Kaafila

White Paper

Version 5.1

Date: 26 April 2022

Author: Ethan William, Shankar AVSB (Founders)

Email: team@kaafila.org



Abstract

Kaafila is a decentralized media and education project for the blockchain economy, built using blockchain technology of Algorand and IPFS, with the goal to help 100 millions Users to "learn for free and earn from anywhere".

Kaafila aims to be a world-leading blockchain project with the largest User base, with over 100 million Users. Kaafila is developing a portfolio of blockchain apps to achieve this goal, with all apps linked with a common theme of "knowledge sharing and monetization of knowledge" in the blockchain economy, which has huge growth in the coming 10-20 years. Kaafila is technology agnostic, and the underlying blockchain technologies for various apps may change in the coming years, but the goals will not.

Using the portfolio of blockchain apps, Kaafila aims to remove the inequalities in access to education and income earning opportunities, which are widely prevalent even today, especially in developing and under-developed countries.

Kaafila is a Metaverse project at its core, and the metaverse vision is very clear to us, and detailed design is in progress currently, and it may take 2-3 years to develop that core metaverse for virtual learning and virtual working, because it needs more resources and development effort than what we have today.

Kaafila's motto is: Knowledge for Lifetime. Over the next 10-20 years, Kaafila aims to help 100 million Users with free courses, tests, certificates, scholarships, internships, jobs and job referrals — all through our blockchain apps. The focus is on offering learning resources either free or at very low cost, so that people across the world can benefit irrespective of their current income level or background.

1. Introduction

Kaafila is a media and education project built using blockchain technology. Kaafila has developed a new video sharing platform, to provide useful content and learning resources, along with free tests and certifications, to a wide range of Users.

Kaafila is among the Highest Ranked Projects in the Algorand Blockchain Ecosystem. https://ecosystem.algorand.com/

Kaafila is developing a portfolio of blockchain apps (including a metaverse for virtual learning and virtual working, and free courses with certificates for Users worldwide).

Kaafila has reached 22K Users and 65 Team members, with visibility of 1 million Users. Our goal is to help 100 million Users with useful education and online work.

Kaafila is a Metaverse project at its core, and the metaverse vision is very clear to us, and detailed design is in progress currently, and it may take 1-3 years to develop that core metaverse for virtual learning and virtual working, because it needs more capital and development effort than what we have today.

Therefore, we are developing smaller apps, which will become components of the Metaverse, and which can generate income from the start to support Kaafila project growth. For example, Kaafila has developed a new decentralized video sharing platform, to provide useful content and learning resources. Kaafila Courses system is under development to provide a wide range of free courses with tests and certifications, to help Users worldwide. NFT Marketplace is under development. Universal Payment System to help small trading companies, freelancers and remote workers is under design. Each of these apps will create income for the Kaafila project, which will be used to buy KFL tokens from the exchanges and create buying support for KFL tokens to gain value.

Kaafila's motto is: Knowledge for Lifetime. Over the next 10-20 years, Kaafila aims to help 100 million Users with free courses, tests, certificates, scholarships, internships, jobs and job referrals – all through our blockchain apps, which are being developed for the blockchain economy, which has huge growth ahead.

The focus is on offering useful learning and professional development resources either free or at very low cost, so that people worldwide can learn and benefit, irrespective of their current income level and background. The focus is also on creating a large network of people worldwide who are constantly learning to progress in their career and life.

2. Vision

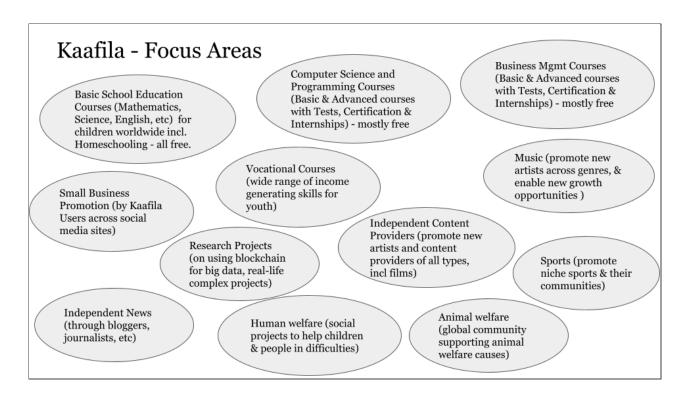
Kaafila will develop a portfolio of software/blockchain apps that are helpful to millions of Users worldwide, by giving opportunities to "learn for free, and earn from anywhere".

A blockchain ecosystem driven by constant innovation, Kaafila will provide useful content, free education, and income growth opportunities to our Users, and strive to remove inequalities in education and work.

Kaafila will be a world-leading blockchain project with the largest User base, with over 100 million Users.

Kaafila will provide useful content, which can improve the lives of our Users, and help them progress in their career and life. Kaafila will use software/blockchain technology for delivering high quality education, career/income growth resources for free or very low cost to Users worldwide.

Kaafila will aim for transparency, efficiency, and will support Educators and Independent Content Creators in diverse industries/niches with best possible rewards for their efforts.



3. Why Kaafila?

There is an acute shortage of good quality education worldwide that can give useful skills and income. The lack of education with skills directly impacts the income generation capability - they are closely linked. There are over 1 million searches per month on Google for various online courses with certifications, and over 500K searches per month for free online courses with certification on diverse subjects like: computer science, software programming, cybersecurity, software project management, business management, data analytics, financial management, financial markets, stock trading, crypto trading, arts, music, etc.

There are over 250K searches per month for "free courses with certificate" and "free online courses with printable certificates" (including from developed countries like USA, Canada, UK, etc). They are not freebie seekers, they are people with poor economic backgrounds, and often lesser education, looking for new skills and education with a certificate, because the search queries are specific about certain courses, so that they can get some job or a better job, to improve their life. Kaafila aims to help them. People from poor economic and weak academic backgrounds are searching for skills, income, and dignity – and Kaafila will strive to help them.

Currently, most of the leading online education providers charge a fee of \$50-200 for giving a completion certificate, even for a free course, which is a big amount for people from poor economic backgrounds. There is a huge unmet need for free/low-cost learning resources with testing and certification, so that people from all economic backgrounds can improve their knowledge, and find work to increase their income. There is also a huge unmet need for internships for high-school and university students, who are unable to know whether their learning is useful in the practical world.

Kaafila aims to help students and youth worldwide with free or very low cost courses, including free testing and certifications, and paid internships where possible, to give them the useful knowledge and experience of working in real-life business conditions.

Video is the best medium for any kind of remote learning, and therefore, Kaafila has chosen video as the primary medium for all courses. We also expect our video platform to help a wide range of professionals in diverse industries/niches, including music, arts and entertainment, and independent news/content providers who struggle for visibility. Small Content providers struggle for visibility and fair compensation. Kaafila will aim to give them the best possible income, visibility, and support.

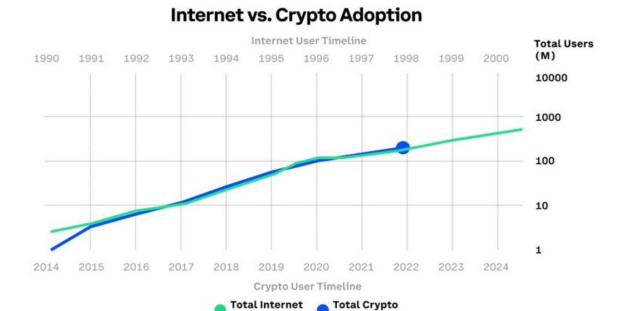
We believe that sites operating with short-form videos that are mostly light-hearted content, will not be able to make a long term impact, and they will also not be a

competition to Youtube. Copying of content is rampant in such sites, and it finally harms genuine content creators. Kaafila with its blockchain based content storage and distribution can block content piracy, which can be a significant attraction for Content Creators once we reach a critical mass of Users, in the range of 1-10 million Users.

4. Industry Research

Source: World Bank, Crypto.com

4.1 Blockchain/Crypto Industry has 100X growth ahead



Only 3.8% people own crypto today, or about 300 million people out of 7.9 billion people worldwide. Crypto is much easier to hold than stocks and bonds, and many governments fear that the capital they were getting from investors into domestic stocks and bonds, to fund their projects, will go out of control.

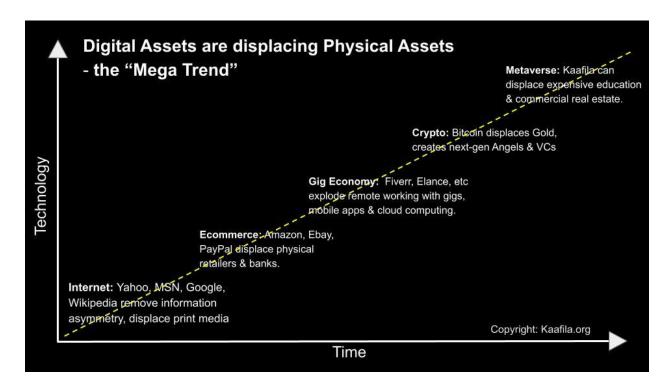
Users (M)

2 billion crypto Users can happen in 10 years, and Kaafila will participate in that growth. For example, Binance had 1.5 million Users in 2017, and 28.6 million Users in 2021. Such 10-20X growth in User base is possible even from now in the next 5 years.

Kaafila has 500 million potential Users today, but language barriers are large, and our ability to communicate and build apps outside English is very minimal currently. Kaafila aims to add 100 million Users across our different apps, and become a world leading blockchain project. We believe that our efforts will give results because we are

aligned with the industry trend, and our Users are appreciating our efforts, and our goals have been created after taking inputs from Users.

4.2 Digital Assets have been displacing Physical Assets



The rise of digital assets (domains, cryptos, NFTs, etc) and knowledge sharing (wikipedia, youtube, twitter, etc) is a "mega trend", and Kaafila will participate in it to the full extent with a portfolio of blockchain apps, and worldwide User base.

All Kaafila apps have a common theme of "knowledge sharing & monetizing of knowledge" in the blockchain economy, which has 100X growth ahead.

4.3 Video Content Industry Research

Current video sharing platforms run on advertising, and the income is directly distributed from advertisers to platforms. Content creators and content providers do not receive a fair share of the advertising revenue unless they have a special arrangement with the advertiser or the social network.

YouTube is the industry leading platform for video monetization. An estimated 50 million people are actively creating content on YouTube. However, 99% of content providers earn less than \$100 monthly. The distribution of revenue for content creators

and content providers is also highly uneven, with the top 3% of YouTubers receiving 90% of all views and earning 90% of ad revenue.

Can non-Youtube video sites survive and thrive? Yes, but it needs clear focus, so that the Users see value in the content on the website, which they can use again and again. For example, by offering 25-50 high quality courses in popular learning topics, with certifications, we can maximize the usefulness of the Kaafila platform, because video is the best possible medium to learn, and we can reach people worldwide.

5. Kaafila Metaverse

Kaafila will develop a practically useful metaverse for virtual learning and virtual working, in its most comprehensive and realistic way. Kaafila Metaverse will aim to set a benchmark for the "future of education" and "future of work".

This metaverse project is in the design stage, and it requires expensive hardware and significant effort to create a realistic virtual learning/working environment. Depending on KFL token sales, we will develop the metaverse prototype in H2, 2022, and take it forward in 2023. This project will be done for sure, but the timeframe is not in control. https://www.linkedin.com/pulse/metaverse-2-ethan-william/

Kaafila Metaverse (in its final version) will have virtual schools and colleges, and businesses/enterprises operating from within the Kaafila metaverse, with teams of humans and humanoids. Kaafila will invest in virtual Research Labs inside the metaverse, which will create useful products and solutions for the Metaverse Users.

In the first version, we want to develop one classroom for virtual learning, with 15 students and a teacher for a class of 40 minutes. Class participants/students (in real world) would sit opposite a computer or a mobile phone with a mic and camera, and their Avatar will be in the Metaverse for learning during those 40 minutes. The same classroom may have multiple classes each day, with different teachers and different students. Each class will have Q&A time to improve learning. No forced education, learn what you love, and learn it well.

Kaafila Metaverse will have well-designed virtual offices for freelancers, remote workers, and small companies, at a tiny fraction of the physical office rentals, and there will be Kaafila Expo (like Dubai Expo) where we will have one industry-expo every month, at a fraction of today's costs, without travel. Thus Kaafila can displace commercial real estate, and get a part of its market cap, which will be in billions of USD.

Metaverse monetization will be through ads/posters in the Classroom or on the notice board outside the Classroom, where you have the schedule of classes on different subjects.

We may also have a 2-5 minute presentation by a Representative of the Advertiser in the class. This Representative can be a real human or a humanoid (who comes once in each class). In the future versions of Kaafila Metaverse, the entire class can visit the business premises of the Advertiser and learn about their business first hand. It will be like a site visit, and will require the Advertiser to have multiple staff available for the site visit, and Advertisers will love such exposure.

Activities in the Metaverse will be visible to people outside the Metaverse through their browser, so they can also learn from observation, without participation, if they choose that mode.

The big question is this: Can a Metaverse go beyond the vision of its creators? Yes, and it's important that it should, because otherwise it will be like a "canned world", not a real and alive virtual world, which is the goal. But it requires new tools and systems that we don't have yet, but they will come in due time. Creation of virtual learning/working environments is complex and time consuming work, but a well executed environment can get significant User adoption, hence its worth the effort.

Kaafila Metaverse is a high ROI project, and it can give 10x gain in 5 years, which includes 1 year for development and 1 year for growing to 100K Users. Next 5 years (from year 6-10) can give much higher gains, because Kaafila Metaverse Users and Enterprises will be increasing their activity inside the metaverse.

Needs of Stakeholders

6.1. Needs of Content Providers/Creators

This section is specifically about the Kaafila video app, which will also apply to Kaafila Metaverse because digital content will play a key role inside the Metaverse.

On other video platforms, content creators require approximately a million views to generate a decent income, or need 1000 subscribers or 4000 hours of watch time with past 12 months to be eligible for advertisement and earning from it, but we will allow monetization right from the first content (if the content is compliant with guidelines).

Small Content creators lack a way to promote their content/media. Traditional marketing channels involve large upfront payments and obtrusive direct advertising, which do not correlate with any potential revenue. On the platform, Content providers can engage with Users with digital marketing activities. Content providers can share a part of their revenue with Users, when the User responds to the offer, the User's wallet address is added to the list of addresses to receive the content provider's KFL tokens.

Kaafila Video App has smart contracts for automatically rewarding Users and Content Providers for their time and efforts in KFL tokens. Engagement with the User community is very important, for feedback and new ideas for growth and innovation, and we have dedicated Team Members for this work. Maintaining content quality control is very important for Users to remain aligned with the vision to make Kaafila a place for learning and professional growth. AI & ML software will help in monitoring and scanning of content on the platform, and flag content that looks harmful or against the Terms of Use.

New/Emerging Content Providers are inclined to release media because it allows them to maximize revenue and track where their revenue sources transparently. It also allows Content providers to diversify into a new audience, and revenue streams traditionally not available through existing platforms. These New/Emerging Content providers will be relieved to learn that they do not need to sign long-term deals or pay. Unlike existing streaming platforms that take up to 70% of the revenue, our system takes only a small percentage for maintenance. As the underlying protocol and infrastructure can be used by any API player around the world means that the content will be visible worldwide.

6.2 Needs of Users

Users need affordable options for learning and career advancement, which Kaafila aims to offer through free courses including tests and certification. Users need a simple interface to access courses and tests, to maximize their learning.

Users will also need acceptability for the course certificates they earn from Kaafila. Therefore, we will aim to make Kaafila a widely known brand in the next 5-10 years, which is recognized by employers worldwide.

For example, Harvard University offers a course called: "CS50: Introduction to Computer Science" through the EdX platform. The course is free, with over 3 million students enrolled till date, but the course completion certificate costs \$149. That's the prevailing trend in the online education industry, where some courses are free, but their tests and certificates are not free, and rather expensive for millions of students coming from weak economic backgrounds (from developing and developed countries).

→ Kaafila aims to remove these payment barriers in online education by providing free courses, including free tests and certificates. In addition, Kaafila will also give awards and scholarships to top-performers using KFL tokens, via paid internships and research projects, which nobody does today. We believe this approach will help our Users, and create a lifetime of goodwill among our Users, who will contribute even more to Kaafila project growth in coming years.

Kaafila aims to recognize and support merit and talent worldwide, and help in career growth, using KFL tokens, inhouse projects, and industry networks. The starting point is the Software industry, which is ideal for online education and remote working. Over next 10 years, Kaafila will build necessary depth in multiple industries, to help 100 millions Users.

Our research shows about 10K searches per month for each of the following searches, or about 500K searches per month for various free online courses with certificates.

- 1. free online computer courses with certificate
- 2. online english courses free with certificate
- 3. free online marketing courses with certificates
- 4. digital marketing course online free with certificate
- 5. free online business courses with certificates
- 6. free python course with certificate
- 7. stock market courses online free with certificate
- 8. free online excel courses with certificate
- 9. free online software courses with certificate of completion
- 10. free project management courses
- 11. six sigma certification online free
- 12. sap free online course with certificate
- 13. microsoft free certification courses
- 14. free online degree courses with certificates for international students
- 15. free online hr courses with certificates
- 16. free online medical courses with certificates
- 17. free online nursing courses with certificate
- 18. free online security courses with certificates
- 19. free online cyber security courses with certificates
- 20. free online photography courses with certificates
- 21. free online finance courses with certificates
- 22. web programming course online free with certificate
- 23. free online web development courses with certificates
- 24. free online safety courses with certificates
- 25. free early childhood certification online courses
- 26. free online nutrition courses with certificate of completion
- 27. free business analyst courses for beginners
- 28. java online course free with certificate
- 29. free online university courses with certificate

- 30. free online tourism courses with certificates
- 31. free environmental health and safety certification online
- 32. free online language courses with certificate of completion
- 33. free online architecture courses with certificates
- 34. free online programming courses with certificates
- 35. free online automotive courses with certificates
- 36. free robotics courses online with certificate
- 37. sql free online course with certificate
- 38. data analyst course free online
- 39. data analysis free online course with certificate
- 40. data analytics certification courses online free
- 41. free online real estate courses with certificates
- 42. free medical billing and coding classes near me
- 43. free online medical coding courses with certificates
- 44. free online radiology courses with certificates
- 45. free online courses for medical students with certificates
- 46. surgical tech training online free
- 47. free online quality management courses with certificates
- 48. dot net training online free with certification
- 49. free cyber security course with certificate
- 50. free online javascript course with certificate
- 51. free mobile app development course with certificate
- 52. free online php course with certificate
- 53. free food handlers course with certificate
- 54. level 2 food hygiene course online free
- 55. level 3 food hygiene course online free
- 56. free psychology courses online with certificate
- 57. free online ms office course with certificate
- 58. free machine learning course with certificate
- 59. free online engineering courses with certificate of completion
- 60. free online secretarial courses with certificates
- 61. content writing free course with certificate
- 62. free mba course online with certificate
- 63. free online journalism courses with certificate
- 64. free online beauty courses with certificates
- 65. free online finance courses with free certificates
- 66. free communication skills course with certificate
- 67. free teacher training certificate course
- 68. montessori teacher training online free
- 69. free online filmmaking courses with certificates
- 70. free online nursing courses with certificate of completion

Kaafila will aim to offer useful courses using videos on many of the above topics. Each course will have its own test and certificate, along with a grade/score. Top performers will get awards in KFL tokens, and further growth opportunities through internships.

→ Computer Science courses will be a key focus area for Kaafila, because Software and Information Technology is a high growth industry for this century, and

people can get remote/online jobs if they learn well, and we can give practical experience through online internships. Thus, Kaafila can help people in their careers irrespective of their present location and economic background.

Our Users must see some benefits or gains from the Kaafila project -- then we can grow big and do new projects that are not visible today. Unlike many blockchain projects focusing on a technical concept, we want to use blockchain technology for helping people worldwide through education and career growth opportunities.

→ Blockchain will enable millions of micropayments/rewards (in KFL tokens) to Users for their actions in the project. There will be micropayments/rewards for watching videos, completing courses with good grades, posting and sharing content on social media, etc. All course certificates and project contributions by Users will be visible on the blockchain, like a self-updating LinkedIn profile.

Notes: User experience is critical for the success of any digital business. Amazon CEO Jeff Bezos invested 100X more in customer experience than marketing in the first 5 years, and Airbnb's CEO Mike Gebbia credits UX with building the company to be worth \$10 billion. Studies show that companies that invest heavily in UX see a significant increase in user uptake and adoption rates compared to similar products with a lower emphasis on UX. The Kaafila project team has taken this input seriously. Currently, in the blockchain world, many user interactions are crude with complicated hoops and non-intuitive interfaces (including Algorand blockchain that we are using). We want to create a better UI/UX experience that is intuitive and responsive.

To implement modern, democratic governance we believe in transparency of rules, data immutability, and cryptography-based data integrity ideas that stand behind the blockchain. Implement a successful marketing plan to ensure long-term growth after ensuring all the infrastructure is in place, our team will promote the platform through both sponsorships and indirect advertising.

6.3 Needs of Clients/Advertisers

While the benefits of online advertising include the ability to reach a large audience, and the ability to measure results in real-time, online advertising currently also has some disadvantages/limitations as follows: Customers Ignore Ads (saturated with repetitive ads), Expensive Ad Prices (for genuine customer segments), Too Many Ad Options (for different ad locations on multiple platforms).

Kaafila aims to offer a simple solution for online ads, with 15-30 second video ads, which will be shown in the target category videos. For example, a stock trading

brokerage can show its video ads in the various videos and courses related to financial markets. Kaafila aims to attract Users of all ages, who want to learn from the videos/courses on the site, for their career growth. Based on inputs from Advertisers, such Users are a very desirable segment for showing "relevant" ads in a limited way.

To ensure independence and long term survival, Kaafila will not (and should not) depend on any one source of income. Multiple income sources are necessary, and this message has been drilled into the minds of all team members.

Kaafila will not depend on Ad income from the Video app, because our other blockchain apps like NFT Marketplace and Kaafila Metaverse will start generating higher income. This position of self-reliance is very important, and will enable Kaafila to work with high quality Advertisers, who see value in our knowledge/content focused approach.

Clients will have their own dashboard to upload video ads, and set the ad rates, and pay with Kaafila (KFL), Algorand (ALGO), Litecoin (LTC) or Dogecoin (DOGE).

7. Kaafila Research Projects

Strong focus on Research & Innovation is necessary for survival and success. Kaafila will make bold moves, aim for constant innovation, and radical breakthroughs.

Kaafila will work on at least 8 research projects on the following topics:

(1) How to create a new programming language, with easy syntax that can be learned rapidly by more people across industries, including school students? The groundwork is in progress, and this is a key research project for Kaafila from 2021 to 2025. Any success here will be a major achievement, because it will make software programming much more accessible than it is today, and it will enable the creation of many new software apps that nobody has thought of yet. This new language will be called Chip (named after Chip the penguin, which is Kaafila's mascot). This post has more details. https://kaafila.org/kaafila-research-project-create-new-programming-language/

- (2) How to create a "Universal Payment System" using a combination of KFL and DOGE? The goal is to create a simple and widely usable payment system similar to PayPal in simplicity, but with much lower transaction costs, and a much wider usage despite prevailing challenges for crypto payments in daily life. Dogecoin (DOGE) has been selected as the operating currency for it. This system will be called "PayTokens".
- (3) How to use blockchain to deliver free or lowest cost education to children/people worldwide? This is a burning question for Kaafila, because we must solve it.

- (4) How to use blockchain for computer science education worldwide? This question can get valuable contributions from a wide range of software developers, and we will try to create a useful solution.
- (5) How to use the Internet/blockchain to promote startups and small businesses more effectively? The groundwork has already started, and 2500 Kaafila Users and Team Members (#KaafilaArmy) have signed up to promote startups and small businesses on various social media channels and earn KFL tokens for their efforts. Businesses will pay for this work, which can give useful income to Kaafila in the near term to fund the metaverse development. This project will go live under the name: www.biz4000.com
- (6) How to leverage the Internet/blockchain to enable and showcase online communities that work towards conservation of nature and natural resources?
- (7) How to create humanoids/robots that can do self-programming inside the Metaverse, and work on complex projects related to data analysis, virtual teaching, and cyber security by themselves in groups? (Kaafila Metaverse will have humanoids or virtual teachers, who can teach 24x7 in their classrooms)
- (8) How to use the blockchain to create large-scale alert/broadcast systems for the safety of children/people, and for help in disaster relief situations? (this research project created in July 2021 has become valuable in March 2022 after Russia war in Ukraine, which has caused large scale destruction of infrastructure and displacement of people)

Notes on Research projects:

Kaafila has started with a few focus areas related to education, professional development and digital media, with Kaafila Metaverse as the core. They can drive the Kaafila project growth for next 5-10 years, but unless we are constantly innovating and understanding User needs, Kaafila project will become stagnant, or even irrelevant, within a few years, whereas the project is set up to operate for 20+ years. Therefore, we will fund several research projects using KFL tokens, with worldwide team members.

Each research project is like an experiment, and not all experiments can deliver tangible gains or success, otherwise they are not experiments in the first place. However, each research project will give valuable insights into the challenges and opportunities involved in the chosen area, which can provide the base for further efforts. Even if one research project is successful in delivering tangible output, the downstream gains will be very significant for Kaafila.

8. Kaafila - Core Principles & Values

- 1) **Kaafila Users must gain** better to have few useful courses/videos than thousands of courses/videos that don't help Users in their career or life.
- 2) **Give free what you get free** most of our courses will be free, including tests and certification. There will also be paid internships for top performers.
- 3) **Reward for Knowledge, Time, and Effort** Content Creators and Content Users (jointly called Users) deserve credit/reward for their time and effort.
- 4) **Effort is equivalent to Mining** the effort by Users and Team Members will release KFL tokens from their locked state, and get allocated to them, and some of these KFL tokens may become available to Investors through exchanges.
- 5) **Transparency** in all transactions with Users, Team Members, and Investors/Token Holders, to build and maintain trust in the project. Kaafila project must run for 20+ years till all KFL tokens are released.

We want to make basic education truly free with our free courses with certificates (unlike the situation today where some courses are free but certificates are not given without significant payment). We want to provide practically useful education to our Users worldwide, so that they can grow their income regardless of their current economic background or education level. And we want to support talented youth and top-performers by providing Scholarships, Awards, and Internships, using KFL tokens.

Innovation is critical to stay in tune with rapidly changing technologies and User needs. Therefore, Kaafila will have ongoing Research Projects to create a pipeline for innovation, and launching new products and services that will keep Kaafila useful to Users even after 10-20 years, because the project is set up for over 20 years timeframe.

→ We are still in the early phase of the blockchain economy, and Kaafila will develop a portfolio of software/blockchain apps to grow the project value.

We will remember these words by John Pierpont (JP) Morgan while pursuing innovation: "The first step towards getting somewhere is to decide that you are not going to stay where you are. Go as far as you can see; when you get there, you will be able to see farther."

9. Kaafila Project Goals

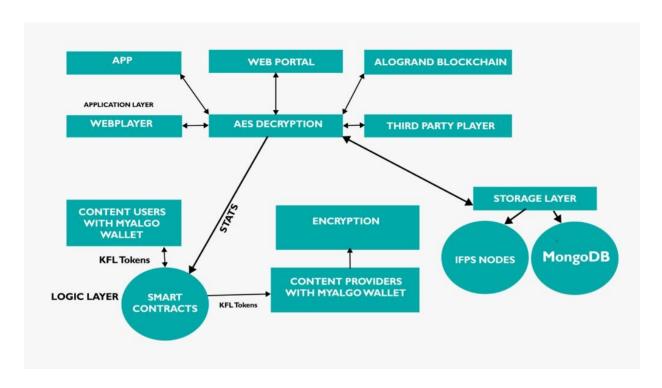
Following are our project goals for the first 4 years, from June 2021 to June 2025. These goals are like sub-projects that will be funded by Kaafila (KFL) tokens.

- **1. Computer Science Education:** 10+ courses in computer science, software programming, data analytics, cybersecurity with at least 5 free courses with certificates.
- **2. Business and Financial Education:** 20+ courses in business management, sales & marketing, business communications, financial management, entrepreneurship, contracts, financial markets, equity investing, and trading, with at least 10 free courses with certificates. All courses will be free or low cost.
- **3. Vocational/Skills Education:** 10+ courses on Business Support Services, Social Media Services, Real Estate, Natural Farming, Horticulture, Naturopathy, etc with at least 4 free courses with certificates. These courses will evolve with market trends.
- **4. Core Education for Children:** 20+ courses in Math, Science, English, with at least 10 free courses with certificates. The same courses can also be used for the education of adults. All courses will be free or low cost.
- **5. Startups and Small Business Marketing Services:** Register 2000+ Startups and Small Businesses from different industries worldwide on Kaafila apps/systems, and promote them through social media channels through our Partners, Users and Team Members. These will be paid services, which can bring good income for Kaafila project, and fund our apps development. The learnings here will also help in creating the next version of startup and small business marketing, which can be 10x bigger.
- **6. Promote Independent Content Providers** (Artists, Musicians, Film Makers, Sports, Veterans Affairs, etc): Register 500+ Content Providers on Kaafila, and promote their work through our Users and Team Members.
- **7. Support Independent News Providers** (Journalists, Bloggers, etc): Register 100+ Independent News Providers on Kaafila, and promote them through our Users and Team Members. There has been significant attention to "freedom of speech" and Elong Musk has bought Twitter to make it a private company that can work more freely on its goals. Kaafila decentralized video sharing app is also in that direction.
- **8. Research Projects:** Research projects are very important for the success of Kaafila, because they will drive innovation -- in areas that are not very clear today but still

important to understand and participate in some way -- to fully understand the impact of new technologies in solving problems that we all face today.

10. Technology & System Architecture

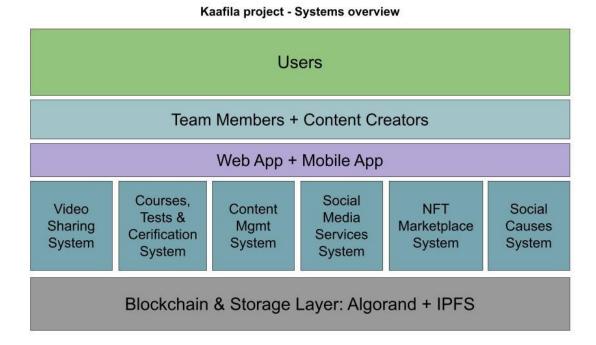
Technologically, the Proof-of-Work blockchain is not suitable for handling transactional systems (high frequency and volume of data). Kaafila has tested the block chain-only solution and found it to be too costly, too slow, and to have a lack of privacy in storing decryption keys – and that is why we use a hybrid stack: the smart contract on Blockchain, payments, and governance; and the already established SQL database with a Node.js application server providing the API for transactional operations between the players and the core platform. We observe the growth of side-chain systems technology and look forward to its readiness for business.



We want to design an enterprise-grade solution that is scalable and reliable. We plan to use a 4-layer system that utilizes IPFS as a file storage layer, an off-chain database as a transactional and directory layer, smart contracts as a finance logic layer, and an API and applications as the front-end application layer.

Due to the emerging state of blockchain technology, with high fees for collecting real-time data and effectively responding to users' requests, we designed our own system to currently use an established layer for transactional operations.

All the data is collected there and the hash statistics are periodically sent to the blockchain; thus, we can deliver real-time user experience balanced with rational costs, and utilize the blockchain to the greatest possible extent, primarily for payments. The following diagram describes the key systems of the Kaafila project. Kaafila Metaverse will be a separate block, and will be integrated with other Apps.



Some of the above apps/systems are under design or development in Q2, 2022. Some of the above apps/systems will go-live during H2, 2022. So the year 2022 is important for system development. Kaafila decentralized Video Sharing App went live on 29 Dec 2021, and Kaafila team is working to increase the content on that App. It rewards both Users and Content Providers for their time and effort using KFL tokens.

The "Courses, Tests & Certification System" is a key system for the Kaafila project, and it will keep improving every quarter. Any verified User can create a course (along with tests and certification) using this system. Therefore, Kaafila will have a wide range of courses created by both Team Members and Users. Courses created by Users will be reviewed by the Kaafila team for quality control before their go-live.

In line with today's Internet usage trends, we expect most of the Users to access and use the Kaafila apps/systems via their mobile phones. Therefore, Kaafila Mobile App will need ongoing improvements to ensure access to all Kaafila systems within one App.

In addition to the above systems, there will be systems for User Registration, User Communication, and System Security, to ensure a safe and positive User experience.

11. Benefits of using Algorand Blockchain

We have seen from first hand experience that Algorand blockchain is very efficient and fast, with 100% uptime, and transaction costs are among the lowest in the blockchain industry. Therefore, we selected Algorand for the Kaafila project. Following are more technical details.

- (a) DECENTRALIZATION: The Algorand blockchain is entirely decentralized, which means there is no powerful central authority or single point of control. A unique committee of users is randomly and secretly selected to approve every block. Nodes are run by entities representing diverse backgrounds across many different countries.
 - Fair & Transparent: Control is distributed among all individual network participants
 - Accurate: No risk of data being manipulated, lost or destroyed
 - Secure: Fault tolerant with no special group of users for an attacker to target

(b) PERMISSIONLESS

- Public & Open to All: Users do not need the approval of a trusted authority to use the Algorand blockchain. There is a single class of users and no gatekeepers. Every participant can read every block and have the opportunity to write a transaction in a future block.
- Low Cost to Participate: The Algorand platform requires minimal processing power and modest IT resources to join. All online users who possess algos are automatically eligible to participate in block consensus.
- (c) OPEN SOURCE: The Algorand node repository is open sourced and publicly available for anyone to audit, use, and build upon. The platform is founded on principles of transparency, inclusivity, and collaboration and maintained by a dedicated community with a shared vision of a decentralized, borderless future.
- (d) NETWORK-LEVEL SECURITY: PARTITION RESILIENCE: Algorand protocol is secure against an adversary who may achieve complete control over the network and dictate which users receive which messages and when. Even when the network is partitioned into multiple non-connected networks, Algorand's blockchain does not fork and users' balances remain secure. An adversary is never able to convince two honest users to accept two different blocks for the same round. All transactions that appear on the blockchain are always final. Algorand can recover after a partition is resolved and guarantees that new blocks will be generated at the same speed as before the partition.

(e) SCALABILITY

• No computation resources wasted solving cryptographic puzzles.

- Only a small subset of users are selected to participate each time a new block is generated, and users do not need to communicate with others to determine whether they are selected.
- Number of selected users doesn't change as the total number of network users increases.
- Total communication cost of the network scales linearly.
- Blocks typically finalize within seconds.

12. System Security

Developers are turning to decentralized storage as a way to avoid censorship, server outages, and hacks. With decentralized systems, connections can dynamically find the most efficient pathway through the Internet and route around congestion or damage.

The Algorand blockchain provides a decentralized, scalable and secure protocol making it an excellent medium to share information, however the current maximum note size for an Algorand transaction is 1KB limiting the amount of transferred data. Large files cannot be efficiently stored on blockchains. On one hand, the blockchain becomes bloated with data that has to be propagated within the blockchain network, and on the other hand, since the blockchain is replicated on many nodes, a lot of storage space is required without serving an immediate purpose.

IPFS is a file sharing system that can be leveraged to more efficiently store and share large files. It relies on cryptographic hashes that can easily be stored on a blockchain. Nonetheless, IPFS does not permit users to share files with selected parties. This is necessary, if sensitive or personal data needs to be shared. File-content encryption before uploading to IPFS protects sensitive data from unauthorized access. Algorand blockchain technology is then utilized for keeping track of the file hashes and file names, guaranteeing transparency and speed. Thus, Algorand-IPFS integration allows us to create decentralized applications with secure digital content.

By creating a cryptographic hash of the document at the source with IPFS Network and Algorand Blockchain, you have a method of proving that the data is unchanged. Besides, you may also want the data to remain private and allow only authorized content users to view it as well as be able to revoke this authorization when needed. By using any standard encryption method, the data can be secured and only visible to those with the corresponding decryption key. When you use the Algorand Blockchain and IPFS Network for data storage, your data is immutably secured.

13. Tokenomics

Token Name: Kaafila Token Ticker: KFL

Total Supply: 100 billion (finite, pre-defined maximum supply)

Token Price (starting): \$0.0001 Token Type/Role: Utility Token

Development Status: Prototype/MVP Organization Structure: Decentralized

Open Source: No

Consensus Mechanism: Not Mineable

Algorithm: Pure PoS (Algorand Blockchain)

Smart Contracts: Content Users, Content Providers, Token Holders, Advertisers

Token Distribution Plan

Token Release Mechanism:

- Total 100 billion tokens --max supply, premined and locked in Reserve account.
- Tokens will be "released" from their locked state by User effort and Team effort. So it is the effort of Users and Team members that releases tokens from their locked state, and this may be considered the equivalent of mining.
- Some of these released tokens may become available through the exchanges.
- Investors can buy tokens that come for sale from Users and Team Members. This will help liquidity and price stability for tokens, and benefit all stakeholders.

Token Release Schedule:

Tokens will be released on a "4 year halving schedule", to ensure enough supply of tokens to reward future efforts to maintain and grow the Kaafila project. This gradual token release schedule has been adopted from Bitcoin, which has demonstrated clear benefits of limited and controlled supply of tokens over a long period of time.

Tokens Released	Timeframe
50% tokens will be released in first 4 years	2021-2025
25% tokens will be released in next 4 years	2025-2029
12.5% tokens will be released in next 4 years	2029-2033
6.25% tokens will be released in next 4 years	2033-2037
3.125% tokens will be released in next 4 years	2037-2041
96.875% tokens will be released in 20 years	2021-2041

Kaafila Tokens Distribution Plan	
Tokens Distribution (Users)	
Content Providers/Creators	40.00%
Content Users	10.00%
Sub-Total	50.00%
Tokens Distribution (Team)	
Founders (to fund community/social projects)	25.00%
Other Team Members	15.00%
Allocated to Investors (to fund project development)	10.00%
Sub-Total	50.00%
Total	100.00%

okens Distribution Early Stage (estimate)	
Users	50%
Team	40%
Investors	10%
Total	100.00%

Tokens Distribution	Medium Term (estimate)
Users	40%
Team	40%
Investors	20%
Total	100.00%

Tokens Distribution Long Term (estimate)	
Users	33%
Team	34%
Investors	33%
Total	100.00%

Disclaimer: Kaafila (KFL) token is a utility token meant for the working of the Kaafila project. The KFL tokens do not represent any asset or security, and there are no guarantees of any type regarding the token price appreciation over any timeframe. Kaafila project is subject to market risks. Forward looking statements are not guarantees of future performance.

14. Project Economics

Kaafila project will receive ongoing effort from Users and Team Members, which will create income from products/services bought by Clients/Advertisers. And the Users and Team Members will be rewarded/compensated for their effort in KFL tokens.

Income (Inflow)	Expenditure (Outflow)
 Income from Metaverse (land NFT sales, virtual office bookings/rentals, virtual classes, industry events/expo) Income from Paid Courses Income from Ads in Videos/Apps Income from NFT Marketplace Income from NFTs developed inhouse Income from Software developed by Team Income from Innovations in Research Projects Income from Business Marketing Services Tokens released from Reserve and sold to Investors (applicable only in early stages). 	 Metaverse development & marketing Rewards/Bonus payment to Users Payment to Content/Course Creators Payment to Team Members Admin/ Project Operating Expenses Awards to Top-performers in Courses Scholarships for Research projects Payment for Internships Industry Events and Awards Social Causes, including donations for deserving causes worldwide

Customers may pay for the various apps (Courses, NFTs, Metaverse products/services like virtual office bookings/rentals, Kaafila Expo bookings for industry events, etc) in different cryptos, including ALGO, WETH, LTC, DOGE, and KFL tokens.

Project income may be in: KFL, ALGO, LTC, DOGE, WETH, USDT. Project expenses may be in: KFL, ALGO, LTC, DOGE, USDT.

The project income (after project expenses described above) will be used to buy KFL tokens regularly from the exchanges, thereby creating a buying support for KFL tokens, and creating avenues for Users and Team Members to sell some of their KFL tokens that they have earned from their efforts in the Kaafila project.

Users and Team Members can convert their KFL tokens on an exchange or swap sites. Therefore we want to have 2-3 exchanges that can cover Users worldwide.

The goal is to maximize the adoption of Kaafila project and KFL tokens, through useful software/blockchain apps for Users, Industry, and ongoing support for Social Causes.

The two main income generating apps of Kaafila project are both high ROI.

- **Kaafila Metaverse** can give 10X gain in 5 years, for every \$250K investment in its development and marketing. Total Metaverse development will need over \$2 mn USDT. The Metaverse will have multiple income streams such as: land sales to other developers/agencies, virtual office bookings/rentals, ads and paid courses in virtual classrooms/college, bookings in Kaafila Expo for industry events, virtual research labs, etc. Total income from Kaafila Metaverse can be significant, if we can develop the first version in the next 2-3 years, because time is valuable, and we are seeing the trend and use cases clearly.
- **Kaafila NFT Marketplace (NiftyMart)** can give 5X gain in 3 years, for every \$50K investment in its development and marketing. Total NFT Marketplace budget is \$120K USDT, of which about \$50K is for development and \$50K is for marketing and \$20K for NFT projects developed inhouse, which will be sold on the NFT Marketplace. It's a much smaller project than Kaafila Metaverse, but it can start producing income within the first quarter of go-live.

Kaafila project has reached 22,000 Users and 65 Team Members as of April 2022. We are currently developing the apps to bring the first 100,000 Users. We have the visibility of 1-3 million Users for our Apps, mainly from Kaafila Courses. Our goal is to help 100 million Users with useful education and online work.

We need to pay 0.25 ALGO to Algorand for each new KFL token User (for KFL asset opt-in in Algorand blockchain), which translates to 250K ALGO payment for 1 million KFL token Users, which is a sizeable amount for an early stage project. We will be able to grow our User base rapidly once more funds become available either from project investors, or from Kaafila project income. Kaafila project must keep progressing irrespective of funds. KFL tokens have played a key role in this progress.

Please Note: Kaafila will aim to close each year with zero net income, and all the project income (after project expenses described above) will be used for buying KFL tokens from the exchanges on a regular basis, which will provide buying support for KFL tokens, and make the KFL token holders to consider holding their tokens for long term.

We sincerely believe that if the Kaafila is doing useful work, then our Users and Team Members based worldwide will enable the creation of new income every year, and therefore, there is no need to accumulate any income. All project income must flow back to KFL token holders. Our focus must be on innovation and execution towards our goal of helping 100 million Users to "learn for free, and earn from anywhere".

15. Technology Roadmap for 2021-2023

Kaafila project team is currently working to build the system from ground-up in a network-efficient manner with minimum latency. The core development team includes blockchain developers, system architects, analysts, and project managers.



Kaafila Software/Blockchain Apps Portfolio

- Decentralized Video Sharing App for Independent Content Creators (went live on 29 Dec 2021)
- NFT Marketplace (under development H1, 2022)
- Courses System (Courses, Tests, Certifications) (development)
- Metaverse for Virtual Learning/Working (design phase)
- Universal Payment System (design phase)
- Knowledge Engine (to serve personalized data/ facts to Users) (research phase)
- Social Causes System (for supporting social causes worldwide) (research phase)
- New Programming Language (CHIP) to make software programming much easier for everyone (research phase)

Engineering Projects for 2021-2022

EN01	Website Design & Development (separately for Kaafila.org and each App)
EN02	Mobile App Development - Android & IOS (one Mobile App to access all Kaafila Apps)
EN03	Smart Contracts Development for Content Mgmt (Video, Audio, Images, Files)
EN04	Kaafila Courses System (for Courses, Tests, and Certification)
EN05	Kaafila NFT Marketplace (on Algorand blockchain)
EN06	Social Media Marketing System
EN07	Content Management System (Video)
EN08	Content Management System (Files/images/audio)
EN09	Social Causes System

Kaafila project team will work with a mix of developers to complete the above projects, some will be full-time/ongoing basis, and some will be part-time/short-duration basis. There is a pool of developers for doing the work based on their skills and availability.

16. Kaafila Team Roles & Responsibilities

Kaafila project will require multiple roles and team effort to achieve the project goals, and create a "dynamic and decentralized" organization that can help 100 million Users worldwide over the next 20+ years, to "learn for free and work from anywhere".

There will be four groups in Kaafila project team:

- 1. Engineering
- 2. Operations
- 3. Business Development
- 4. Trust & Safety

The following roles will be filled gradually along with the project's growth.

Engineering

- 1. Director of Engineering
 - 2. Blockchain Development Lead
 - 3. Blockchain Development Engineer
 - 4. Metaverse Engineering Lead
 - 5. System Architect
 - 6. System Development Lead
 - 7. System Testing Lead
 - 8. System Performance Analyst
 - 9. System Integration Lead
 - 10. System Data Manager
 - 11. System Security Manager
 - 12. Cybersecurity Lead
 - 13. User Experience Lead
 - 14. System Infrastructure Lead
 - 15. Scaling and Automation Engineer
 - 16. Humanoid Programming Lead
 - 17. Special Projects Lead

Operations

- 1. Director of Operations
- 2. Metaverse Virtual Classes Manager
- 3. Metaverse Virtual Offices Manager
- 4. Metaverse Industry Events Manager
- 5. NFT Marketplace Manager
- 6. NFT Projects Manager
- 7. Training Programs Manager
- 8. Testing & Certification Manager
- 9. Basic Education Courses Lead
- 10. Computer Science Courses Lead
- 11. Business Education Courses Lead
- 12. User Support Manager
- 13. Content Provider Support Manager
- 14. Advertising Services Manager
- 15. Online Marketing Manager
- 16. Customer Support Manager
- 17. System Availability Manager
- 18. Research Projects Lead
- 19. Special Operations Lead

Business Development

- 1. Director of Business Development
- 2. User Engagement Manager
- 3. Social Media Marketing Manager
- 4. Content Provider Engagement Manager
- 5. Computer Science Courses Coordinator
- 6. Business Courses Coordinator
- 7. School Education Courses Coordinator
- 8. Small Business Marketing Lead
- 9. Corporate Accounts Manager
- 10. Blockchain Industry Partnerships Manager
- 11. Industry Events Manager
- 12. Market Research Lead
- 13. Product Marketing Manager
- 14. New Applications Lead
- 15. Special Projects Lead

Trust & Safety

- 1. Director of Trust & Safety
- 2. Content Quality Control Manager
- 3. Copyright Operations Manager
- 4. Terms and Policy Control Manager
- 5. Regulatory Compliance Manager
- 6. User Safety Lead
- 7. User Safety Analyst
- 8. Audit & Security Lead
- 9. System Data Backup Lead
- 10. Copyright Operations Manager
- 11. Third Party Mobile Apps Reviews Lead
- 12. Media & Communications Manager
- 13. Social Causes Support Manager
- 14. Special Projects Lead

To learn more, please visit: www.Kaafila.org/about/
For any questions, comments or suggestions, please email us at: team@kaafila.org
Thanks for your time and interest in our project.

Disclaimer: Kaafila (KFL) token is a utility token meant for the working of the Kaafila project. The KFL tokens do not represent any asset or security, and there are no guarantees of any type regarding the token price appreciation over any timeframe. Kaafila project is subject to market risks. Forward looking statements are not guarantees of future performance.
