

KB Coin Whitepaper

2023 Q2



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1. Introduction

The cryptocurrency market is paving the way for a better future. The blockchain technology that lies at the foundation of digital assets has been implemented in numerous projects in various fields. With this technology, we have been able to improve various industries and services, reaching a new era of prosperity and development.

Bitcoin is not only the prototype of all cryptocurrencies, but also the real driving force behind the entire crypto market. KB Coin goal is not to copy the leading cryptocurrency or compete with it, but to create a new market centered around the creation and education of a community that can use cryptocurrency in business and everyday life.

KB Coin (KBC) philosophy is similar to Red Bull's strategy: instead of competing with Coca-Cola for first place in the beverage market, they created their own market for energy drinks, where they took the lead. Our goal is to become a mass-market cryptocurrency with the world's largest user base.

KB Coin (KBC) is suitable for use as an everyday means of payment. Today some market players already offer the option of paying for goods and services with Bitcoins, but this cryptocurrency is mostly used as a marketing tool rather than a real payment method. More than 90% of all Bitcoin transactions are used for market speculation. KB Coin (KBC) was created to facilitate the emergence of a real economy in the crypto-world, offering mass users without access to the financial market what they can't get from other cryptocurrencies: access to cheap financial instruments and the financial market at large. KB Coin (KBC) is already working with partners and creating its own comprehensive payment mechanisms, such as payment terminals, trading platforms, etc.

KB Coin (KBC) is the ultimate method of expanding the global cryptocurrency community, introducing new and better products, and creating a shared hope for the entire crypto market to leave behind complex outdated solutions like mining, turning the world towards the profitable and easy use of cryptocurrencies in everyday life and business.



2. Market Analysis

2.1. Overview of the cryptocurrency market and forecast of its development until 2024

A CoinGecko survey shows that crypto market capitalization exceeded 2.6 trillion US dollars for the first time in mid-October 2021. Today, this indicator has dropped to 2.5 trillion USD. According to CoinMarketCap, the total market capitalization of cryptocurrencies has nearly tripled over the past year. And it doesn't show any signs of slowing its growth.

Several factors explain this breakthrough growth:

- The pandemic has pushed everyone, including businesses, towards digitalization. And that trend has stayed strong since the beginning of the lockdowns three years ago. While offline stores can't continue to serve customers because of government restrictions, online businesses have significantly improved the efficiency of their sales strategy.
- To deal with the global financial crisis caused by the pandemic, many nations have tried to stimulate the economy by printing new money, which in turn has led to increased inflation and devaluation of fiat currencies. As a result, both large and small investors switched to digital currencies. And they haven't regretted their choice. Today, the average age of the private crypto investor is higher than before: 59% of users investing in blockchain-based coins are now in the age range of 31-49. This signals an increased level of interest and respect for cryptocurrencies.
- In 2020, most countries introduced State Stablecoins. This global movement toward a new digital banking system has increased the need for regulation of cryptocurrencies. Most countries are currently working to create a legal framework that is convenient for all, describing the rules of circulation of digital currencies. China, for example, has already launched digital yuan payments in the subway and some stores, and the domestic digital ruble is being actively prepared for issuance in national markets.

These reasons drove large corporations to actively enter the market in 2021. Visa, MasterCard and PayPal are now introducing cryptocurrencies into their payment systems, and this is becoming a catalyst for the emergence of digital solutions in the rest of the financial sector.



2.2. Advantages of cryptocurrencies as a means of payment

The crypto payments market is the fastest growing industry

The crypto payments market is projected to grow with the highest CAGR from 2019 to 2024. Cryptocurrency payments have several advantages:

- Increased transaction security;
- Protection from fraud;
- Decentralization;
- Low commissions;
- Protection against chargebacks;
- Fast international transfers.

These factors are driving the acceleration of the adoption of cryptocurrencies.

2.3. Asia-Pacific - a leader in the adoption of cryptocurrencies

The Asia-Pacific region will take over the largest share of the entire cryptocurrency market during the period up to 2024. This region is made up of China, Japan, South Korea and other countries of the Asia-Pacific region (ROAPAC). RoAPAC includes Singapore, Malaysia, Thailand, India, Australia and New Zealand. China is the largest market of all countries in this region. With low electricity costs, ideal weather conditions, large mining companies and access to venture capital funding, the Chinese market will become the largest in the region. At the same time, the level of awareness and knowledge about cryptocurrencies is the highest in Japan. Japanese government regulation is also very favorable towards cryptocurrencies.



2.4. Europe - a region with great potential for crypto market development

The European market includes Germany, France, Great Britain, Eastern Europe and other European countries. Europe ranks second after Asia-Pacific in terms of cryptocurrency market volume. Awareness of cryptocurrencies is also growing in Europe. Thus, on July 5, 2016, the European Commission proposed to include providers of wallets and virtual currency exchange platforms in the Anti-Money Laundering Directive (AMLD). As part of this regulation, providers of wallets and virtual currency exchange platforms will be required to comply with anti-money laundering requirements and provide the data necessary to identify, prevent and report money laundering and terrorist financing. The regulation defines virtual currencies as a digital representation of value that is not issued by the central bank or a government agency and is not necessarily associated with fiat currency, but is accepted by individuals and legal entities as a means of payment that can be stored, transferred or exchanged online.

2.5. Market Dynamics

The technology's uncertain regulatory status is the main constraint on its development.

At present, the lack of uniform regulatory standards and the associated uncertainty are among the main constraints preventing the widespread adoption of cryptocurrency.

Distributed ledger technology continues to raise a number of questions from regulators and policymakers, both at the national and international level.

Due to issues with standardization and interoperability, cryptocurrency continues to operate under an uncertain regulatory status, which is the main constraint to the growth of this market. So, for example, in September 2017 China completely banned the circulation of cryptocurrencies, which is why all residents of the country were obliged to withdraw all funds from cryptocurrency exchanges over a short period of time.



Opportunity: Significant growth opportunities in emerging and developed markets

Emerging economies (such as India, China, and Brazil) as well as developed economies (such as the United States, Germany, and Japan) are expected to provide significant growth opportunities for companies and projects operating in the cryptocurrency market. According to analysts' forecasts, the adoption of cryptocurrencies will be facilitated by a number of factors - including the speed of transfers and low commissions.

Problem: Concerns about security, privacy, and control

Cryptocurrencies have the potential to revolutionize peer-to-peer transactions and money transfers. However, this requires solving a number of security, privacy and control issues. Because all cryptocurrency transactions and payment data are reflected in the blockchain network, there is a high risk of hacker attacks and fraud. Another serious problem in the implementation of cryptocurrency payments is the issue of confidentiality in a distributed public ledger.

2.6. KB Coin (KBC) Market Overview

The blockchain industry is booming. Despite the volatile nature of the cryptocurrency market, its foundation – the blockchain - is already being implemented in many areas. It opens borders, making funds transfers more accessible and excluding intermediaries from the equation, thereby leading to the equitable and fair distribution of resources.

The desire to get the best possible product is both obvious and natural. But how many people have to make do with the quality of the products available in their region! Meanwhile, manufacturers who would be happy to offer consumers goods of the highest quality cannot develop their business due to the lack of access to the market or the resources needed to enter it. This is often associated with the need to scale their business. Most manufacturers cannot handle this task.

The entire world is a market for KB Coin. It accommodates an unlimited number of buyers and sellers. This means that every KB Coin user has the opportunity to sell and buy any goods permitted by law, regardless of borders and distances.



3. Mission and Prospects

3.1. KB Coin mission

KB Coin (KBC) is a cryptocurrency created to solve the problems of online payments.

The goal of KB Coin (KBC) is to ensure that everyone can easily gain access to cryptocurrencies, using KB Coin (KBC) not only to buy anything, anywhere.

The user is the sole owner of their coins. He can freely spend, transfer, store, inherit his coins and perform other operations cheaply, quickly and safely.

In the KB Coin (KBC) cryptosystem, through the development and implementation of new technologies, gaps and shortcomings in the concepts behind Bitcoin and other coins will be taken into account and corrected. At the same time, we aren't competing with other coins in the existing market, but creating our own market, where we plan to firmly occupy the leading position.

KB Coin (KBC) strives to become one of the leaders in the cryptocurrency payments market, namely in the segment of mass payment methods. The KB Coin (KBC) coin was originally conceived in a way that would make it suitable for use as an everyday means of payment. Although some market participants offer the option of paying for goods and services with Bitcoins, this currency is mainly used as a marketing tool, and not as a real payment method. More than 90% of all Bitcoin transactions occur with the purpose of market speculation.

At the same time, KB Coin (KBC) intends to become the main point of entry for fiat currency. Fast transaction speeds and low volatility risks will make the coin attractive. The KBC cryptocurrency offers instant transfers to anywhere in the world without intermediaries, with round-the-clock real-time operation, system safety and security, independence, complete anonymity and free conversion of KBC into fiat funds and other coins. Complex payment mechanisms such as debit cards, ATMs, etc. will provide a suitable large-scale payment method for customers and merchants.



3.2. KB Coin community

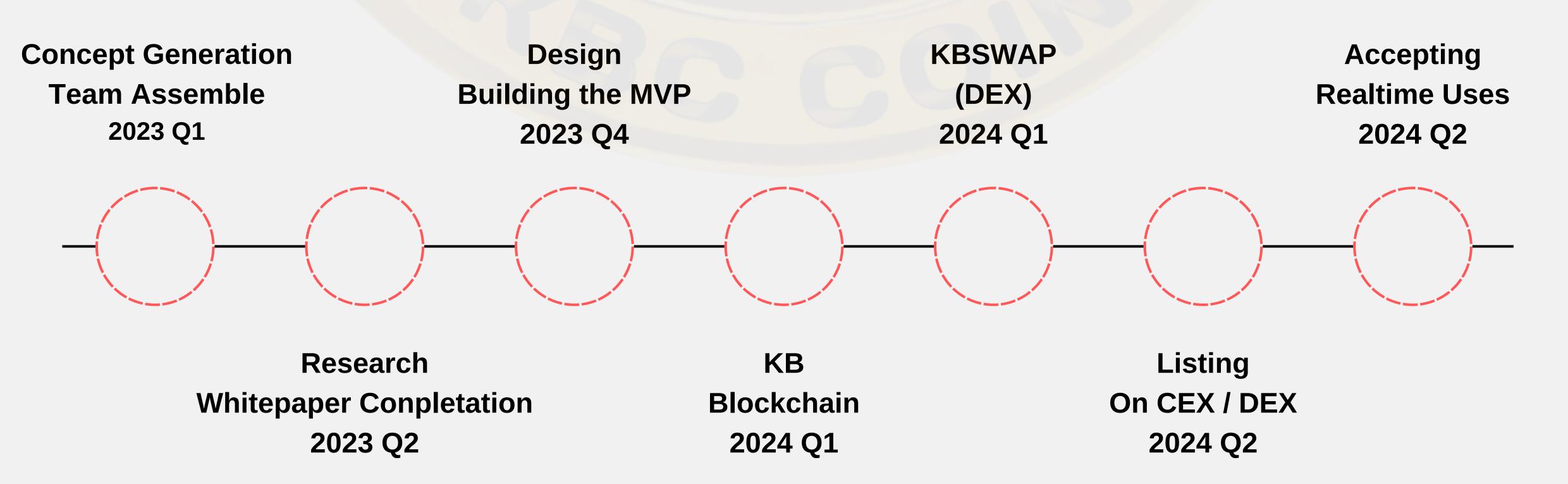
The KB Coin team is consistently working to create cryptocurrency for mass use.

In solving this problem, the project community plays a huge role as one of the decisive factors.

The community includes both regular users of KB Coin products, and those who are actively involved in brand promotion, helping other people learn about KB Coin by introducing them to our products. There are also participants in other services and gaming. Over time, the number of vendors and service providers working with the KBC will increase significantly. They will be interested in accessing the KB Coin community and making existing members new customers.

Together, community members professionals and ordinary users, experienced members and novices, business process participants, service and product providers - join their forces to develop the community every day and motivate even more people to discover the world of high tech. KB Coin is a huge ecosystem where everyone really wins. Over the next couple years, the KB Coin community is projected to increase to 5 million.

4. Roadmap





5. Our Technologies and Services

5.1. Utility Services

To build futuristic products services leveraging cutting edge technologies which will solve fundamental problems of today in the financial services space. We are on a mission, We are conducting a charity which helps to everyone who join are thought.

5.2. Blockchain Services

Develop a decentralized finance ecosystem that empower the user to operate more efficiently, effectively & responsively thereby allowing every community member to enjoy. While talking about the mission – focus needs to be on the thought that we are building your the future today.

By identifying some of the challenges faced by individuals and institutions and KB FOUNDATION is committed in solving those challenges by using our latest technology by the benefits of financial freedom.

Designing very very innovative solutions – not seen or not experienced by the industry. Not only solutions – we are the first ones who are creating an educational centre to educate and create informative community.

This will help us to create an environment of trust and transparency within the ecosystem.

6. Tokenomics

Total Supply - 110 Million

Decimal - 18

Tax - 2%

Liquidity Supply - 10 Million (Airdrop, Development, Founders & Team)

Node Mining - 100 Million (Every year there will be 10 Million coins available for market through Super Node Mining)



7. Statement of liability

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