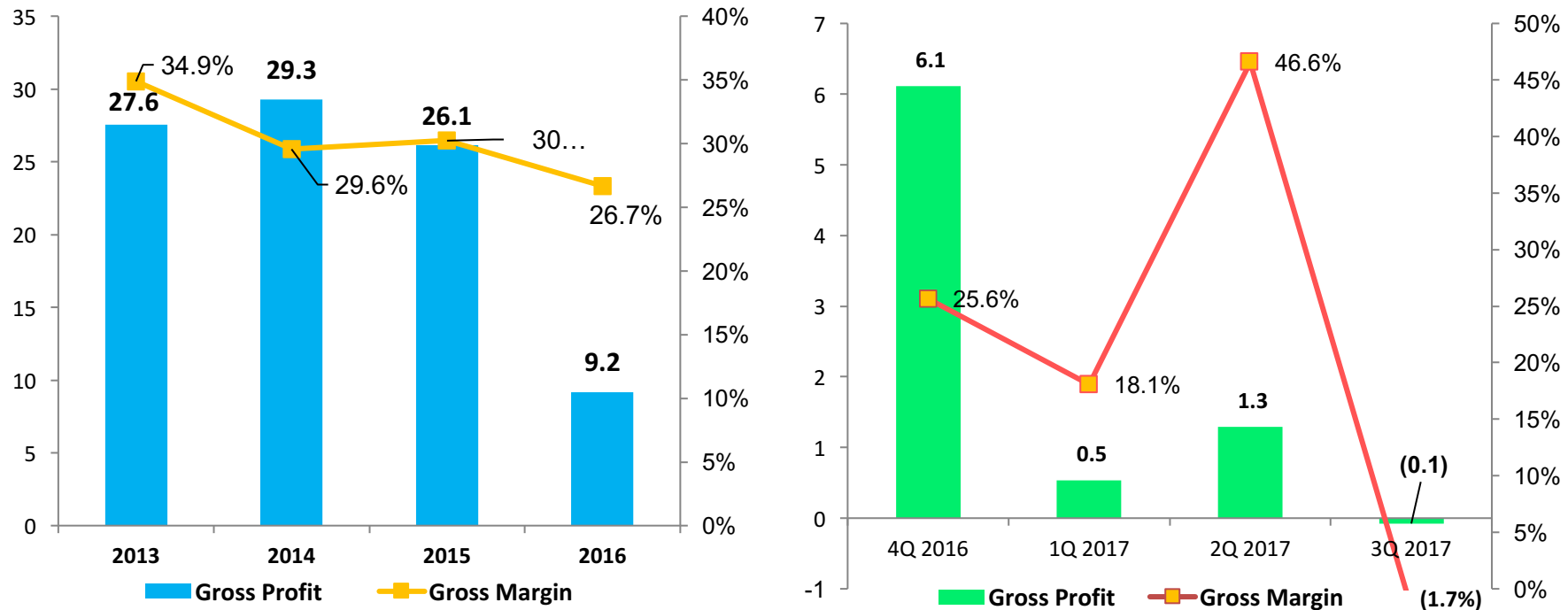
Seasonality typically leads to greater cash flow in the 1st and 4th quarters

Margin Profile and Seasonality

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Gross Profit and Gross Margin

(\$ millions)



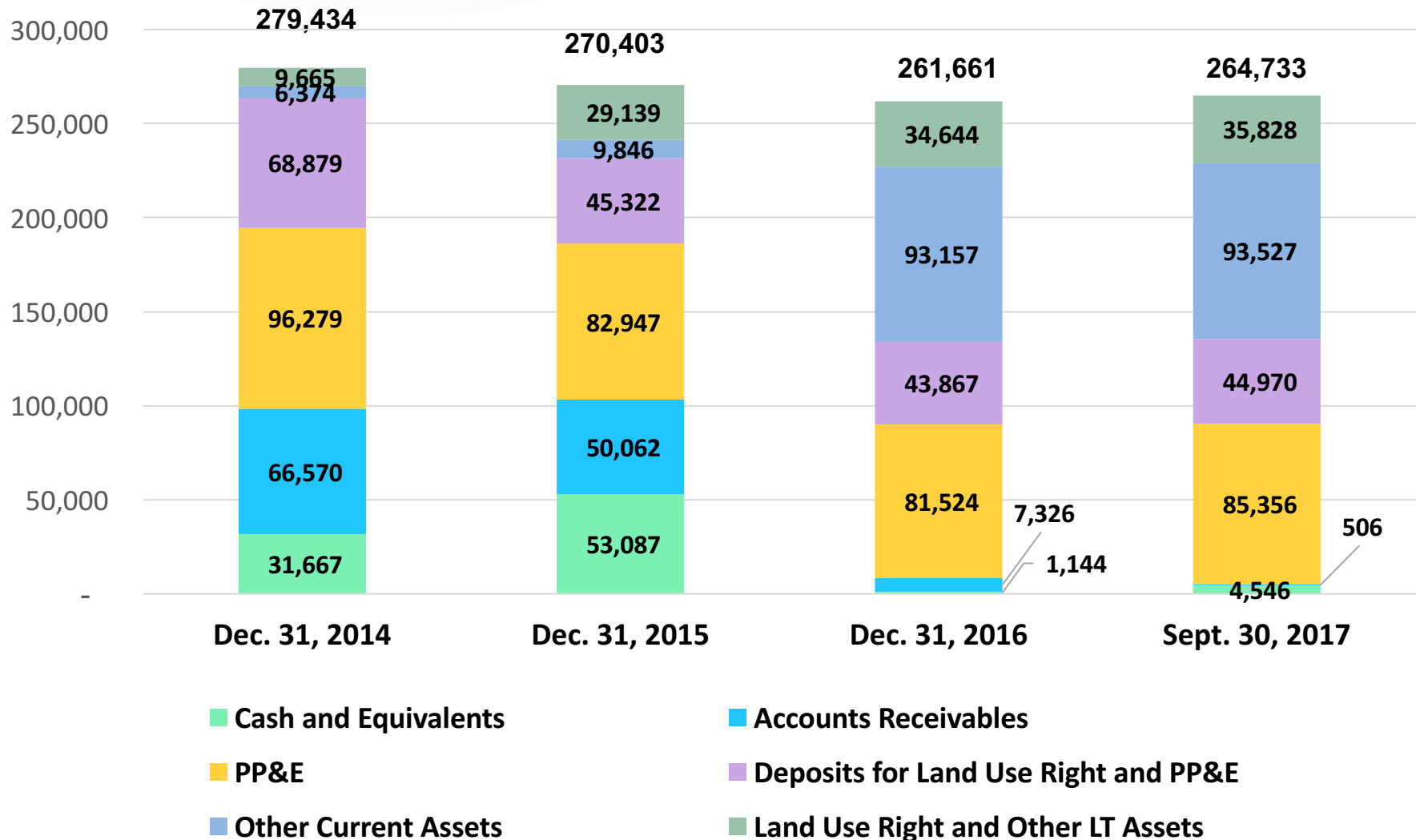
- Focus on increasing gross margins via better purchasing and developing higher margin operations through new products development
- Within the beverage segment, FTFT is focused on developing products that offer higher margins such as kiwi cider and mulberry beverages

Composition of Assets

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In \$000's





Summary Balance Sheet

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(US\$ in thousands)	Dec 31, 2014	Dec. 31, 2015	Dec. 31, 2016	Sept 30, 2017
Cash and Equivalents	\$31,667	\$53,080	\$1,144	\$4,546
Account Receivables, Net	66,570	50,062	7,326	506
Total Current Assets	104,612	112,995	101,626	98,579
Total Assets	279,434	270,403	261,661	264,733
Accounts Payable	18,381	18,333	16,570	22,108
Current & LT Debt & Capital Leases	62,954	41,466	43,858	48,138
Total Current Liabilities	69,762	70,719	76,975	83,401
Total Future FinTech Shareholders' Equity	181,956	178,069	135,028	129,562
Total Liabilities and Shareholders' Equity	233,120	270.403	261,661	264,733



Growth Strategy

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Entered commodity trading and FinTech to modernize and create synergies among its operations

Expand capacity

Broaden sales and distribution network for fruit juice beverage business by engaging with prominent e-commerce platforms

Expand into new strategic alliances

Develop, partner and invest in FinTech assets to create a lighter operating company and create a sustainable and diversified income stream

Create leaner, higher ROI enterprise

- Completed new trading center market in Mei County with full tenancy of 25 companies and it has started normal operations
- Launched Mei County kiwi orchards with lease of 3,292 square acres
- Launched Yidu orange orchards with lease of 1,317 square acres
- Announced new global trading and marketing program for its Hedetang fruit juice product portfolio
- Joined ten e-commerce platforms that are generating orders for the company's products
- Entered an agreement to establish a commodity trading center that is expected to generate substantial future revenue
- Tapped US capital markets for a private placement for working capital



Experienced Management Team

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Hongke Xue | Chairman and Chief Executive Officer

- Was previously CEO, Tianjin Tangshan Fengyuan Metal Products Co., Ltd. (2002-2003)
- General Manager, Baoji Industrial Products Co., Ltd. (2001 -2002)
- B.A. in Business Management in Lanzhou University of Finance and Economics

Yongke Xue | Board Member

- Founded SkyPeople (China) in 2001 (formerly Shaanxi Tianren Organic Food Co., Ltd.)
- Director of SkyPeople Juice Group Co., Ltd., a 73.42% indirectly-owned subsidiary of SkyPeople ("SkyPeople (China)"), since 2005
- Formerly Vice GM at Shaanxi Huaye Foods Co., Ltd. (1998-2001). Other positions included GM of Shaanxi Hede Venture Capital Management Co., Ltd. and Business Director of Investment Banking at Hualong Securities Co., Ltd.
- Military background with previous work experience at the Northwestern Materials Bureau of the PLA General Logistics Department (1989-1998)
- PHD and MBA from Xi'an Jiaotong University and Bachelor's Degree from the National University of Defense Technology

Hanjun Zheng | Interim CFO

- Joined FTFT (formerly known as SPU) in November 2015; extensive experience with the company
- Previously was CFO of SkyPeople Juice Group, Ltd. a 73.42% indirectly-owned subsidiary of the company
- Was the deputy general manager of Jingyang Branch of SkyPeople Juice Group from March 2006 to November 2009
- Was the financial accounting manager at Shaanxi Provincial Fruit Juice Processing factory from May 1994 to Feb. 2006



Contact Details

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