

BNB KEN — Tokenized Knowledge & Finance Ecosystem

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Executive Summary

BNB KEN is a BEP-20 utility and governance token that harmonises three operating pillars: education, fintech R&D, and professional up-skilling—across Asia, the Middle East, and North America. Together with Kohenoor KEN (a Polygon-based token used for fee payments), the ecosystem delivers discounted access to courses, AI-driven investment tools, and a pathway to earn BNB KEN through active participation. Our mission is to democratise financial empowerment by merging knowledge with capital on an open ledger.

Vision & Mission

Vision: Create a global, token-powered knowledge economy where learning, investing, and professional growth reinforce one another.

Mission: Deliver human-centered education, AI advisory, and workforce training that compound real value for students, investors, and partner institutions.

Market Opportunity

The global EdTech market is projected to reach US \$720 billion by 2029, while Total Value Locked in DeFi has rebounded above US \$100 billion. Yet tuition costs remain high, advisory services fragmented, and corporate up-skilling under-resourced—especially in emerging markets that account for 70 % of the world's youth.

Problem Statement

1. **Access & Affordability:** Quality education and analytics are priced out of reach for the majority.
2. **Fragmented Credentials:** Certificates seldom translate into employability or credit history.
3. **Capital Inefficiency:** Idle tuition reserves and siloed treasuries earn minimal yield.
4. **Trust Deficit:** Centralised intermediaries add opacity and counter-party risk.
5. **Payment issues:** FIAT payments while going global cause issues frequently and are more susceptible to forgery and illegal tagging.

Solution Overview

BNB KEN introduces a dual-token model: Kohenoor KEN (Polygon) acts as a fiat substitute for fee payments and discount vouchers; BNB KEN captures value creation, fuels staking rewards, and anchors DAO governance. Every payment in Kohenoor KEN triggers loyalty credits convertible into BNB KEN, ensuring users build an on-chain balance while accessing services.

Ecosystem Structure

Knowledge Gateway (Pakistan): 10-week orientation + 4-week execution courses, NFT diplomas, scholarship pools.

Kohenoor Technologies (USA): R&D hub behind KEN-FI (AI trade signals) & KEN-ABI (business intelligence). Revenue share buys back BNB KEN.

ProEdge (KSA): Government & corporate up-skilling in AI, blockchain, big-data, metaverse. Bulk licences payable in Kohenoor KEN for instant discounts.

Kohenoor KEN on Polygon

- Substitute to Fiat: Acceptable for all tuition and licence payments—no FX friction.
- Instant Discounts: Paying with Kohenoor KEN reduces fees by up to 15 %.
- Earn BNB KEN: Each Kohenoor KEN payment mints a micro-reward of BNB KEN, building a nested loyalty loop between the two chains.

Technology Architecture

- Core layer: BNB Smart Chain (BNB KEN) and Polygon PoS (Kohenoor KEN) bridged via LayerZero.
- Application layer: Payment Router, Staking Vault, NFT Diploma Factory.
- Oracles: Chainlink price feeds and custom sentiment feeds from KEN-FI.
- Compliance: Travel Rule APIs and AI-driven KYB for institutions.

Tokenomics & Utility

Supply: 100,000 KEN.

Allocation: 20% ecosystem, 15% treasury R&D, 20% public sale, 15% team, 30% partnerships.

Release policy: Gradual release as the ecosystem expands without a timeline but will strictly adhere to demand.

Utilities:

- Pay tuition/licences (with discount when routed via Kohenoor KEN).
- Stake for yield or course fee waivers.
- Vote on DAO proposals (course additions, treasury use).
- 10 % of net revenue buys back & burns BNB KEN each quarter.

Roadmap 2025 – 2027

- Q3 2025: Private sale, audit, KEN-FI public beta.
- Q4 2025: Public IDO, CEX listings, NFT Diplomas live.
- Q1 2026: DAO launch, Polygon bridge, scholarship DAO.
- 2027: Expansion to Africa & EU, DAO treasury > US \$10 m.

Partnership Opportunities

We invite EdTech platforms, Islamic banks, CEX launchpads, and AI data vendors. Benefits include white-label tools, revenue sharing, early token allocations, and co-branded NFT credentials.

Risk & Compliance

- Regulatory: Secretary of State, Georgia USA, MISA and MoC in KSA, SECP Pakistan.
- Technical: Tier 1 audits, on-chain insurance via Nexus Mutual.
- Market: Dynamic oracle pricing to hedge volatility.
- Execution: Milestone-linked fund releases, agile sprints.

Kohenoor KEN forms a human-centered, tech-forward ecosystem that rewards learning, empowers investing, and grows with every transaction. Join us as a partner, investor, or early adopter to shape the future of decentralised knowledge and finance.

Disclaimer: This document is for informational purposes only and does not constitute financial advice or a solicitation to invest. The success of BNB KEN depends on multiple market factors and execution of the stated roadmap.