

ਸਿੱਕਾ ਸ਼ੁਰੂ ਹੋਣ ਦੇ ਆਲਮ ਫਲ ਲਿਖੀ ਸੀ ਪੱਥ ਸਤ ॥ ਗੋਬਿੰਦ ਸਿੰਘ ਪੁਦ ਸਾ ਪੁਨ ਸਾ ਪ ਤੇ ਗ ਨ ਨ ਕ ਵ ਪ ਥ ਸ ਤ ॥ ਦੇ ਗ ਤੇ ਗ ਫ ਤ ਪ ਨ ਸ ਰ ਤ ਖੇ ਵ ਰੰ ਗ ਯ ਫ ਤ ਸ ਨ ਨ ਕ ਗ ਰੁ ਗੋ ਬਿੰਦ ਸਿੰਘ ॥



KHALSA KOIN

THE COIN WITH A CONSCIOUS

The Revival - next generation:

An ethical decentralized blockchain ecosystem bringing balance to the world.

Whitepaper 1.0

First Draft as of 12/28/2019
13 Poh 2075 Bikrami Summat

Abstract

When reflecting over our collective history, we come to realise that in order to achieve any kind of advancement we are interdependent on two factors - each other as humans, and the earth's resources. Both have been shamelessly exploited with no remorse or insight of the consequences that have and are still to unfold. Yet driven by the lowest human instincts we forget our true purpose and potential, that which elevates us, making us distinct from other living organisms on this earth.

In time, we will look back over the remnants of our destructive exploits in shame. As even the greatest rulers, conquerors and dynasties inevitably faced their truth, their legacy, eventually coming to a precipice, that very point where all that they had done, fused to form their demise. Call it cause and effect, an action and reaction or simply karma, it impacts us all.

Humanity is at its precipice, with endless wars, countless genocides and the reckless abuse of peoples and the environment. This world has become a playground for the devious pillaging of humanity's resources by the ultra-elite, where the richest one percent have more wealth than the remaining global community combined,^[1] leaving the rest of humanity to try and salvage what they can.

Is this what we leave our next generations to inherit?

It is time for a self-correction, a time to revive our humanity by shifting the paradigm, elevating the conscious and planting seeds that allow for the next generation to inherit an enlightened world. A social awakening to creating a free and fair ethical global society, invoking equality and autonomy, giving communities the ability to control their own destiny.

Contents

- Abstract 2
- 1. Introduction 4
 - 1.1 The Revival 4
- 2. The Diagnosis 4
 - 2.1 Control and Acquisition of Finance 5
 - 2.2 Control and Acquisition of Natural Resources 5
 - 2.3 The Nexus 7
 - 2.4 Direct Impact 8
- 3. The Necessary Solution 9
 - 3.1 What does this mean? 9
 - 3.2 Attributes of Blockchain Technology 9
- 4. The Revival - Next Gen. Khalsa Koin 10
- 5. Immediate Development 11
- 6. Potential Market 11
- 7. Paradigm Shift - of 960,000,000 12
- 8. Khalsa Koin Token 12
 - 8.1. Token Launch 13
 - 8.2. Token Distribution 13
- 9. The Team 14
- 10. Timeline 14
- 11. Karma Disclaimer 14
- 12. Legal Disclaimer 15
- References: 16
- Further Recommended Reading: 19

1. Introduction

Khalsa Koin (KKoin) is an autonomous decentralised digital asset, powering an ethical based ecosystem aimed to bring balance back to the world. Our vision is to provide an enlightened way of being, that impacts positively through the preservation, innovation and cultivation of our world, incorporating blockchain technology - based solutions with an ethical lens that shifts the existing archetype.

The KKoin ethos is to unite and cultivate an enlightened egalitarian community that wishes to create permanent and real change. This will be achieved by moving away from authoritarian constructs perpetuated in the form of restrictive governance, remapping systems and dismantling constructs, reviving and feeding an ethical existence evoking spiritual balance.

1.1 The Revival

The concept of decentralisation is not foreign to Sikhs, rather it is rooted deep in the Khalsa ethos by The Gurus. Baba Banda Singh Ji Bahadur, the first Sikh General stripped the centralised power structure of the Mughal Empire and decentralised the land, by distributing and abolishing the medieval era Zamindari system, enabling the common person to own land. In turn lifting them out of poverty and minimising the gap between the rich and poor, giving them the ability to control their own destiny. He went on to mint the first Sikh currency, directly challenging the oppressive central authority of that time, expressing the need for a sovereign decentralised economy maintaining freedom and bringing balance. His foresight provided Sikhs with a vision of an egalitarian society, a seed that was planted by the revolution of Guru Nanak Dev Ji.

Figure 1: The first Sikh currency implemented by Baba Banda Singh Bahadur.



This paper will review the conditions of existing systems, and the interconnected relationships between the exclusive entities. It will highlight, the subsequent effects that have arisen, that inflame many global issues, as the narrative is an all too often familiar one. Alternative initiatives such as Khalsa Koin are a solution aimed to bring balance to the world.

2. The Diagnosis

Currently global societies implement the use of formal centralised authorities such as banks, which act as intermediaries or guarantors in monetary transactions between two parties. They have exclusive control and responsibility with great benefit to themselves, yet a lack of transparency for the public. This conditioning has led the populace into a false sense of dependency, resulting in a general lack of trust

when dealing with peer to peer transactions, which was a historical practice and still is among small communities around the world.

This control of money by these authorities or governing entities has been, and continues to be used against minorities and the general populace through complex legal structures. These are implemented top down, benefitting the stake holding institutions and/or governing entities for their self-interest, with no input from the individual who creates the wealth.

2.1 Control and Acquisition of Finance

Over the last two decades we have seen an increasing pattern of global financial incompetence by governing institutions. This has led to the populace having to suffer devastating personal and fiscal losses through no fault of their own, at times losing their personal savings and pensions, to secure the losses of these institutions, without any consideration of people's financial circumstances.

2008 Global Financial Crisis:

The 2008 Global Financial Crisis was the worst since the 1929 Great Depression, leaving an estimated 8 million losing their jobs and the price of homes dropping 33% overnight. It required a \$700 billion US government bailout package for the banking corporations' due to their poor decisions,^[2] leaving the tax payers to foot the bill. It's now estimated that the actual bailout amount was in fact \$7.7 trillion, which was only disclosed to the public in November of 2011 after a one-time audit of the Federal Reserve forced by Congress.^[3]

India's Demonetisation:

On Nov 8, 2018, the 7th largest economy India, gave four hours' notice before wiping out 86% of its cash during their "demonetisation" initiative.^[4] This directly impacted small businesses and workers who were reliant on their daily income to make ends meet, leaving them stranded without financial support for weeks.

Greece's Austerity Measures:

In 2015, the toll of the 2008 Global Financial Crash resulted in Greece having to take extreme austerity measures, closing its banks for 20 days and limiting cash withdrawals to only 60 euro per day, a measure lasting 4 years.^[5]

Panama Papers:

Countless examples of flagrant transgressions are timestamped over the internet, coming to a peak with the 2016 Panama Papers revelations. Divulging how the powerful corporations and the world's elite use offshore shell companies as a loophole to avoid taxes and retain their riches, solely for personal benefit.^[6]

Systems like these have resulted in the unequal distribution of wealth and power,^[7] polarizing smaller vulnerable communities around the world. They are further humiliated by the fact, that the very wealth they helped to create is used to enforce structures that work to oppress, at times to the extremes of genocide, perpetuated under the guise of economic growth.

2.2 Control and Acquisition of Natural Resources

There are many correlations between resource extraction and social development, however the

relationship between resource rich and resource dependent economies is much more convoluted. Portrayed as 'international trade' by capitalist economies, it translates to 'capitalising on' or the 'control of' resources by powerful nations in an unequal power dynamic, often relying on systems of violence through state or military intervention, irrelevant of any territorial boundaries. The outcome of which is local and regional, social political change to aid the special interests of governments when securing its resources.^[8]

Punjab, India:

"Punjab, the "breadbasket" of India, was historically considered to be one of the most fertile areas on Earth, producing wheat, cotton, sugarcane and vegetables. In the 1970s, however, the Indian government's "Green Revolution" sought to combat famine and poverty in the region by increasing yields in Punjab. - Since then, wheat and rice production has grown increasingly important, as Punjab became a government mandated rice district primary source for government grain reserves. Covering only 1.5 percent of India's land, today the state produces nearly 20 percent of the nation's wheat and 12 percent of its rice."^[9]

Punjab has been on the forefront of an onslaught from central state interventions for over half a century, resulting in the genocide, ethnic cleansing and the displacement of its population, in order to capitalise and control its water resources. Rivers have been redirected and canalised to the direct annihilation of Punjab and other northern regions of India. According to its own reports (NITI Aayog), it is estimated that by 2020, 21 major cities are expected to run dry of ground water.^{[10][11]}

NASA imagery captured by its GRACE satellite observations, detecting water below the surface of the Northern Indian region, concluded that groundwater is disappearing at an alarming rate of one foot per year, and with rapid population growth, relentless economic development and water hungry farms, this unsustainable ecosystem is soon turning into a desert.^[12]

Middle East:

In the Middle East several decades of strategic planning and policy making, led to the 2003 invasion and the toppling of Iraq. This continued destabilisation of the region through multiple proxy wars, has allowed a nexus of global entities the ability to control and profit from its large oil reserves, at an overwhelming cost to the people of the region.^[13]

"I am saddened that it is politically inconvenient to acknowledge what everyone knows: the Iraq war is largely about oil."- Alan Greenspan, Former Chairman of the US Federal Reserve.^[14]

African Continent:

In African countries such as Angola, Nigeria, Sudan, Chad and Congo to name a few, all continue to suffer the curse of their natural resources. Congo, one of the most resource rich countries in the world, has had an history of unrest with military coups and civil wars, as a means to prop up regimes that are willing to collude with vying governments, to aid in the exploitation of its resources such as oil, diamonds, gold, copper, valuable minerals and wood. Again, inflicting unmeasurable destruction to the environment and the people of the region.^{[15][16]}

"Western companies and banks have colluded in stripping Africa's resources."- Simon Taylor, director of Global Witness.^[17]

Latin America:

The largest tropical rainforest, The Amazon is being rapidly depleted, with a dramatic rise in deforestation with no slow-down in sight. The Guardian reports, that close to 10,000sq km were lost in under nine months in 2019, an increase of 29.5% from the previous year in Brazil alone^[18] - due to the Agro-industry which under its current government is on the increase, supporting large scale logging and land grabs for cattle farms, alongside the production of palm oil, sugar cane and soya.^[19] In addition, we also see an expansion in the extraction of oil, gas, coal, and mining of precious metals and minerals such as coltan and lithium, which through processes of extraction have shifted and poisoned water ways, by way of leaching and the deliberate dumping of toxic chemicals.^[20]

The 2014 G20 summit of governments and central banks, saw a commitment of \$90 trillion in the development of global infrastructure by 2030 with a commitment to link infrastructure master plans across the world's regions (in 2016). This suggests that we will continue to see trends of rainforest deforestation globally,^[21] as big corporations and powerful governments continue with their campaign of "counting consumption of nature as income";^[22] directly affecting the indigenous peoples around the world whose lands are stolen and plundered, and the global community through climate change and its impacts.

"The use of public money (e.g., taxes, pensions, user fees for infrastructure services, guarantees) to leverage or catalyze private sector investment, particularly long-term institutional investment (e.g., pension and insurance funds, sovereign wealth funds, private equity funds). The goal of attracting long-term institutional investors, which hold over \$100 trillion in savings, is a driving force of the G20's new paradigm."^[23]

2.3 The Nexus

With the growth of globalisation many systems of accountability have become permeable. These loopholes are accessed by the powerful entities such as banking institutions and multinational corporations, which have lobbied to create structures such as trade agreements and tax laws that protect their interest, giving considerable influence in regions and in turn over smaller communities that are in the immediate locality. This imbalance of power translates to destructive exploitation, many a times crippling communities and leaving them traumatised. Amnesty International's website reveals the extent of human rights injustices faced by communities, due to the lack of corporate accountability.

"Amnesty has exposed countless instances when corporations exploit weak and poorly enforced domestic regulation with devastating effect on people and communities."^[24]

These practices continue to occur due to the lack of effective mechanisms of accountability, leading to long-term struggles against social injustice, at times not realising that the very government that has the responsibility to protect its people, is complicit in its role.

"The problem: States have a responsibility to protect human rights. However, many are failing to do this, especially when it comes to company operations - whether because of lack of capacity, dependence on the company as an investor or outright corruption."^[25]

There is no justice for these communities, as from the beginning they are excluded from any decision making and usually have little access to information regarding the outcomes that are to occur. And when

left with the aftermath of their ruin, do not have the means to get justice due to alliances between powerful corporations and states, that feed corruption and hinder legal systems. In turn enabling powerful entities and monopolies free reign to exploit with impunity. [26]

In conclusion if there is to be any real effective change it will be implemented from the ground up, as these governing alliances have too much to lose, requiring a dramatic shift in practices which due to their appetite would be detrimental to themselves and their stakeholders. Leaving the sole responsibility in the hands of the populace who have the final say, as it is their actions and money that is unknowingly to them, being used to perpetuate the status quo.

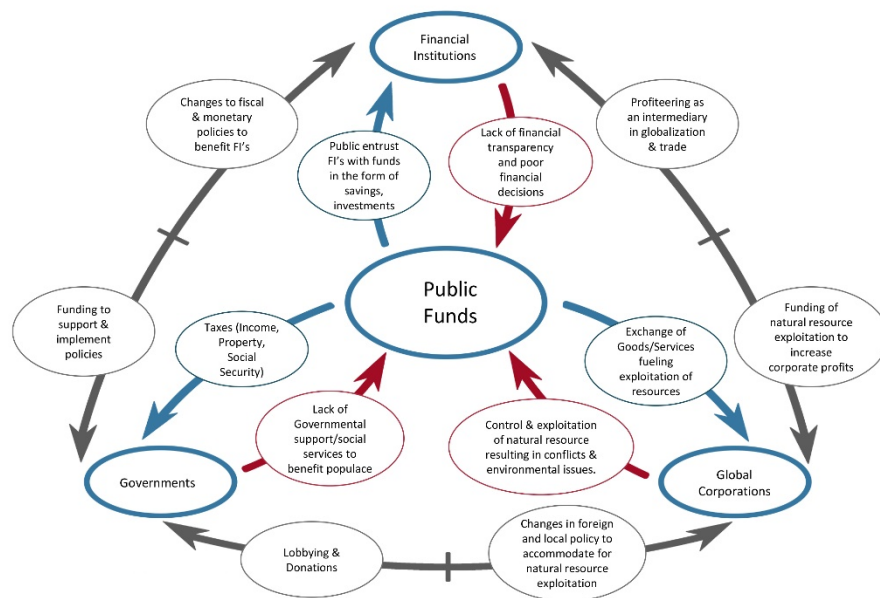


Figure 2: Flow of economic systems

“Of the 100 largest economies in the world, 51 are corporations; only 49 are countries.” [27]

It is these powerful entities that gain the most when exploiting global natural resources, such as water, rain forests, fossil fuels, metals and mineral deposits. We currently face a multitude of global crises as a result of the exploits of these autocratic global entities and corporations, who have the money and resources to operate on such large scale. The immediate impact of such crises is nearly always felt by the small local communities first, having to deal with the long-term repercussions and whose voices are never strong enough to be heard, due to the powerful monopolies that maintain control.

2.4 Direct Impact

Sikh institutions and Gurdwaras have been heisted and its ethos of charity and compassion have become murky with a lack of transparency. Bad actors have a hold of these vital arteries that were designed to create global change, and through complex apparatus exploit them for personal and political gain, at times favouring rewards set by complicit governments; complicating social justice issues as to control ‘the narrative’. Whilst partnering governing entities turn their back on the community in return for global commerce and trade.

This is a pattern that can be seen with communities around the world, a modern form of oppression supposedly for the greater good. The question is, whose greater good and at what cost?

The complexities of these constructs can be argued endlessly, however the evidence cannot be denied. The use of rhetoric such as 'diversity and inclusion' gives little hope, whilst used as a tool to subdue and consume in a systematic cleansing of diversity and culture, under the guise of global economic acceptance to progress. Or, does the populace see it implemented on a global scale through an ethical lens, allowing the freedom to create financial inclusion for those who do not have a voice, or, for those who choose to instead opt for diverse ways - allowing for the emancipation from '*hierarchical - behemoths*'^[28] whom restrict and confine through explicit constructs.

3. The Necessary Solution

With the emergence of Satoshi Nakamoto's Bitcoin, a peer to peer digital cash system^[29] and the implementation of decentralised blockchain technology, it is important to recognise the fundamental characteristics that make this technology so significant. Once doing so, carefully reflect on its true potential to affect necessary change, by re-evaluating the function of governing institutions and their influence over our psychological behaviour in society.

3.1 What does this mean?

With the continuous growth of cryptos, we want to look beyond the parameters of quick, short-term solutions or money-making schemes. As many applications are designed to accommodate existing constructs, having short term impact or falling prey to 'centralised systems', requiring 'permission' from governing institutions, which blockchain protocols such as Bitcoin and Ethereum were designed to escape. Caution should be given, as increasing blockchain solutions are being adopted by powerful institutions in a guise to retain control through outdated social and economic governing apparatus.

3.2 Attributes of Blockchain Technology

- **Decentralised:** It is not reliant on a central entity, instead a record is kept on a public ledger which is distributed and copied by nodes on the network and is accessible to the community giving transparency and security. Allowing for peer to peer transactions without third-party consent or permission.
- **Immutable:** It is a permanent record of transactions on the blockchain ledger. Once a block is added, it cannot be altered due to the cryptographic hash function. This creates trust in the network.
- **Trust-less or Trust Enabling:** The blockchain ledger is a permanent record which is distributed over the network, its protocols require a consensus amongst the participants replacing third party intermediaries. Hence becoming trust-less, allowing peer to peer transactions with transparency.
- **Permission less:** No permission is required to join the blockchain network, allowing for peer to peer transactions without third party or intermediaries consent.

4. The Revival - Next Gen. Khalsa Koin

Khalsa Koin (KKoin) is an initiative implementing this evolving technology, elevating the current conditions to bring real change through a conscience ethical practice. Its ecosystem will be designed to stay sincere to the above-mentioned attributes of blockchain technology, whilst solving scalability and implementation for end user experience.

The ecosystem will be powered by KKoin - a peer to peer digital asset with a conscious. It will generate and nurture seed and grassroots projects that enhance the community's experience in this world, through the development of Apps/DApps and blockchain based protocols meshing with selected infrastructure; addressing urgently needed solutions and giving life and strength to its autonomous community. (Figure 3)

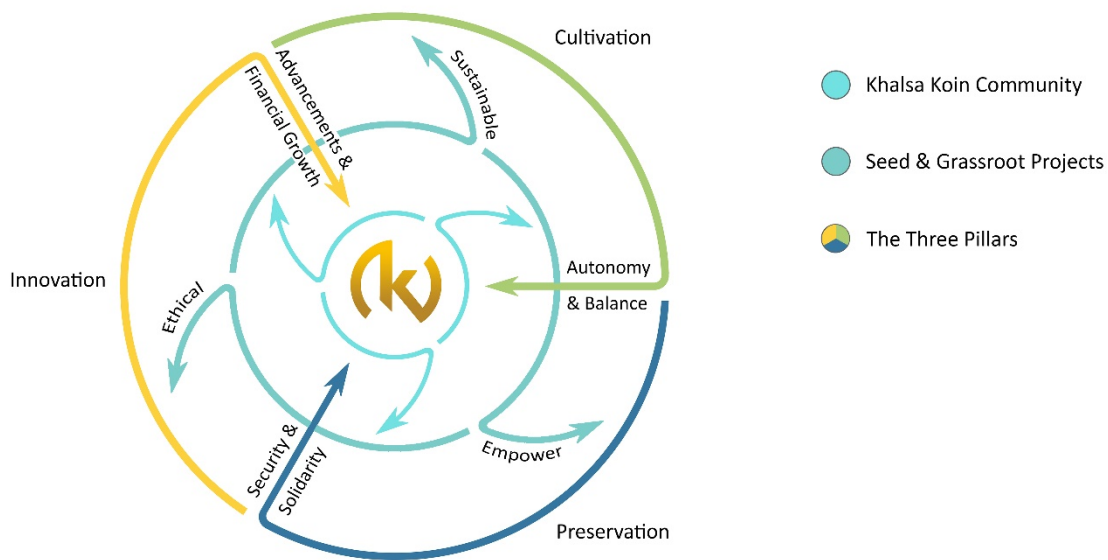


Figure 3: Illustration of Khalsa Koin's Ethical Ecosystem

Each project at its core will be formulated to embrace decentralised ethical solutions - ranging from commerce solutions, to initiatives aiding in solving environmental and social justice issues, in turn balancing the community's spiritual karma due to its ethical footprint.

Innovation is crucial to KKoins' progress and adoption. Global swarms will be implemented as 'Misl's that will collaborate through open source development, empowering the wisdom of the crowd to engage and enhance the ecosystem with blockchain based tech and sustainable solutions that fuse and evoke change at every level.

Future KKoin plans are to connect with other ecosystems and networks, trading and sharing real-solutions, assisting small communities via borderless cooperation, promoting ethical initiatives with the vision of shifting the global community to a conscience and spiritual way of coexistence.

All current and future solutions are designed with an overarching vision of restructuring existing systems, allowing greater freedom for the individual and the ability for small communities like ours, to redefine our

destiny with little or no manipulation from larger governing powers. The KKoin ecosystem will continue to evolve, finding long term solutions through proactive initiatives and moving away from reactive impulses, taking the community a step closer to its long-term vision and autonomy. (More detail to come in the blue paper, phase II).

5. Immediate Development

All solutions are aimed at decentralising existing structures, allowing for autonomy and for the KKoin community to thrive.

Immediate solutions are outlined below, but are not limited to:

- The introduction and launch of KKoin as a peer to peer digital asset.
- The launch of a community-based repository, allowing open source development and contribution.
- An encrypted communication App/DApp, free from data collection and manipulation.

Mid-term:

- A platform that permits trade with BTC and Ethereum, enhancing the community's ability to interact with global e-commerce.
- A secure KKoin wallet empowering everyday transactions.

KKoin is initially being developed as an ERC20 token on the Ethereum platform due to the immediate adaptability, however we are closely monitoring future solutions with Ethereum 2.0 and its scalability for our long-term vision. We are not ruling out the possibility of developing a native KKoin blockchain platform in our future plans.

There are three phases to the initial project coinciding with three papers. White phase I, Blue phase II and finally Basanti, phase III The Era of The Five Oracle's.

Details of future phases will be announced to the community at the appropriate time, mapping out upcoming proposals and past achievements.

6. Potential Market

The Sikh community accounts for a small number around the world, making up approximately 27 million, 0.39% of the world population, yet on a grassroots level it continues to strive for global change, making an impact on social justice, environmental and equality issues. The community funds local and global humanitarian programs and feeds countless communities around the world with their free kitchen. Sikh Gurdwaras' around the world number in the thousands and are funded by its local Sikh communities that are to abide by the ethos of 'naam japna, kirt karnee and vand shakna'; instilling values of an egalitarian community, working honestly, sharing with less fortunate, meditating and promoting equality.

The engagement and adoption of KKoin, by only 10% from the global Sikh population (2.7 million) with a speculative investment of a \$1000 USD per investor, generates a projected market value of \$2,700,000,000: 2.7 billion USD. This is not to be considered factual forecast, but does give an indication of the potential market; giving the ability to positively impact the crypto market. KKoin is a global initiative

that welcomes adoption by any individual from the global community that agrees with its ethos. (As a market indicator at the point of writing this - 12/05/2019, Bitcoin closed at \$7448.31 USD with a market cap value of \$134,706,455,048 USD) ^[30]

7. Paradigm Shift - of 960,000,000

How do we get there and what is stopping us?

Technological advancements can only achieve so much, it requires the populace to implement its use in ethical ways by making a conscience choice whilst adhering to enlightened principles, the results of which are unquantifiable.

This path begins and ends within oneself, it requires constant self-reflection and change, in turn these changes affect our immediate surroundings dispelling any doubt and weakness. We are infinite beings, change makers who can set themselves free and bring forward an enlightened existence, the age of the Spiritual-ocracy.

Successful adoption of KKoin by the community will come through the realisation of a solidarity consensus based on the ethos laid out in this document. As long as the KKoin community believe in the vision and its value, it will continue to exist and re-generate growth without third party or external manipulation, giving autonomy and sovereignty.

*“Up to 2008, sovereignty created currency. We now live in a world where currency creates sovereignty.”
- Andreas Antonopoulos, 2019.*

8. Khalsa Koin Token

KKoin is an ERC 20 token on the Ethereum platform, the world's leading programmable platform. ^[31]
Giving the ability to develop this decentralised financial ecosystem for the world community.

KKoin has a maximum supply of 960,000,000 tokens that will be distributed in three phases, each phase will coincide to a milestone and the release of an updated white paper outlining the next phase. Phase I will be the White paper, phase II will be the Blue paper and finally phase III will be the Basanti paper. (Colour coded to indicate phases)

At each phase there will be a launch of 320,000,000 tokens to the community.

The figure of 960,000,000 has been carefully chosen, each token/koin is to represent a soul that will contribute to the change needed to bring balance to the world.

Phase I: Will assist with team expansion, legal and administration costs and work to connect a community that supports the KKoin ethos. We shall also see the development of seed initiatives, including Apps/DApps and infrastructure, designed to support immediate and future solutions needed for the community's success. Khalsa Koin commits to assisting with global humanitarian and environmental solutions by contributing 3.33% of the total token amount at each phase.

8.1. Token Launch

Our goal is to have three token launch phases. Each will occur after specific milestones of the previous phase have been achieved.

- Phase I: Goal is to raise a minimum of \$5 million USD or a maximum of approx. 125000 ETH.
- Distribution amount of 320 million KKoin.
- ETH exchange rate: 1 ETH = approx. 2500 KKoin - this may vary with exchange rates.
(The exchange rates are based on estimations as of 12/27/2019)
- Token Contract address TBD will be published approximately 36 hours before the crowd sale date launch.
- Launch date and time: Will be announced on the website and through social media avenues.
(More information will be revealed closer to the time to the ICO as required)

8.2. Token Distribution

Phase I budget allocation:

- 3.33% Phase I - 10% overall - To go directly to global humanitarian and environmental challenges
- 7% - Administration and legal
- 13% - Development and the growth of operations
- 76% - Seed and grassroots projects

For the founding team this is a passion for which we do not take payment, we will however personally invest into KKoin to create the change we desire.

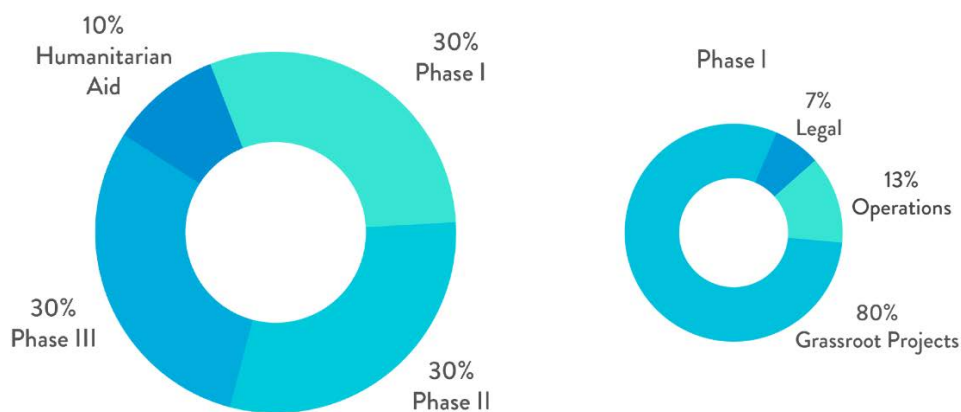


Figure 4: Budget allocation of ETH

9. The Team

The team is guided by The Eternal Guru, along with Bhai Daya Singh, Bhai Dharam Singh, Bhai Himmat Singh, Bhai Mohkam Singh and Bhai Sahib Singh.

The team are a passionate group of professionals that are experts and experienced in their respective fields. They are a diverse team of changemakers in their chosen professions ranging from the sciences, arts, programmers and financial fields. They are guided by the principles of Sikhi and their love for humanity.

We currently are in stealth mode. The team will be announced at the appropriate time at a later date.

10. Timeline

Current timeline review.

- Q4 2018 - The Revival - envisioned. (Ardas by Five Singh's and Hukamnama)
- Q1 2019 - Development of the founding team and website.
- Q2 2019 - Strategic development and tech.
- Q3 2019 - Begin building community and ecosystem.
- Q4 2019 - Release of white paper.
- Q1/Q2 2020 - Intro of ICO, building strategic partnerships, development of communication Apps/DApps and infrastructure.
- Q3 2020 - Restoring the past and developing infrastructure.
- Q4 2020 - Intro to Phase II Blue paper.

11. Karma Disclaimer

Please do not invest or purchase KKoin with money, obtained through investments in drugs, tobacco, alcohol, or other unethical or corrupt means, as even money has a conscious. Please invest only with honest earnings or answer to your karma!

We firmly believe that a smaller amount of honest money has greater power than millions obtained through corrupt and unethical means. We believe in doing the right thing, even when no one's looking!

12. Legal Disclaimer

The intention of this white paper is to articulate Khalsa Koin (KKoin) and its projects to prospective token buyers during the scheduled token sale event. Please note that the information contained in this document is not comprehensive and should in no way be considered indicative of a contractual relationship between KKoin and token buyers.

The purpose and sole purpose of this document is to present relevant and accurate information to prospective holders to better inform prospective buyers on their decision.

Please note that this white paper has not been created within a legal or regulatory framework for any jurisdiction. The contents within this document do not in any way constitute an investment prospectus or a solicitation for investment, neither do they constitute an offering or a solicitation of an offer to buy securities in any jurisdiction.

Prospective purchasers of KKoin tokens accept all risks involved and are responsible for ensuring they maintain compliance with all relevant legislation in their own jurisdictions.

The distribution of this document and purchase of KKoin tokens may be restricted by law in certain jurisdictions. Readers of this document and purchasers of the KKoin token should ensure they are adequately informed of any relevant legislation and comply with it.

It is the sole responsibility of the reader/buyer to ensure that participation in the token sale is permitted under applicable laws in their country of residence or domicile.

Certain statements in this white paper maybe considered forward-looking. Such statements and further information are offered for illustrative purposes only and entail both known and unknown uncertainties and risks which may lead to significantly different outcomes from the ones given within such statements. Where this white paper is translated into different languages, relevant information may be misrepresented or lost, and the reliability of non-English white papers cannot be guaranteed.

References:

1. Swanson, A. (2016). *You might be among the world's richest people and not realize it.* [online] Washington Post. Available at: <https://www.washingtonpost.com/news/wonk/wp/2016/01/21/you-might-be-among-the-richest-people-in-the-world-and-not-realize-it/> [Accessed 6 Sep. 2019].
2. Amadeo, K. (2020). *What Caused the 2008 Financial Crisis and Could It Happen Again?.* [online] The Balance. Available at: <https://www.thebalance.com/2008-financial-crisis-3305679> [Accessed 9 Sep. 2019].
3. Collins, M. (2015). *The Big Bank Bailout.* [online] Forbes.com. Available at: <https://www.forbes.com/sites/mikecollins/2015/07/14/the-big-bank-bailout/#7d3f67d22d83> [Accessed 12 Sep. 2019].
4. Rowlatt, J. (2016). *Why India wiped out 86% of its cash.* [online] BBC News. Available at: <https://www.bbc.com/news/world-asia-india-37974423> [Accessed 2 Sep. 2019].
5. Daley, S. (2015). *Greeks Spend in Droves, Afraid of Losing Savings to a Bailout.* [online] Nytimes.com. Available at: <https://www.nytimes.com/2015/07/09/world/europe/greeks-spend-droves-afraid-losing-savings-bailout.html> [Accessed 17 Sep. 2019].
6. Harding, L. (2016). *What are the Panama Papers? A guide to history's biggest data leak.* [online] the Guardian. Available at: <https://www.theguardian.com/news/2016/apr/03/what-you-need-to-know-about-the-panama-papers> [Accessed 25 Sep. 2019].
7. Google Books. (2013). *Congressional Record.* [online] Available at: [https://books.google.ca/books?id=mlhadIXQPZUC&pg=PA1846&dq=top+six+banks+account+for+two-thirds+of+the+banking+industry.+They+have+\\$9.6+trillion+in+assets,&hl=en&sa=X&ved=0ahUKEwjRnLlgNPmAhVHpZ4KHxASAVEQ6AEIKDAA#v=onepage&q=top%20six%20banks%20account%20for%20two-thirds%20of%20the%20banking%20industry.%20They%20have%20\\$249.6%20trillion%20in%20assets%20C&f=false](https://books.google.ca/books?id=mlhadIXQPZUC&pg=PA1846&dq=top+six+banks+account+for+two-thirds+of+the+banking+industry.+They+have+$9.6+trillion+in+assets,&hl=en&sa=X&ved=0ahUKEwjRnLlgNPmAhVHpZ4KHxASAVEQ6AEIKDAA#v=onepage&q=top%20six%20banks%20account%20for%20two-thirds%20of%20the%20banking%20industry.%20They%20have%20$249.6%20trillion%20in%20assets%20C&f=false) [Accessed 19 Nov. 2019].
8. McNeish, J. (2018). *Resource Extraction and Conflict in Latin America | Colombia Internacional.* 93, pp.3-16. [online] Revistas.uniandes.edu.co. Available at: <https://revistas.uniandes.edu.co/doi/full/10.7440/colombiaint93.2018.01> [Accessed 10 Nov. 2019].
9. Water.columbia.edu. (n.d.). *Punjab, India - Columbia Water Center.* [online] Available at: <http://water.columbia.edu/research-themes/water-food-energy-nexus/water-agriculture-livelihood-security-in-india/punjab-india/> [Accessed 18 Oct. 2019].

10. NITI Aayog. (2018). *Composite Water Index. A Tool for Water Management*. [online] Niti.gov.in. Available at: https://niti.gov.in/writereaddata/files/document_publication/2018-05-18-Water-index-Report_vS6B.pdf [Accessed 18 Oct. 2019].

11. Yeung, J. (2019). *India has just five years to solve its water crisis, experts fear*. [online] CNN. Available at: <https://www.cnn.com/2019/06/27/india/india-water-crisis-intl-hnk/index.html> [Accessed 13 Oct. 2019].

12. Cook-Anderson, G. (2009). *NASA - NASA Satellites Unlock Secret to Northern India's Vanishing Water*. [online] Nasa.gov. Available at: https://www.nasa.gov/topics/earth/features/india_water.html [Accessed 13 Oct. 2019].

13. Jones, Toby Craig. (2012). "America, Oil, and War in the Middle East." *The Journal of American History*, vol. 99, no. 1, pp. 208–218., www.jstor.org/stable/41510316.
<https://mereliberty.com/wp-content/uploads/2015/11/Journal-of-American-History-2012-Jones-208-18.pdf> [Accessed 11 Nov. 2019.]

14. Juhasz, A. (2013). *Why the war in Iraq was fought for Big Oil - CNN*. [online] CNN. Available at: <https://www.cnn.com/2013/03/19/opinion/iraq-war-oil-juhasz/index.html> [Accessed 21 Oct. 2019].

15. Tabb, W. (2007). *Monthly Review | Resource Wars*. [online] Monthly Review. Available at: <https://monthlyreview.org/2007/01/01/resource-wars/> [Accessed 23 Oct. 2019].

16. Globalpolicy.org. (2005). *Global Witness Open Letter to the UN Security Council, Regarding Conflict Resources and Peacekeeping in Liberia and the Democratic Republic of Congo*. [online] Available at: <https://www.globalpolicy.org/the-dark-side-of-natural-resources-st/water-in-conflict/40117-global-witness-open-letter-to-the-un-security-council.html> [Accessed 29 Oct. 2019].

17. Leigh, D. and Pallister, D. (2005). *Revealed: The New Scramble for Africa*. [online] Globalpolicy.org. Available at: <https://www.globalpolicy.org/component/content/article/198/40118.html> [Accessed 29 Oct. 2019].

18. Watts, J. (2019). *Amazon deforestation 'at highest level in a decade'*. [online] The Guardian. Available at: <https://www.theguardian.com/environment/2019/nov/18/amazon-deforestation-at-highest-level-in-a-decade> [Accessed 13 Nov. 2019].

19. McNeish 3-16.

20. McNeish 3-16.

21. Bebbington, A., Humphreys Bebbington, D., Sauls, L., Rogan, J., Agrawal, S., Gamboa, C., Imhof, A., Johnson, K., Rosa, H., Royo, A., Toumbourou, T. and Verdum, R. (2018). Resource extraction and infrastructure threaten forest cover and community rights. *Proceedings of the National Academy of Sciences*, [online] 115(52), pp.13164-13173. Available at: <https://www.pnas.org/content/115/52/13164> [Accessed 19 Nov. 2019].
22. Tabb, W. (2007).
23. Alexander, N. (2016). *Infrastructure investment and Public Private Partnerships | Heinrich Böll Stiftung*. [online] Heinrich-Böll-Stiftung. Available at: <https://www.boell.de/en/2016/12/15/infrastructure-investment-and-public-private-partnerships> [Accessed 19 Nov. 2019].
24. Amnesty.org. (n.d.). *Everything you need to know about human rights and corporate accountability*. [online] Available at: <https://www.amnesty.org/en/what-we-do/corporate-accountability/> [Accessed 11 Nov. 2019].
25. Amnesty.org. (n.d.).
26. Amnesty.org. (n.d.).
27. Amnesty.org. (n.d.).
28. Scott, B. (2016). *How Can Cryptocurrency and Blockchain Technology Play a Role in Building Social and Solidarity Finance? | Publications | UNRISD*. [online] Unrisd.org. Available at: [http://www.unrisd.org/unrisd/website/document.nsf/\(httpPublications\)/196AEF663B617144C1257F550057887C?OpenDocument](http://www.unrisd.org/unrisd/website/document.nsf/(httpPublications)/196AEF663B617144C1257F550057887C?OpenDocument) [Accessed 1 Sep. 2019].
29. Bitcoin.org. *Bitcoin - Open source P2P money*. [online] Available at: <https://bitcoin.org> [Accessed 13 Sep. 2019].
30. CoinMarketCap. *Bitcoin (BTC) Historical Data | CoinMarketCap*. [online] Available at: <https://coinmarketcap.com/currencies/bitcoin/historical-data/> [Accessed 5 Dec. 2019].
31. ethereum.org. (n.d.). *Ethereum for Developers*. [online] Available at: <https://ethereum.org/developers> [Accessed 13 Sep. 2019].

Further Recommended Reading:

Revealed: More Details On The Fed's Breathtaking \$7.7 Trillion In Loans To Large Banks
Julia Roche - <https://www.businessinsider.com/bank-bailouts-2011-11-27>

Bailout Tracker
Paul Kiel-Dan Nguyen - <https://projects.propublica.org/bailout/list>

Greek Banks Reopen For First Time in Three Weeks
Jennifer Rankin - <https://www.theguardian.com/world/2015/jul/19/greek-banks-reopen-first-time-three-weeks-queues-expected>

Greek Bailout Crisis in 300 Words
<https://www.bbc.com/news/world-europe-45245969>

Central Banking Is Broken, Solution Is Bitcoin, Panama Papers Reveal
Joël Valenzuela - <https://cointelegraph.com/news/central-banking-is-broken-solution-is-bitcoin-panama-papers-reveal>

H2woe
<https://rtd.rt.com/films/india-water-crisis/>

The World Needs a Water Treaty
Conn Hallinan - <https://www.commondreams.org/views/2019/07/11/world-needs-water-treaty>

Iraq Invasion Was About Oil | Nafeez Ahmed
Nafeez Ahmed - <https://www.theguardian.com/environment/earth-insight/2014/mar/20/iraq-war-oil-resources-energy-peak-scarcity-economy>

The Costs Of War For Oil - Fpif
Adil Shamoo-Bonnie Bricker-Erik Leaver - https://fpif.org/the_costs_of_war_for_oil/

Where Are the World's Largest Oil Reserves?
Kimberly Amadeo - <https://www.thebalance.com/oil-reserves-definition-categories-world-s-largest-3305873>

Dealing With Africa's Resource Curse
James Paul - <https://www.globalpolicy.org/component/content/article/198/40125.html>

Tragic Consequences Of Rising Resource Extraction in Latin America: Heinrich Böll Stiftung
Dawid Bartelt-Elmar Altvater-Barbara Unmüßig - <https://www.boell.de/en/2017/10/20/tragic-consequences-rising-resource-extraction-latin-america>

2019: The Year Rainforests Burned
<https://news.mongabay.com/2019/12/2019-the-year-rainforests-burned/>

IMF and World Bank: Marching To a G20 Tune?: Heinrich Böll Stiftung: Washington, Dc Office - Usa, Canada, Global Dialogue
Nancy Alexander-Motoko Aizawa-Foley Hoag - <http://us.boell.org/en/2017/10/24/imf-and-world-bank-marching-g20-tune>