

KEN Premium Whitepaper (V. 2.0)

Executive Summary

The world is entering a decisive era where artificial intelligence, blockchain, and decentralized finance (DeFi) are converging to reshape economies, education, and everyday life. At the heart of this transformation lies KEN Premium — the first hybrid finance (HyFi) token originating from Pakistan, with strategic presence in Saudi Arabia and the United States.

Born from the legacy of KEN (P) and KEN (C), KEN Premium is the natural evolution of a bold experiment: bringing together utility tokenization, asset-backed growth, and real-world business integration. Unlike speculative cryptocurrencies, KEN Premium is anchored in tangible revenue streams — education, financial advisory, AI integration, and blockchain solutions — ensuring that holders participate in both the digital and physical economies.

Mission: To empower individuals and institutions through hybrid finance, backed by real businesses in education, fintech, and AI.

Vision: A 360-degree transformation of finance and education — seamlessly integrating traditional learning, decentralized finance, and artificial intelligence to build a society ready for the new digital era.

With compliance pathways aligned to the SECP and Pakistan Crypto Council (PCC), and an ecosystem designed under the regulatory frameworks of DeFi and AML protocols in the United States, KEN Premium stands as a model of innovation, inclusivity, and responsibility.

1. Introduction

The financial world is rapidly evolving. Traditional systems, often rigid and exclusionary, struggle to keep pace with the decentralized, digital-first economy. Meanwhile, education — the cornerstone of social and economic progress — frequently fails to integrate with financial empowerment in a practical, scalable manner.

The KEN ecosystem was conceived to bridge this gap. Anchored by three powerful institutions — Knowledge Gateway (Pakistan), Kohenoor Technologies (USA), and ProEdge (Saudi Arabia) — the ecosystem unites education, financial innovation, and technology to create a living model of hybrid finance (HyFi).

The introduction of KEN Premium marks a turning point. It combines the strengths of its predecessors, KEN (P) and KEN (C), into a single mainnet token that not only supports payments and transactions but also unlocks dividends, discounts, and multi-currency rewards for holders. Most importantly, it is designed to scale globally while remaining deeply rooted in regional needs.

2. History of KEN Tokens

The journey of KEN begins with two pioneering tokens: KEN (P) and KEN (C). Both were deployed during 2023, laying the foundation for what would become the first-ever DeFi project in Pakistan to combine utility and asset tokenization.

KEN (P) – The Payments Token:

- Network: Polygon (<https://polygonscan.com/token/0x0835cDd017eA7bC4c187C6e0f8ea2DBE0feA0Dd>)
- Deployment Date: July 28, 2023 – 03:24:20 PM UTC

- Maximum Supply: 1,000,000
- In Circulation: 186,507
- Staked with Issuer: 88,600 for rewards
- Allocation: 10% founders, 20% subscribers/students/developers, 70% public (restricted release)
- Listings: Test-listed on Uniswap, Quickswap, Sushiswap, VinDAX, LATOKEN
- Price Evolution: Launched at \$0.01 (gold-backed); currently trades at \$0.07
- Adoption: 1,445 holders during testnet.

KEN (C) – The Corporate Token:

- Network: BNB Smart Chain (<https://bscscan.com/token/0x7e0c21bfc08a4abf17cd52a2424a8f8eeec8431>)
- Deployment Date: November 14, 2023 – 08:50:14 AM UTC
- Maximum Supply: 100,000
- Allocation: 20% founders, 30% business partners, 50% dividends & staking rewards
- Availability: Floated OTC and listed on PancakeSwap
- Price Evolution: Launched at \$0.50 (gold-backed); currently trades at \$23.20
- Adoption: 15 holders, reflecting exclusivity and institutional nature.

Global Firsts:

- First DeFi project in Pakistan to integrate utility + asset tokenization.
- First hybrid token launched jointly from Pakistan and Saudi Arabia, with expansion into the United States.
- Early validation through multi-platform decentralized exchange listings. (testnet listing partners)

3. Tokenomics & Progress

KEN (P):

- Maximum Supply: 1,000,000
- Circulation: 186,507
- Staked: 88,600
- Allocation: 10% founders, 20% students/developers, 70% public
- Price: \$0.01 launch → \$0.07 current
- Holders: 1,445

KEN (C):

- Maximum Supply: 100,000
- Allocation: 20% founders, 30% partners, 50% dividends/staking
- Price: \$0.50 launch → \$23.20 current
- Holders: 15

4. Rewards & Dividends

KEN (P) Staking Rewards:

- 2023: 36%
- 2024: 27%
- 2025: 18%

KEN (C) Dividends:

- 2024: 109%
- 2025: 207%

Bonus Airdrops:
Value-based rewards for holders.

HyFi Rewards:
- Fiat: PKR, USD, EURO, GBP, AED, SAR
- Crypto: BNB, USDT

5. The Merger: KEN Premium

Merger Window: Sep 2025 – Dec 2026 (Final date for buyback participation and swaps: 31 December 2026, after which all unexchanged tokens will be burnt and converted into KEN Premium).

6. Utilities & Value Proposition

- Dividends from ecosystem business growth
- Bonus tokens for loyalty
- Discounts: 10% on all products, up to 18% on enterprise solutions
- HyFi cashback in fiat + crypto
- Governance rights for holders
- Social impact through education and financial empowerment (applied instantly upon holding KEN Premium).

7. Roadmap (2023–2030)

Note: The Token Generation Event (TGE) is phased and ongoing, not a one-time event. Phase 1 covers 2025–2027, followed by Phase 2 until 2030.

- 2023: KEN (P) & KEN (C) launched, testnet adoption.
- 2024: Growth, staking/dividends, ecosystem validation.
- 2025: Announcement of KEN Premium, buyback window opens.
- 2026: Hybrid token deployment, Phase 1 tranches.
- 2027: Phase 1 closes, Phase 2 begins, governance introduced.
- 2028: Enterprise integrations, Mudharba scaling.
- 2029: Global adoption and expansion.
- 2030: Final capped supply achieved.

8. Corporate Structure & Governance

- Knowledge Gateway (Pakistan): Parent, custodian, buyback agent
- Kohenoor Technologies (USA): R&D, compliance hub
- ProEdge (Saudi Arabia): Corporate training arm
- Partners: Microsoft Founders Hub, Azure, Deotech Solutions
- Governance: Holder voting rights, transparency, quarterly reports

9. Business Backing & Revenue Streams

- Knowledge Gateway: Education, course fees, certifications
- Kohenoor Technologies: AI, blockchain, KENFI, KENEX, KAI
- ProEdge: Corporate training contracts, certifications

- Mudharba Fund: Hybrid DeFi + traditional fund management
- Token integration across all services ensures dividends, discounts, and loyalty rewards

10. Risks & Compliance

Market Risks: Volatility, liquidity, adoption.

Regulatory Risks: SECP & PCC (Pakistan) alignment, DeFi + AML compliance in USA.

Operational Risks: Technology vulnerabilities, governance coordination, execution challenges.

Commitment: Top-tier exchange listings (post-audit and compliance approval), independent audits, and strict adherence to evolving regulations.

Reputational Risk: Delays in product launches or exchange listings may affect confidence, mitigated by transparency reports and regular updates.

11. Conclusion

- Top-tier exchange listings (post-audit and compliance approval) (following successful audits and regulatory approvals)
- Independent audits
- International compliance under SECP, PCC, DeFi, and AML frameworks

Annexes

1. Merger Tranche Schedule (2025–2030)
2. Dividend Allocation Model
3. Buyback Policy
4. Corporate Structure & Team

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Annex 1: KEN Premium Merger Tranche Schedule (2025–2030)

The KEN Premium Token Generation Event (TGE) is structured as a phased process. KEN (P) and KEN (C) both contribute to the minting of KEN Premium through burns, swaps, and parity conversions. The schedule below outlines the structured tranche releases from November 2025 through October 2030, ensuring a gradual, controlled supply integration.

Phase 1: Monthly Tranches (Nov 2025 – Jan 2027)

Tranche #	Date	KEN (P) Released	KEN Premium Minted	Cumulative KEN Premium
1	Nov 01, 2025	15,000	32.774945	32.774945
2	Dec 01, 2025	15,000	32.774945	65.549891
3	Jan 01, 2026	15,000	32.774945	98.324836
4	Feb 01, 2026	15,000	32.774945	131.099782
5	Mar 01, 2026	15,000	32.774945	163.874727
6	Apr 01, 2026	15,000	32.774945	196.649672
7	May 01, 2026	15,000	32.774945	229.424618
8	Jun 01, 2026	15,000	32.774945	262.199563
9	Jul 01, 2026	15,000	32.774945	294.974508
10	Aug 01, 2026	15,000	32.774945	327.749454
11	Sep 01, 2026	15,000	32.774945	360.524399
12	Oct 01, 2026	15,000	32.774945	393.299345
13	Nov 01, 2026	15,000	32.774945	426.074290
14	Dec 01, 2026	15,000	32.774945	458.849235
15	Jan 01, 2027	15,000	32.774945	491.624181

Phase 2: Annual Tranches (Feb 2027 – Oct 2030)

Year/Period	Months	KEN (P) Released	KEN Premium Minted	Projected Supply (end)
2027 (Jan–Dec)	11	165,000	360.524399	100,852.148580
				(Burning event results in bulk minting. Refer to Burn Policy hereunder)
2028	12	180,000	393.299345	101,245.447924

2029	12	180,000	393.299345	101,638.747269
2030 (Jan–Oct)	10	150,000	327.749454	101,966.496723

Notes

Both KEN (P) and KEN (C) contribute to minting. KEN (P) follows a structured tranche release schedule, while KEN (C) conversions occur in parallel during the buyback/swap window at 1:1 parity (1 KEN C = 1 KEN Premium).

KEN (C) Conversion (Parallel):

- Conversion Ratio: 1 KEN (C) = 1 KEN Premium
- Conversion Window: Sep 2025 – Dec 2026 (in parallel with KEN P tranches)
- Mechanism: Buyback or direct swap at parity with KEN Premium



Annex 2: KEN Premium Dividend Allocation Model

The following model defines the dividend policy for KEN Premium holders. Dividends are linked to the income generated by the ecosystem businesses and distributed annually to KYC-verified holders.

Dividend Policy

- Frequency: Annually
- Announcement Date: Second half of October each year
- Eligibility: Only KYC-verified holders qualify
- Basis of Distribution: Pro-rata allocation based on group income

Dividend Calculation

1. Net Income Pool:

- Aggregated income from Knowledge Gateway, Kohenoor Technologies, and ProEdge.
- Deduct operational costs, compliance expenses, and reserves.
- Remaining income becomes Net Distributable Income (NDI).

2. Holder Share:

- Formula:

$$\text{Dividend (Holder)} = (\text{Tokens Held by Holder} / \text{Total Eligible KEN Premium Supply}) \times \text{NDI}$$

3. Distribution Medium:

- Fiat currencies: PKR, USD, EURO, GBP, AED, SAR
- Stablecoins/cryptos: BNB, USDT

Incentives for Loyalty

- Holders who retain tokens for the full fiscal year without selling qualify for bonus KEN Premium allocations.
- Bonuses are distributed alongside annual dividends.

Governance & Oversight

- Dividend declarations approved by the Knowledge Gateway Board.
- Audited by independent firms.
- Published in annual dividend reports including:
 - Net Income breakdown by business unit
 - Distribution ratios and total payout pool
 - Compliance confirmations

Sample Dividend Distribution (Illustrative)

Net Income (USD)	% Allocated to Dividends	Total Dividend Pool (USD)	Dividend per 1,000 Tokens
10,000,000	40%	4,000,000	≈39.2 USD

Annex 3: KEN Premium Buyback Policy

To ensure liquidity, fairness, and confidence during the merger of KEN (P) and KEN (C) into KEN Premium, Knowledge Gateway (Pakistan), the parent custodian of the KEN ecosystem, has established the following structured buyback policy.

Buyback Rates

- KEN (P): Buyback at \$0.045 per token (4.5x premium compared to \$0.01 launch price)
- KEN (C): Buyback at \$20.55 per token (41x premium compared to \$0.50 launch price)

Eligibility

- All KYC-verified holders of KEN (P) and KEN (C).
- Tokens must be held in recognized wallets or exchanges connected to the official KEN ecosystem.
- Holders may choose to:
 - Sell tokens back to Knowledge Gateway at defined rates, OR
 - Swap tokens into KEN Premium at prescribed conversion ratios.

Deadline

The final date for participation in the buyback program is 31 December 2026.

After this deadline, all unexchanged tokens will be subject to the burn-and-mint process, producing equal value in KEN Premium.

Settlement Medium

- Fiat currencies: PKR, USD, EURO, GBP, AED, SAR
- Stablecoins / Crypto: BNB, USDT

Strategic Impact

- Provides a secure exit strategy for holders.
- Protects against volatility during the transition.
- Supports phased Token Generation Event (TGE) by reducing legacy token supply.

Annex 4: Corporate Structure & Team

The KEN ecosystem is governed through a multi-entity structure ensuring synergy across education, research & development, and professional training.



Corporate Structure

- Knowledge Gateway (Pakistan): Parent company, custodian, and education provider
- Kohenoor Technologies (USA): R&D arm, responsible for AI, blockchain, and fintech products
- ProEdge (Saudi Arabia): Professional training division serving GCC and global markets

<p>Knowledge Gateway Schools (KGS) is an educational institution established in 2019, dedicated to providing practical financial education and consultancy services. With a mission to empower individuals to achieve financial freedom from the comfort of their homes, KGS integrates traditional Islamic financial principles, particularly the Mudharba model, into its curriculum. It is a Pakistan based establishment located in Lahore. The organization is the mother of Kohenoor Technologies, USA and ProEdge, KSA.</p>	<p>Kohenoor Technologies is an innovative fintech company specializing in AI-driven investment advisory, trading consultancy, and financial education. Operating primarily in the USA, it serves as the research and development arm of Knowledge Gateway Schools, focusing on bridging traditional finance with decentralized technologies.</p>	<p>ProEdge is a specialized training division of Knowledge Gateway Schools, based in Jeddah, Saudi Arabia. It offers high-tech professional education and skill development in fields like Artificial Intelligence, Blockchain, Metaverse, Big Data Analytics, and Business Intelligence. ProEdge serves both students (Grade 9 and above) and corporate employees of public and private sector organizations particularly those serving in educational, technical, and vocational institutions, offering physical and virtual learning with expert mentorship. It evolved from Knowledge Gateway Schools to meet the growing demand for advanced tech-driven professional training.</p>
<p>KGS offers a range of short courses and mentorship programs focusing on areas such as AI, blockchain, and business intelligence, aiming to equip students with the skills necessary for success in both centralized and decentralized financial systems.</p>	<p>The company's flagship platform, KEN-FI, is an AI-powered virtual investment advisor that provides real-time market analysis and trade signals across various financial markets, including stocks, commodities, forex, real estate, and cryptocurrencies. KEN-FI utilizes advanced technical indicators and proprietary analysis models to deliver precise investment recommendations.</p>	<p>Saudi Establishment No.: 4030595854</p>
<p>SECP - CUID No.: 0134113</p>	<p>State of Georgia - CN: 23261659</p>	

Leadership Team

- Prof. Ahmad Bilal Khan – Founder & CEO

Visionary leader behind Knowledge Gateway and Kohenoor Technologies. Responsible for overall strategy, innovation, and execution of the KEN ecosystem.

- Basil Ahmad Khan – Director, Media and Promotions
Oversees global media outreach, digital engagement, and promotional campaigns.

- Muhammad Nauman – Director, Sales and Business Development
Leads strategic sales initiatives, partnerships, and growth strategies.

Management Team

- Asif Iqbal – Manager, Finance
Manages treasury operations, dividend allocations, and financial compliance.

- Usman Saleem – Manager, Compliance
Ensures adherence to SECP, PCC, AML, and DeFi frameworks; manages KYC/AML processes.

Strategic Partners

- Microsoft Founders Hub & Azure – Technology and infrastructure partner
- Deotech Solutions – Blockchain and AI development support
- Polygon & BNB Smart Chain – Deployment networks for legacy tokens (KEN P & KEN C)
- LATOKEN & VinDax – Test listing partners (testnet listing partners)
- Al Ra'ee – Strategic partner for compliance in Saudi State related affairs

