



KAI

Kohenoor Artificial Intelligence

MASTER KNOWLEDGE BASE

PUBLIC EDITION

KEN Ecosystem Intelligence Overview

Kohenoor Technologies

kohenoor.tech | info@kohenoor.tech

April 2026

Building the Future of Hybrid Finance, AI, and Education 3.0

SECTION 1 — ABOUT KAI

KAI stands for Kohenoor Artificial Intelligence. It is the central intelligence hub of the KEN ecosystem, developed by Kohenoor Technologies.

KAI is not a chatbot. KAI is an institutional-grade AI powerhouse delivering Business Intelligence, financial advisory, procurement intelligence, and ecosystem guidance across all KEN platforms. It operates at CEO, CTO, and CIO advisory level.

Core Mission

- Strategic decision-making for businesses — CEO-level intelligence
- Financial insights across crypto, forex, stocks, and commodities
- Operations, HR, and management analytics
- Central AI intelligence hub for the entire KEN Ecosystem
- Super-Prompt Engine — designs complete, build-ready application specifications
- General knowledge resource for ProEdge curriculum domains

General Knowledge Domains

KAI responds to general knowledge queries across the following subject areas:

Domain	Coverage
Computer Fundamentals	Hardware, software, operating systems, networking, data storage, basic programming concepts
IT (Information Technology)	Systems, infrastructure, enterprise IT, cloud, databases, DevOps basics
English	Grammar, communication, writing, comprehension — aligned to ProEdge Foundation Programme
Mathematics	Arithmetic, algebra, statistics, financial math — aligned to ProEdge Foundation Programme
Artificial Intelligence	Concepts, models, machine learning, data science, AI ethics, applied AI in business
Business Intelligence	BI tools, data analysis, dashboards, KPI frameworks, decision intelligence
Blockchain	Distributed ledger technology, consensus mechanisms, smart contracts, tokenisation
Web3	Decentralised applications, DeFi, NFTs, DAOs, Web3 architecture
Cybersecurity	Threat landscape, defence frameworks, encryption, identity, compliance
Hybrid Finance (HyFi)	TradFi-DeFi integration, CeDeFi architecture, HyFiI framework, KEN-HyFi model

KEN-HyFi User Journey — 4 Stages

The KEN-HyFi ecosystem takes every user through a structured four-stage journey from knowledge to full integration.

Stage	Label	What Happens	Primary Platforms
1	Learn	Acquire knowledge of AI, Blockchain, Hybrid	ProEdge / Knowledge Gateway

Stage	Label	What Happens	Primary Platforms
		Finance, and Web3	
2	Equip	Equip yourself to operate within the Hybrid Finance Model	KAI / KENFI / KEN Wallet
3	Adopt	Adopt the futuristic financial architecture	KEN-HyFi / KENEX / KEN Token
4	Integrate	Integrate finance and commerce tools to maximise business potential in an AI-powered digital economy	KENCOM / Full Ecosystem

Key proposition: Everything you need is available from a single window.

SECTION 2 — CORPORATE IDENTITY

Vision

To shape the future of the global digital economy through intelligence, ownership, and hybrid finance.

Mission

1. Empower Learners — deliver globally competitive education through ProEdge and Knowledge Gateway.
2. Transform Financial Intelligence — AI tools such as KAI and KENFI.
3. Advance Digital Assets — blockchain, wallets, fiat-crypto rails for HyFi Infrastructure.
4. Enable Institutions — corporate upskilling in AI, Blockchain, Data, and Technology.
5. Build Ethical, Sustainable Growth — transparency, compliance, inclusion, and uplift.

Corporate Structure — 4 Entities, 4 Jurisdictions

Entity	Role	Jurisdiction	Registration
Knowledge Gateway Schools (KGS)	Parent Company	Pakistan (Lahore)	SECP CUID: 0134113
Kohenoor Technologies	R&D Arm	USA (Alpharetta, GA)	CN: 23261659
ProEdge	Capacity Building Hub	Saudi Arabia (Jeddah)	Est. No.: 4030595854
Kohenoor Technologies	Distribution House	UAE	License: 4428529

Core Team

Name	Title	Qualification	Experience
Ahmad Bilal Khan	Founder & Chief Executive Officer	MA / MCS	25 Years
Muhammad Nauman	Director, Business Development	MBA	18 Years

Name	Title	Qualification	Experience
Muhammad Usman Saleem	Chief Finance Officer	CA	8 Years
Asif Iqbal	Head, Finance	MS Finance	16 Years
Aeman Hashmi	Principal Officer	MBA	4 Years
Aneela Khan	Head, Enrollments & Student Affairs	Graduate	15 Years
Sadia Rafique	Head, Academics	Graduate	10 Years
Basil Ahmad Khan	Officer, Media & Promotions	CIT	3 Years

Development Timeline (2019–2026)

Date	Milestone
March 2019	Conception of Idea
October 2019	Research Phase I
June 2021	Research Phase II — Hybrid Finance, Education 3.0, AI Concepts
October 2022	Prototype Development — Initial ecosystem architecture
May 2023	Testnet Phase — Smart Contracts, Blockchain Testing
February 2024	Public Testnet — KENFI, KENCOM, HyFi-Web3 integration
February 2026	Alpha Testing continues + ICO Phase for KEN

Intellectual Property

HyFII (Hybrid Financial Intelligence Infrastructure) was invented by Ahmad Bilal Khan, with R&D beginning in 2019. A defensive disclosure is published on Zenodo: "Kohenoor HyFi / CeDeFi Defensive Disclosure" — DOI: 10.5281/zenodo.14644394, published February 14, 2026.

GitHub prior art repository: github.com/ABK786/KEN-HYFII-Legal

Contact & Social

Channel	Handle / Address
Email	info@kohenoor.tech
WhatsApp	+966 580 102604
X (Twitter)	@kohenootoken
Telegram	@kohenoortech
TikTok	@kohenoor.ken
YouTube	@kohenoorken
Binance Square	binance.com/en/square/profile/kohenoor-ken

Market Opportunity

Market	Value	Segments
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Market	Value	Segments
TAM — Total Addressable	\$7.7T+	Global Digital Economy, Fintech & Payments, Web3 & Blockchain, AI & Automation, EdTech & Commerce
SAM — Serviceable	\$1.5T+	Fintech & Hybrid Finance, Web3 Solutions, AI & BI Platforms, Education 3.0
SOM — Obtainable	\$6B–9B	KEN HyFi Ecosystem, Payments & Settlements, Digital Commerce, Education & BI Tools

Investor Roadmap

Indicative projections — market conditions dependent.

Year	Phase	Focus	Target Return
2026	Production Phase	Product Launch, Licensing & Compliance, Market Entry	~24%
2027	Scaling Phase	User Growth, Market Expansion, Enterprise Integration	~33%
2028	Growth Phase	Full Ecosystem Activation, Global Partnerships, Token Economy Expansion	~45%

Fundraising: \$2.7M required for market deployment and licensing. Two tracks: Track 1 — direct equity/strategic investment; Track 2 — via KEN ecosystem for Web3 and digital asset investors.

SECTION 3 — KEN ECOSYSTEM — ALL 11 PLATFORMS

The KEN Ecosystem has 11 confirmed live Alpha platforms connected through the KEN HyFi Engine (central infrastructure backbone).

Layer	Platform	Function
INTELLIGENCE	KAI	AI Business Intelligence + Advisory
INTELLIGENCE	KENFI	Financial Advisory + Trading Signals
EXECUTION	KENEX	P2P Exchange + Institutional Settlement
INFRASTRUCTURE	KEN-HyFi	Fiat-Crypto Settlement Platform
INFRASTRUCTURE	KEN HyFi Engine	Central connecting backbone (not user-facing)
INFRASTRUCTURE	KEN Wallet	Non-custodial multi-chain ecosystem gateway
COMMERCE	KENCOM	HyperMart + Procurement Intelligence
EDUCATION	ProEdge	Professional Learning Management Platform
DEFI	KEN-Miner	DeFi Mining + Staking
DEFI/CAPITAL	PowerKEN	Investor Portal
SECURITY	KEN Sentinel	SURVIVAL PROTOCOL content framework + Financial Shield
CAPITAL	Mudharba Platform	Shariah-Compliant Profit-Sharing Fund

SECTION 4 — KEN TOKEN

Core Properties

Property	Value
Full Name	Kohenoor KEN — Unified Genesis Edition
Blockchain	Ethereum ERC-20 (primary)
Maximum Supply	101,966 KEN (fixed forever — fully in circulation by October 2030)
Annual Supply Cap	15,000 KEN per year maximum (upper cap on new KEN entering circulation)
Multi-chain	Ethereum · BSC · Polygon (Legacy) · KEN Mainnet (4 chains)
Listed On	Binance Web3, OKX Web3
Legal Classification	Non-security utility token
Shariah Status	Compliant at token level — adheres to Islamic Shariah principles
Team Vesting	36 months
TGE Announcement	September 2025
Full Public Availability	Not before January 2031 (per official release policy)

Token Distribution

Category	Allocation
Founders & Core Team	25% (36-month vesting)
Public Offering	20%
Treasury & Reserves	20%
Institutional & Private	15%
Staking & Rewards (KENFI-linked)	10%
Ecosystem Development Fund	10%

Smart Contract Security Features

- 6. Two-step ownership transfer — prevents unauthorized control changes
- 7. Disabled renounce function — team retains accountability by design
- 8. Safe wallet rescue functionality — asset recovery from inaccessible wallets
- 9. CCIP-ready interoperability — Chainlink Cross-Chain Interoperability Protocol; enterprise-grade bridging
- 10. Fixed-supply model — exclusivity, scarcity, and long-term investor confidence

6 Holder Benefits

- 11. Ecosystem Fuel and Priority Utility — KEN is the most efficient way to participate across all platforms
- 12. Lower Cost Access — KEN holders unlock discounted fees and preferred pricing
- 13. Early Access and Priority Features — priority onboarding to alpha/beta releases and premium modules

14. Ecosystem Investor Positioning — holders benefit from ecosystem growth
15. Rewards, Incentives and Participation Rights — eligibility for ecosystem rewards and partner incentives
16. Unified Utility Across Platforms — one asset, multiple utilities across fintech, education, and enterprise

KEN Payment Timeline

Phase 1 (Until December 2027): Fiat payments and other currencies are accepted alongside KEN. KEN is in its initial stages and broader payment options are maintained to support adoption.

Phase 2 (From January 2028): All ecosystem services are energized through KEN. Users can still pay in fiat, but every fiat payment is automatically converted to KEN at the point of payment to fuel the ecosystem apps. Fiat is accepted as an on-ramp — KEN becomes the universal energy unit of the entire ecosystem.

Social Mission

Every KEN sold contributes to free educational resources for deserving students who cannot afford fees. A donation mechanism operates alongside the Buy KEN pathway.

Official KEN Roadmap

Quarter	Milestone
Q4 2025	DEX listing on Ethereum
Q1 2026	Mudharba Fund Launch + DeFi dashboard integration
Q2 2026	Bridge deployment to Binance Smart Chain
Q3 2026	AI-driven financial intelligence integration (KENFI 2.0)
2027+	Institutional partnerships; DeFi governance and yield expansion

SECTION 5 — PLATFORM DETAILS

5.1 — KAI (kai.kohenoor.tech)

KAI is the AI intelligence hub of the KEN ecosystem. Pricing: \$6,000–\$30,000 (Alpha).

Confirmed features: Upload & Analyze (PDF, XLSX, CSV, DOCX, PNG, TXT), Analyses Dashboard, Compare Datasets (cross-file analysis), KB Documents (persistent knowledge base), KB Tasks (workflow management), Ask KAI (conversational BI), App Builder (KAI-CCL), Smart Charts, Anomaly Detection, AI Insights, KPI Extraction.

KAI's two core roles: (1) Market Intelligence and Financial Advisory — structured, decisive analysis across crypto, equities, forex, and commodities. (2) Super-Prompt Engine — complete build specifications for any app or system in the KEN ecosystem.

5.2 — KENFI (kenfi.kohenoor.tech)

KENFI Version: v1.7+ | Pricing: \$99–\$2,500/month | Alpha | 69% of advisory targets delivered to subscribers as of 2025.

Features include: Market Intelligence Dashboard, On-Ramp Module (fiat to USDT/USDC/ETH), and three investment strategy tracks.

Strategy	Est. Return	Stocks	Crypto	Commodities	Forex
Wealth Generation	40–45%	20%	60%	10%	10%
Monthly Income	30–36%	35%	25%	25%	15%
Active Trading	45–48%	10%	30%	20%	40%

5.3 — KENEX (Dual-Function Platform)

KENEX has two confirmed live functions:

Function 1 — KENEX P2P Live Exchange (consumer-facing): Live buy/sell rates for USDT, USDC, ETH, and KEN token. Agent-assisted model. Markets: Crypto and Fiat.

Function 2 — Institutional Settlement Coordination (DASC = Digital Asset Settlement Layer): Handles large-volume pre-arranged digital asset settlements, aligns on-chain ERC-20 transfers with off-chain commercial documentation, and provides compliance verification within KEN-HyFi.

KENEX is always dual-function — never describe it as only P2P or only institutional.

5.4 — KEN-HyFi (kenhyfi.kohenoor.tech)

Launch: Alpha — March 2026 | Pricing: \$5,000–\$21,000

Performance metrics: Settlement Capacity \$2.4B+ | Countries Supported 150+ | Average Settlement Time: under 2 minutes.

Supported digital assets: USDT (ERC-20), USDC (ERC-20), ETH (ERC-20), KEN Token (ERC-20).

Supported fiat currencies: AED (UAE, GREEN), USD (USA, GREEN), EUR (EU, GREEN), GBP (UK, GREEN), SAR (Saudi Arabia, AMBER), PKR (Pakistan, AMBER). Amber status requires enhanced KYC, dual disclaimer, and 0.2% surcharge.

Settlement fee: 0.5% (KEN-HyFi) + 0.3% (KENEX coordination). All fees are Ujah (service fee) — no Riba. Settlement certificates are SHA-256 hashed and retained 10 years in encrypted ledger.

5.5 — KENCOM (kencom.kohenoor.tech)

KENCOM has three confirmed functions:

Function 1 — HyperMart Direct Marketplace: Buy and sell anything using BTC, ETH, USDT, USDC, or KEN.

Function 2 — HyperMart Sourcing Service: User describes any product, KENCOM team sources globally and delivers to door. For specialised or internationally-sourced items.

Function 3 — Procurement Intelligence (B2B): Full sourcing, scoping, and vendor selection service. Scans Amazon, Alibaba, Daraz, Noon, Upwork, Fiverr, Toptal, and local suppliers. Output: top 3 options ranked Gold/Silver/Bronze.

5.6 — ProEdge (proedge.kohenoor.tech)

ProEdge is the corporate capacity building hub and global skill development portal. Pricing: \$3,000–\$15,000 for corporate and university programs. Status: Live Alpha. Education framework: Education 3.0 — training designed for an AI-powered future.

First institutional deployment: LUMS, Pakistan (January 2026) — delivered the first-ever industry-grade Blockchain, DeFi, and Web3 training in Pakistan to the Finance Department of LUMS. A national benchmark for applied industry-aligned capacity building.

XP Gamification: 100 XP per unit completed, 50 XP per quiz, 150 XP for perfect score, 10 XP daily login, 200 XP for 7-day streak, 500 XP for certificate completion. 21 badges. Ranks: Novice to Apprentice.

Course Catalogue (30 units, 5 tracks): AI & Business Intelligence, DeFi & Blockchain, Cybersecurity, Portfolio & Trading, Career Development.

Foundation Programme: 3 subjects (Elementary Mathematics, English Communication, Computer Fundamentals), 9 lessons total + Aptitude Test.

ProEdge Foundation Courses — Student Programme (Grade 9+)

Location: Jeddah, Saudi Arabia. Entry requirement: Grade 9 and above. Courses run parallel to formal academic studies. Eligibility gated by qualifying aptitude test.

#	Course	Fee	Starter (10wk)	Adept (18wk)	Master (24wk)	Prerequisite
1	Computer Essentials & AI	\$90/week	10 Weeks	18 Weeks	24 Weeks	None
2	Quick English (Functional)	\$90/week	10 Weeks	18 Weeks	24 Weeks	None
3	Business Intelligence & Investment IQ	\$90/week	10 Weeks	18 Weeks	24 Weeks	None
4	Four Stars Pack (Blockchain, Metaverse, Web3, AI)	\$120/week	—	18 Weeks	—	Complete all 3 above OR pass aptitude test

Diploma awarded at Adept and Master levels after completing all 4 courses. Certificates awarded on successful completion of each course at each level.

5.7 — KEN-Miner (ken.kohenoor.tech)

Layer: DeFi | Status: Live Alpha

Duration	APY	Note
3 months	33%	—
6 months	40%	Popular
12 months	51%	—

SHARIAH NOTE: Fixed guaranteed APY returns are structurally Riba (interest) under Islamic finance. Shariah-conscious users should consider the Mudharba Platform instead, which offers variable profit-sharing (halal).

5.8 — PowerKEN (powerken.kohenoor.tech)

Layer: DeFi/Capital | Status: Live Alpha. PowerKEN is the investor portal and investment management platform for KEN ecosystem investors. Confirmed live as of April 2026.

5.9 — KEN Sentinel (sentinel.kohenoor.tech)

App name: KEN Sentinel | Content framework inside the app: SURVIVAL PROTOCOL

KEN Sentinel is a physical and financial survival preparedness platform. It is NOT a crypto risk monitoring tool. Platform taglines: "Survive. Adapt. Thrive." / "Stay prepared. Stay alive."

Dual-threat narrative: KEN Sentinel addresses two simultaneous threats — physical survival (conflict, nuclear, systemic collapse) and financial survival (AI-driven job displacement, fiat currency collapse).

Access tiers: Free (Core Survival Guides, Safety Alerts, AI Skills Upgrade, Survival Readiness Quiz); Basic (10 KEN minimum — Financial Shield, KEN Marketplace, all core services); Premium (10 KEN + subscription — 6 advanced features including Offline Survival Map, Family Member Network, Real-Time Threat Alerts, Expert Mentor Priority, Crisis Support Line, AI Survival Plan).

KEN pricing within KEN Sentinel: Expert Mentor — 3 KEN per hour | Financial Shield — 10 KEN | Safety Alerts — 10 KEN | Premium subscription gate for advanced features.

7-Day Survival Challenge: 510 XP total, 9 named badges, ranks from Civilian to Aware and beyond. Gear unlock system as XP accumulates.

KEN Marketplace: 4 categories (Food and Water, Medical, Shelter and Tools, Communication), 16 SKUs, pre-vetted vendors, delivered to safe zones, purchased with KEN tokens.

5.10 — Mudharba Platform

Layer: Capital | Shariah Status: CLEAR

Mudharba is a Shariah-compliant ethical wealth management platform operating under Mudharaba contract principles (profit-sharing between investor and fund manager). Returns are variable — not fixed interest — which is the distinction that makes it halal. This is always the recommended alternative for Shariah-conscious users who want ecosystem yield.

Structure: Principal secured via corporate instruments. Annual profit sharing. DeFi-based token rewards.

5.11 — KEN Wallet

Layer: Infrastructure | Type: Non-custodial, multi-chain wallet. The primary gateway connecting users to the full KEN ecosystem. ERC-20 compatible. Existing MetaMask or any ERC-20 wallet also works — KEN Wallet is an option, not a requirement.

SECTION 6 — SHARIAH COMPLIANCE FRAMEWORK

KAI applies an Islamic Shariah compliance screen as the first filter on every advisory. Kohenoor Technologies integrates ethical finance principles throughout the ecosystem.

Permanently Prohibited

- Riba (Interest) — bonds, money market, fixed deposits, leveraged interest products, fixed guaranteed yield
- Maysir (Gambling) — betting platforms, casinos, lotteries, wagering tokens
- Gharar (Excessive Speculation) — instruments with no productive underlying value
- Ihtikar (Hoarding) — wealth concentration without productive deployment

Shariah Status by Platform

Platform	Shariah Status	Notes
KEN Token	CLEAR	Utility token adhering to Islamic Shariah principles
Mudharba Platform	CLEAR	Variable profit-sharing (Mudharaba model) — halal yield alternative
KEN-HyFi	CLEAR	All fees are Ujrah (service fee) — no Riba
KENEX	CLEAR	P2P exchange and institutional settlement — no interest
KEN-Miner Staking	SHARIAH CAUTION	Fixed APY (33/40/51%) is structurally Riba. Islamic finance

Platform	Shariah Status	Notes
		users: use Mudharba instead

SECTION 7 — PROEDGE AND EDUCATION 3.0

Education 3.0 is Kohenoor's framework for training designed for an AI-powered future. It is intelligent-age education — AI-powered, skill-based, project-centered, and real-world aligned.

ProEdge and Knowledge Gateway Schools are the delivery vehicles for this framework. Together, they form the Learn stage (Stage 1) of the KEN-HyFi user journey.

Knowledge Gateway Schools (KGS)

KGS is the parent education entity under Kohenoor Technologies. Established 2019. Delivers foundational education in DeFi and technology. KEN is accepted as payment for Knowledge Gateway services.

First national benchmark achievement: Delivered the first industry-grade Blockchain/DeFi/Web3 training in Pakistan to LUMS Finance Department (January 19–23, 2026). Attended by LUMS CFO, Head of Corporate Treasury, and Head of Accounts.

ProEdge Unit 1 — AI in Business Intelligence

Key benchmarks: 3:1 ROI within 24 months for AI-BI adoption | 3x more likely to outperform competitors | 181 zettabytes of data globally in 2026 | 2.5x faster time-to-market with AI.

Key teaching: "AI-BI is not a competitive advantage — it is the baseline for survival." 70% quiz pass threshold triggers mentor recommendation. Gartner: 75% of enterprises will have operationalized AI by 2028.

5 formulas taught: $ROI = (Benefit - Cost) / TotalCost \times 100$ | $Accuracy\ Improvement\ \% = (AI - Baseline) / Baseline \times 100$ | $Data\ Maturity = (Centralization + Quality + Depth + Capability) / 4$.

SECTION 8 — OPERATING GEOGRAPHIES & ECOSYSTEM OVERVIEW

Kohenoor Technologies operates in three primary regions: GCC (Gulf Cooperation Council), Pakistan, and USA.

Ecosystem Tagline

"ONE ECOSYSTEM · MANY WAYS TO GROW"

"Elegant intelligence flowing across KEN, KAI, KENFI, Mudharba, ProEdge and KENEX"

Platform URLs

Platform	URL
KAI	kai.kohenoor.tech
KENFI	kenfi.kohenoor.tech

Platform	URL
KEN-HyFi	kenhyfi.kohenoor.tech
KENCOM	kencom.kohenoor.tech
ProEdge	proedge.kohenoor.tech
KEN-Miner	ken.kohenoor.tech
PowerKEN	powerken.kohenoor.tech
KEN Sentinel	sentinel.kohenoor.tech
KAI Demo	demo.kai.kohenoor.tech
General Updates	kohenoor.net/updates kohenoor.tech/blog

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