

The Financial Management Token:

Revolutionizing Education and Consultancy on the Polygon Blockchain

Our blockchain & web3 services partner is Polygon, one of the most prominent global ecosystems.

Abstract:

This white paper introduces the KGS Financial Management Token, named KOHENOOR (KEN), a revolutionary cryptocurrency built on the Polygon blockchain. Knowledge Gateway School was established in 2019 with a vision to provide innovative educational and financial solutions as per ethical code of Islam. KGS is now a renowned service provider for Financial Education, Consultancy and Funds Management. The native Token is named as KOHENOOR (KEN) which aims to reshape the landscape of funds management and financial consultancy by providing secure, efficient, and transparent solutions. This document outlines the token's core features, real-life utilities, underlying technology, tokenomics, and the benefits it offers to investors, clients, and the financial industry as a whole.

1. Introduction:

The financial sector has witnessed an exponential rise in the adoption of blockchain technology, with cryptocurrencies playing an essential role in shaping the future of finance. KEN is a groundbreaking initiative launched by KGS, an innovative school and a reputable financial consultancy firm. KEN leverages the power of the Polygon blockchain, providing seamless transactions, scalability, and low fees while ensuring data integrity and security.

KGS Global is making an ambitious effort to bridge the centralized finance and the decentralized finance in such a way that the entities do not lose their identities. Both versions remain available to the stakeholders and primarily the end user. KGS will operate on web2 as well as web3 providing ample opportunities to the users to pick as per their choice what mode they wish to operate with us. A brief summary on origin of our blockchain project is provided as under:

Owner: **Prof. Ahmad Bilal Khan**

Partners in development: **The mentors, subscribers and students of KGS**

Parent Company: **Knowledge Gateway Schools**

Origin: **Punjab, Pakistan**

Nature of business: **Education, consultancy services and shariah compliant partnerships (Mudharba)**

2. Token Overview:

KEN is a utility token designed to be the cornerstone of the KGS ecosystem. It serves as a medium of exchange within the platform, offering various financial services to its users, including funds management and financial consultancy. Users can acquire the

token through an initial distribution event or by engaging in liquidity pool on supported decentralized exchanges which will be available on UNISWAP by July, 2023.

3. Real Utility:

The KEN boasts practical utility within the financial landscape, targeting two main areas:

a. Partnership oriented fund Management:

Token holders can participate in a range of funds managed by KGS, catering to different risk appetites and investment goals. These funds are intelligently curated by experienced financial experts and utilize sophisticated algorithms to optimize returns. The transparent nature of blockchain technology ensures that fund performance and transactions are open to scrutiny. KEN can be used in place of USD for fee payments as well as investments.

b. Financial Consultancy:

The token empowers users to access premium financial consultancy services provided by KGS HTP. Clients can leverage the expertise of seasoned financial advisors who offer personalized guidance and strategic insights tailored to their unique financial situations. Through the platform, users can schedule consultations, access educational content, and make informed financial decisions. KOHENOOR (KEN) can be used in place of USD for subscription fee payments. There will be 10% discount on all offers by KGS to the holders of the KEN.

4. The Ecosystem:

The KGS ecosystem revolves around the core functionalities of mentoring, funds management and financial consultancy, as facilitated by the KEN. Key components of the ecosystem include:

a. Smart Contracts and Automation:

Smart contracts deployed on the Polygon blockchain ensure the automation of processes, including fund management, consultations, and token transfers. This enhances operational efficiency, minimizes human error, and fosters trust among users.

b. User-Friendly Interface:

The platform features an intuitive user interface that allows easy navigation and seamless access to various services. Both experienced and novice investors can interact with the ecosystem efficiently. Anyone who can use a web3 wallet or even an ordinary crypto wallet can hold, swap and transfer KEN.

c. Security and Privacy:

KGS prioritizes the security and privacy of user data and funds. Stringent security measures and data encryption protocols safeguard against unauthorized access and potential threats. The token will be deployed as smart contract on Polygon network

which is one of the most reliable and secure blockchains available on Ethereum Network and complying with ERC20 protocols.

5. Tokenomics:

KEN operates on a deflationary model, ensuring scarcity and a potential increase in value over time. Key tokenomics features include:

a. Total Supply: A fixed total supply of tokens ensures controlled inflation and scarcity, promoting long-term value appreciation. The total supply is 1,000,000 (One Million only) and the same is the Maximum Supply. Initially, only 300,000 KEN will be available for swapping/holding followed by a gradual supply addition in circulation. Remaining 70% of the supply shall remain locked.

b. Burning Mechanism: Tokens will not burn because it already has a very low supply. Trade and swap fees will be consumed for development of ecosystem, rewarding long term holders and running project promotions.

c. Staking and Governance: Token holders can participate in staking to earn rewards and actively participate in the governance of the ecosystem. KEN will be held to earn rewards in KEN or MATIC. KEN can be used for payments of subscription fees and participating in events to earn reward. Special airdrops for students, subscribers and partners will be available from October, 2023.

d. Locking mechanism: Every month 0.1% of circulating supply shall be locked. That means 1.2% of the circulation shall remain locked. Half of which i.e 0.6% shall be released after a year. The locked supply will be used exclusively for special rewards.

6. Roadmap:

KGS DeFi ecosystem has a clear roadmap, outlining the development milestones, integration of additional financial services, and expansion into new markets.

Key dates:

- **Launching KEN:** KEN will be launched in the last week of July, 2023 on Polygon Chain
 - **Listing of KEN on DEX(s):** KEN will be listed on UNISWAP and QUICKSWAP in the first week of August, 2023
 - **Addition of Liquidity Pool:** Starting last week of August, 2023, the pool keeps expanding till ICO
 - **Remaining initial supply (<300,000 KEN)** will be offered for airdrop/direct sale in the last quarter of 2023
 - **ICO of KEN:** The first ICO campaign will surface in the first quarter of 2024
 - **Listing of KEN on CEX(s):** Third quarter of 2025
 - **Web3 launch of KGS:** Tentatively in the last quarter of 2024
- a. Brand launch to take place on kgsglobal.brand, minted already**
b. Tech launch shall take place on kohenoor.polygon, minted already
c. Social media network will expand over kgsglobal.polygon, minted already

The KGS has deployed its native token in the name of KOHENOOR (KEN) on Polygon blockchain. The token is privately listed on UNISWAP and will be launched full scale offering an ICO before listing on a centralized exchange any time in year 2025.

Conclusion:

The KGS Financial Management Token is a game-changing innovation in the world of finance, leveraging the power of the Polygon blockchain to deliver efficient funds management and financial consultancy services. By combining cutting-edge technology with financial expertise, KGS HTP aims to empower users to make informed decisions, achieve their financial goals, and pave the way for a decentralized future in the financial industry. #kohenoorken

Invitation to partner with us:

We would love to have partners in developing our ecosystem and financial infrastructure for our token. KEN is launched for public good. It is an innovation to provide everyone on earth an opportunity to equip themselves with the essential trading skills. We believe that it is mandatory for 100 million traders to learn trading by educating themselves. KGS is the first ever school in the world which is established with a single point objective and is passionately working on it for years. Please join us to revolutionize education and trade industries!

Introducing the Native Token of Knowledge Gateway