

# White Paper: Kohenoor KEN (Payments)

## Supplementary release (V.1)

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### 1. Abstract

Kohenoor KEN (Payments) is a utility token launched by Kohenoor Technologies on the Polygon network. It aims to offer fast, secure, and low-cost payments across the ecosystem of Knowledge Gateway and ProEdge. KEN (Payments) is designed for learners, investors, and institutions to benefit from its utility in training, fund management, and consultancy.

### 2. Ecosystem & Projects

- Knowledge Gateway: Accepts KEN for all short courses and certifications.
- ProEdge (KSA): Offers AI, Blockchain, BI, and Finance training payable via KEN.
- KENFI: Virtual investment advisor allowing KEN-based subscriptions.
- KENABI & KENCOM: Utility tokens supporting automation and commerce.

### 3. Tokenomics

- Maximum Supply: 1,000,000 KEN
- Initial Release: 10,000 KEN (2023)
- Gradual Supply until 2030 (final release: 800,000 KEN)
- Burning: Not applicable due to low supply
- Staking: Enabled; users earn KEN rewards
- Discount: 10% discount for using KEN as payment
- Monthly Lock: 0.1% of circulating supply, half unlocked after one year

### 4. Utility

- Used in place of USD for payments and consultancy
- Enables participation in Mudharba funds
- Access to advanced financial tools and dashboards
- 10% discount on educational content and events

### 5. Roadmap & Release Policy

- 2023: Launch & DEX listing
- 2024: Staking and Web3 integration – Test Listing on a CEX
- 2025-2027: Full-scale adoption in KGS, Pakistan; ProEdge, Saudi Arabia; Kohenoor Technologies for its AI-powered tools and services including KENFI, KENABI, KENDY, and KENCOM.
- 2028–2030: Strategic airdrops, training expansion, product sales and utility extension