

FUND BACKED DIGITAL CURRENCY

first 100% value
secured and guaranteed
DIGITAL CURRENCY
backed by a security



KROWN

Whitepaper

Imprint

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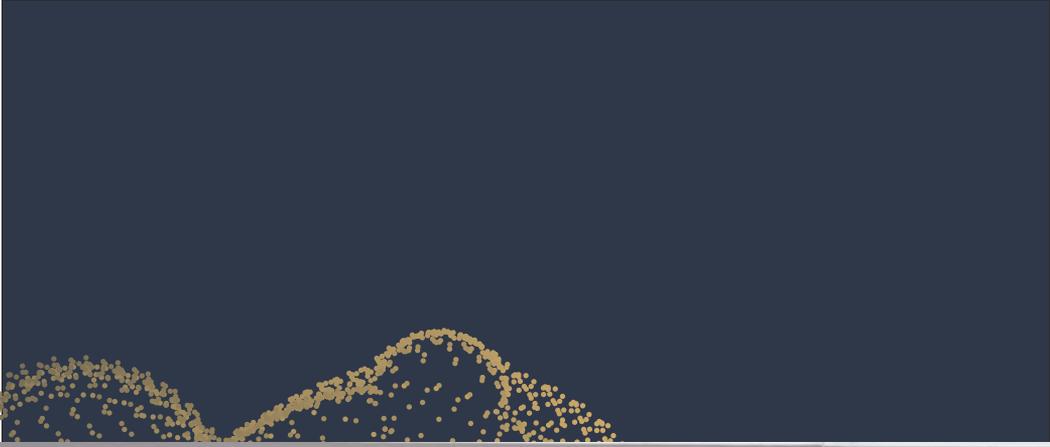
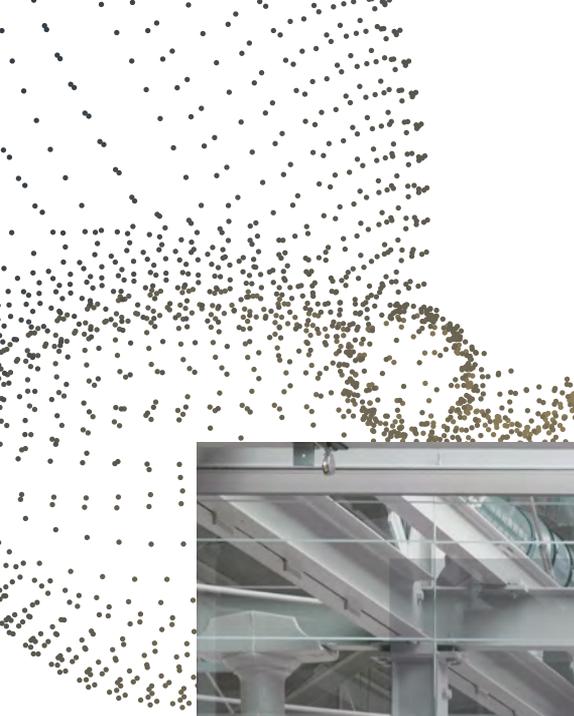


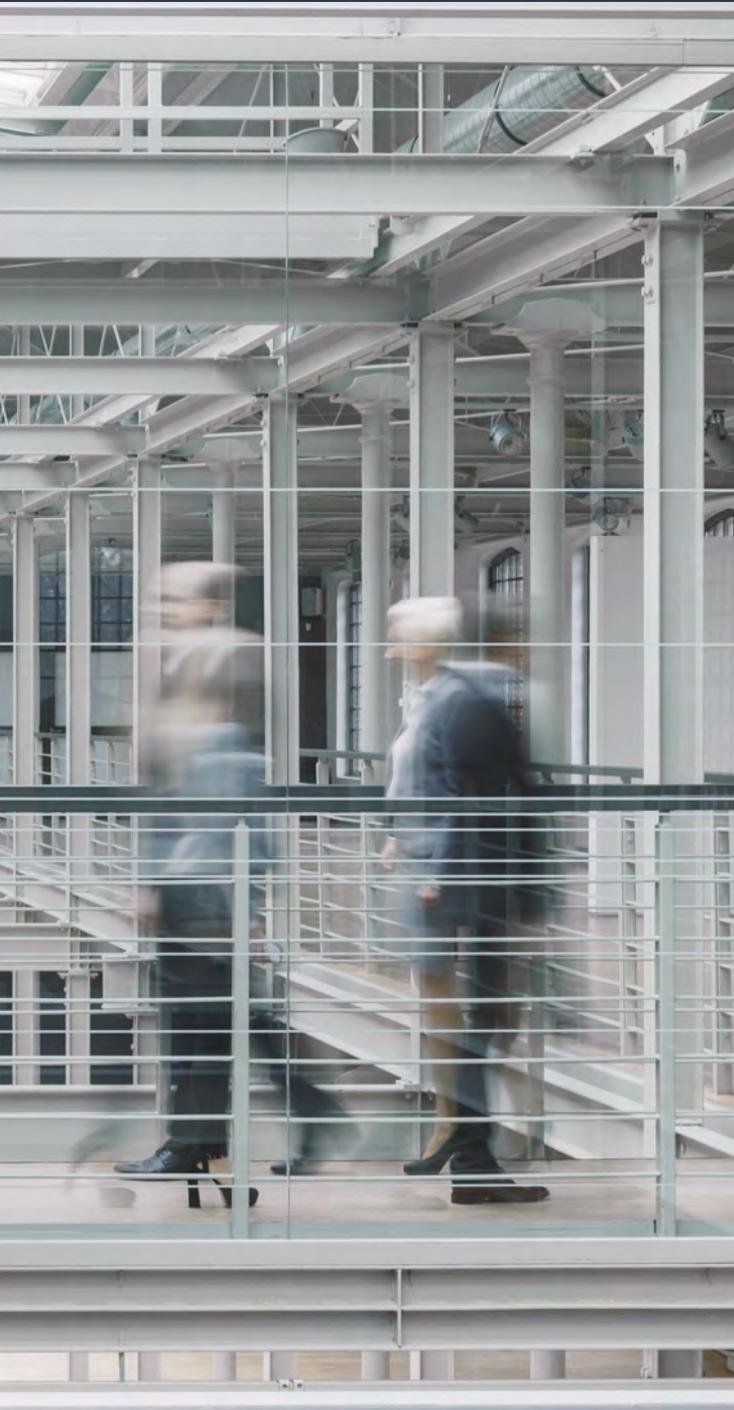
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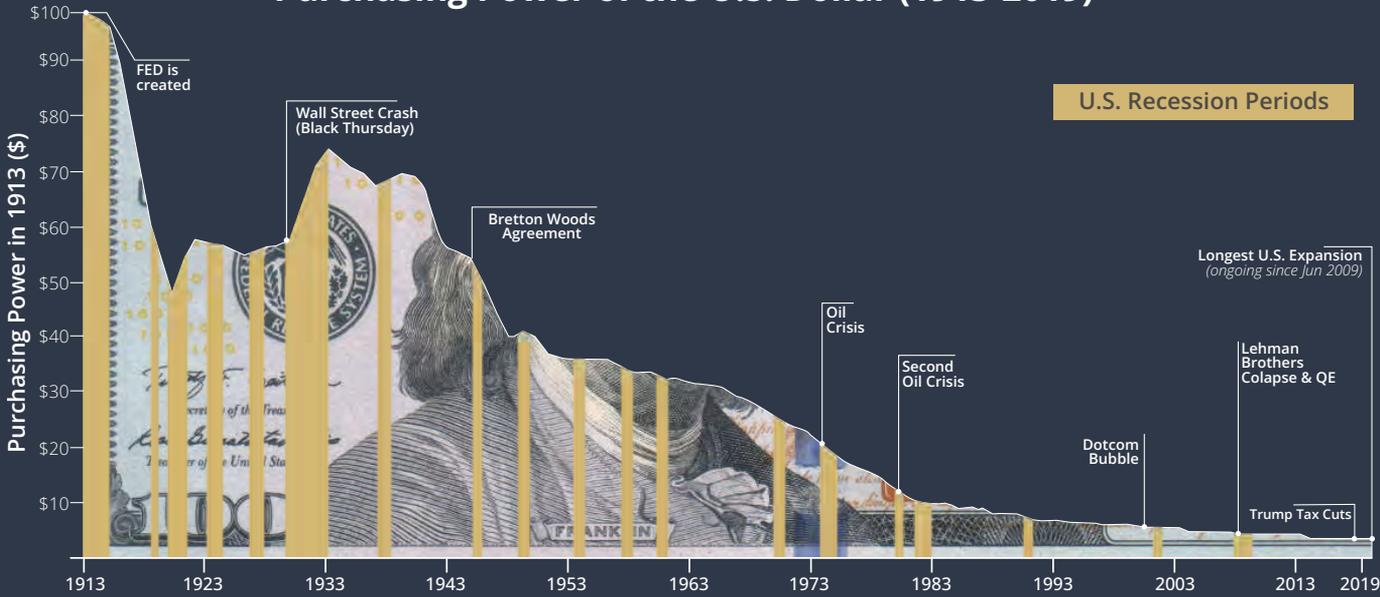
Introduction

We are living in a rapidly changing world. Technological advancement is very fast, established ways of doing are being questioned, uncertainty in the future has been generated by pandemics and wars. It is our belief that we have a great future ahead us and all we need to do is to take the best that technology and what experience has to offer us and use it to create a safe and secure environment to build our future. We do not speculate on which technology or system will exist in the long run but rather let us focus on being well prepared to take advantage of whatever the future hold for us. Let us focus on those things that are fundamental to the survival of mankind. Bio-Food, Green-Energy, social impact, health care, and of course financing and payment systems.

Let us begin with an overview of our options and see how we can develop it into a new understanding giving us maybe a very positive perspective for the future.

THE RISE AND FALL OF THE DOLLAR

Purchasing Power of the U.S. Dollar (1913-2019)



A short overview

History of Money

In general, we have to distinguish between a currency and money. A currency has the following characteristics:

- a) Medium of Exchange
- b) Unit of Account
- c) Portable
- d) Durable
- e) Divisible
- f) Fungible (inter-changeable)

Money has exactly the same characteristics as currency but on top of that is has the most important feature:

- a) Scarcity or Store of Value (SoV)

Initially a currency like the USD was backed by gold, which made it a store of value and therefore money, this was called the "Gold Standard". In the times of the Second World War, many countries just cancelled this standard and basically printed money as they needed it. To stop that uncontrolled printing of money, the Allies of the 2nd world war came together in Bretton Woods 1944 and agreed to use the USD as the standard currency which back then was still backed by gold. Due to fast growing world trade activities, the central banks of the countries who were participating in the Bretton Woods Treaty, had built up such high dollar positions, that were not covered by gold in the US Central Bank. As there was no chance for the US to buy the necessary gold reserves to back the dollars in the hands of other central banks, Richard Nixon ended the Gold Standard in 1971 and shortly after, in 1973

the partnering countries of Bretton Woods cancelled the binding to the USD. Since then, the amount of USD has increased dramatically and it's value has decreased massively.

Money itself has a history of around 5.000 years starting with the Mesopotamian Shekel and history constantly repeats itself. And so far, no currency lived forever. Some people claim that the average life time of fiat money is as low as 27 years. Other's state 50 years. But in anyway, fiat money doesn't live forever. And this is one of the reasons why Satoshi Nakatomo came out with the Bitcoin Whitepaper, describing a new currency purely based on algorithms and fully decentralized, decoupling from any political influence with no chance for inflation.

The Impact of Crypto Curriencies

Presently we are witnessing the development of modern digital cytological currencies based on the blockchain ledger technology which has no valuation process and no underwriting authority and simply rely on supply and demand to set their exchange value.

Taking in account the shortcomings of the historical currencies in particular their susceptibility to inflation, devaluation and political intervention and together with the development of digital Banking and in the meantime well-known Cytological currencies, the time has come to give currency / money a deeper purpose/

meaning and a much greater trustworthiness. It is the purpose which will give the Currency its trustworthiness.

We as people are part of a community and have a social responsibility to help those who are in need or those not able to help themselves. Today this responsibility is assumed or passed to governments (social services) who, for the most part, do this very inefficiently and they rely heavily on NGO's to cover the ever-growing need of people in their countries.

The funding of governments and the social services is related to high taxes and the funding



of NGO's is very unstable since it is purely dependent on charitable contributions of wealthier people and organizations who have taken the lead in helping those who are not being sufficiently cared about by their governments. As founders of an international NGO working as a 100% non-profit and 100% voluntary origination, working in many countries of this world we are confronted with this situation every day and feel that we have a historical and present-day responsibility to Help (aid) others and at the same time guaranteeing sustainability of that help (Aid).

We can summaries that our greatest responsibility as members of our society is to help those who cannot help themselves through charity and therefore what greater purpose could we give a currency than to be charitable. That means every time the currency is used it should contribute to charity and all processes must be trustworthy and transparent.



Investors Responsibility

We as investor also have a great responsibility not only to help others but to use our capital wisely to promote those projects which respect our nature and have a positive social impact. If we as investors have the choice to invest in profitable projects then we should choose to invest our capital in those projects which are profitable but also sustainable, ecological and have a positive social impact.

This way we will not only make profits but become recognized members of our society who are making a positive contribution to it.

The Proposed Solution

Traditionally a Currency (money) is thought of as medium of exchange and no more. Currency traditionally gains its trustworthiness through its backing in Gold or Silver but we know from History that this model has its limitations. The principal that a currency must be tied to a tangible asset is sound and proven. What is needed is a tangible asset which has a value in itself and only the quantity is governed by supply and demand but not the price.

To guarantee stability and trust worthiness of a currency it needs to be backed by tangible assets and if these assets are producing a profit, then it is possible to become independent of supply and demand.

To achieve this goal a modern Currency meeting all of the international technical requirements is needed, backed by profitable investments in tangible assets which are producing a profit. These investments must meet both ecological impact and social impact criteria. Such investments can be efficiently managed through an Internationally traded Fund "The Krown Fund" that will be managed not unlike present day pension funds with one very important difference that all the income generated will be reinvested in the fund. The reinvestment in the fund will generate an increase in value of the Currency and to

compensate for the increase in value and to establish stability on the Market each Currency Holder will receive the increase in value in the form of the currency itself. This will have the same effect of interest payments but it is actually an increase in Value and will ensure that there is sufficient currency in the Market to guarantee liquidity.

The fund is to be funded by investments from people who are convinced in the values and principals of a stable economy. The investor will receive for his investment his certificates in a form of a cryptographic currency (The New "Krown") which the investor is free to use as currency or hold it as an investment. The Krown can be exchanged or the assets backing it can be liquidated. The Capital of the Fund must be maintained as a whole and will guarantee the value of the cryptographic currency (Krown). When the owners of the cryptographic currency (Krown) use their currency for payment purposes a small transaction fee will be charged which again will go to charity. This way the Krown will be unique and the investors can trust in the new economic system.



Investor get the "Krown" Coin as a certificate in return



Investors E-Wallet

Krown Community Foundation
Issuing/Minting of Krown-Coins
Regulation & Development

Transactions Fees

Part of transactions Fees are contributed to the Community Foundation for Krown Coin Management and Development

Underlying Value

The Underlying Value of the Krown Coin is the Krown Fund.

And Base Value is determined depending on the number of fund shares available



Investors

contributes funds



Charity

The Krown Fund

The Krown Strategy Funds,
ISIN: LI1217539496



Fund-Capital Management



Invests capital in the asset market and businesses



collects share of Profits made

Guaranteed and fixed returns form Equity Market

The Krown fund holds part of the capital under management in listed investment instruments with fixed returns.

Business Investments

The Krown Fund only provides Investments Funds to companies that contractually commit to incorporating the Krown Coin into their business model and thus provide liquidity on the marketplaces at the same time.



Businesses buying Krown-Coins-Tokens on the Market



Businesses are encouraged to incorporate the Krown Coin into their business in return for investment.

Social Engagement

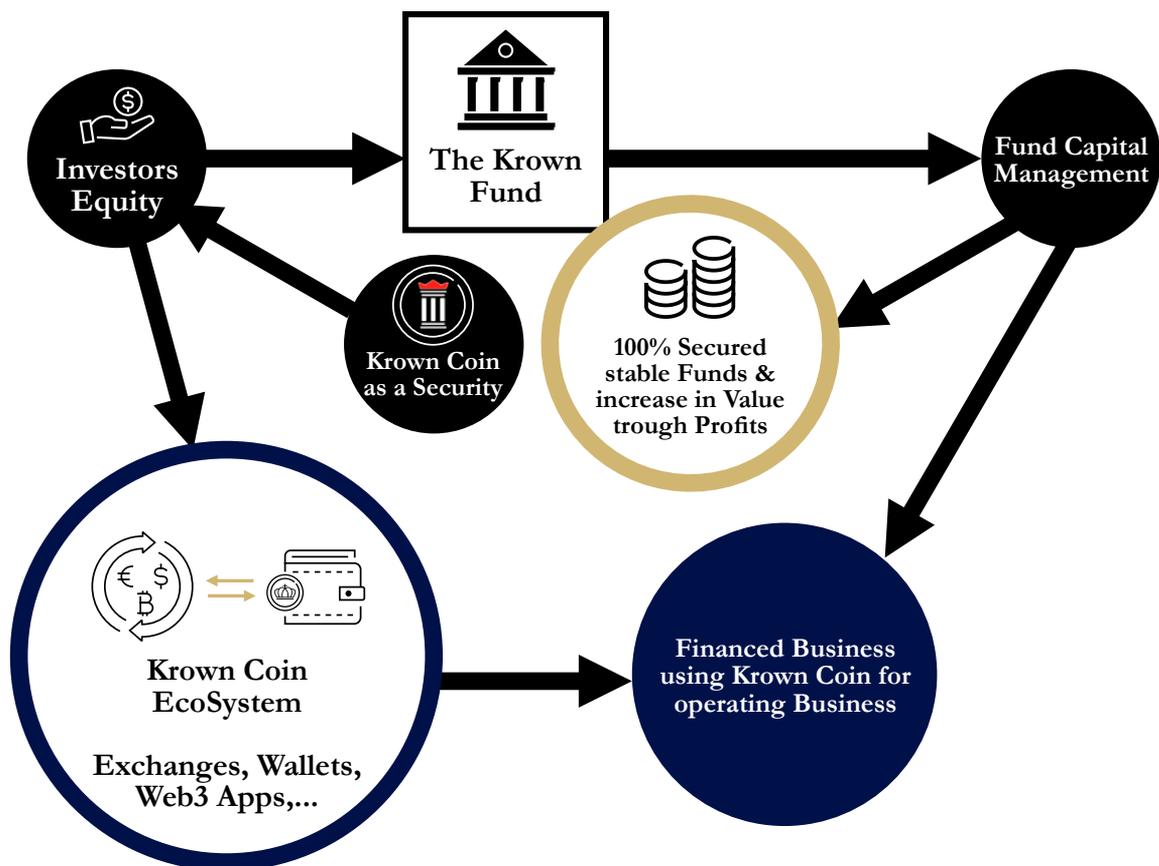


Support from Krone Fund

Transaction Fees

Part of transactions Fees are contributed to Charity projects

Why is The New “Krown” so unique?



The Krown is a new type cryptographic currency, it is unique in its functionality and makes a big leap forward in security and value.

The Krown will be the first 100% value secured and guaranteed currency backed by a security. The Security is an Investment Fund. The Investments made (capital) represent the security of the

Krown's value. The profits of the Fund represent the increase in value of the Krown which are paid out in the form of liquidity.

Each Investor receives, for his investment an equivalent in Krowns, a cryptographic currency, which can be traded on the open market.

The Krown distributed Ledger Technology

We do not intend to reinvent the wheel all technology needs to be proven, reliable and meeting present day standards or exceeding them. The Krown is build using the substrate blockchain framework. The substrate framework offers allot of preprogramed modules with a wealth of experience and knowledge. Nonetheless it does not have all the answers therefore the Krown Programming team has added the needed modules which will make it unique. The new functionality includes proof of work /Proof of stake, liquidity generation, charity/SDG and a

respect for National Sovereignty.

The Krown will be the underlying Coin on top of which the smart contract layer will enable to tokenize all entities and projects which are and will be part of the Krown ecosystem. It will also enable Krown's certification system and a zero-knowledge proof solution to protect the privacy of all players in the ecosystem.

Why Blockchain

The Blockchain or better let us refer to the distributed ledger system or DLS. The DLS is simply said the most secure, efficient and economical method today for processing large amounts of data, It is by far for effective than using Databases. A ledger is actually no more than an accounting system which keeps track of each and every transaction. The distributed processing of the ledger eliminates the need for large centralized computer centers which are very expensive to own and operate. The architecture our

solution gives us the opportunity to integrate all processes which could be possibly asked of it. In simple terms it is possible to depict every thing from the trading of the Krown token, to the tokenizing of each investment project, to the sale of products, remuneration of employees and incentive programs on the Blockchain.

And why? Because it is the most efficient and transparent tool available at this time.



KROWNGREEN

PROJECT SUMMARY

Hungary, Gyöngyös-Greenhouse Project

krowngreen.at

Executive Summary

Krowngreen GmbH has started the implementation process of solar greenhouse planning and construction, together with the Association for Agriculture and History in Hungary focusing on agricultural engagement, education, and development. The project is a synergy business and educational economic development, established in collaboration between Krowngreen GmbH, Korona Agriculture Historic, and Social Association, and the Habsburg Advisory Trust.

The project aims on developing greenhouse business units, encompassing greenhouse buildings, processing facilities, independent energy units (photovoltaic), machinery and machinery facilities, and administrative buildings supporting the growth of locally demanded food products as well as suitable export products within the European markets.



No.	Item	Value
1	Schedule for Project implementation	
1.1	Project period	10 years
2	Project budget	
2.1	Project value	\$96.762.298
	Including:	
	Investment money	\$0
	Credit	\$96.182.298
	Own funds	\$580.000
3	Profitability of Project	
3.1	Total revenues	\$266.716.466
3.2	Capitalized net profit	\$131.406.190
3.3	Total cash flow	\$53.848.545
4	Lending terms	
4.1	Loan amount	\$96.182.298
4.2	Credit period	10 year
4.3	Interest rate	4

Use of Proceeds An Investment in the Future

The proceeds from issuance of the Crown most importantly it will be invested in the Fund which in turn invests in profitmaking assets to secure the Krown and generate income. All investments must meet ecological and social requirements.

Some of the proceeds from issuance of the Crown will also be applied to the costs, Community and Marketing, research and development of new and innovative eco-linked resource tokenization products, local community and

social impact projects, and operating costs of the Krown, including legal and general overhead costs. In the near future these costs will be applied to the Investment projects themselves and or will be covered by transaction fees.

All details on Investments of the Fund are Part of the KrownGreen information deck attached to this Document.

The Krown Strategy Funds

ISIN: LI1217539496

The Funds Legal Details

Legal Details AIFM	LLB Fund Services AG Äulestrasse 80 FL-9490 Vaduz
Portfolio Management	Gamma Financials AG Bahnhofplatz CH-6300 Zug
Currency	EURO
Custodian	Liechtensteinische Landesbank AG Städtle 44 FL-9490 Vaduz
Promotor	Habsburg Advisory Trust reg. Mitteldorf 1 FL-9490 Vaduz
Supervisory Authority	Finanzmarktaufsicht Liechtenstein (FMA); www.fma-li.li
Auditor	PricewaterhouseCoopers AG Neumarkt 5/Vadianstrasse 25a 9001 St.Gallen

Overview

“The Krown Strategy Funds” established under the Jurisdiction of Liechtenstein as an Umbrella Fund with the ISIN LI1217539496.

The Principality of Liechtenstein has been chosen because it offers very good conditions for investors and internationally active funds. The fund follows the investment strategy of the Multi Synergy Concept with a performance target of 12 % per year. Through this strategy managers can access virtually all existing sources of income globally.

The Multi Synergy Concept, which was developed by Qbasis Invest GmbH, achieves diversification across low-correlated value

drivers (i.e., strategies that have strengths and weaknesses at different times and thus balance each other out).

Over time the Fund intends to diversify its holdings to include, revenue generating physical assets, liquidity financing, etc. with the aim to increase the annual performance.

The fund has no regional limitations and will only invest in sustainable and ecological activities to make sure that future generations will find a better and healthier planet to live than we have today.

This investment opportunity is granted to friends and families and is by invitation only.

Purpose

The fund’s investment strategy will follow the Multi Synergy Concept to secure a reliable performance and liquidity for all investors. In the future as the funds capital increases more and more funds will be invested in sustainable projects all over the world that meet the standards and philosophy of the founders of the Krown such as ecological, humanitarian, sustainable projects that will secure the protection and even cleaning of the planet for the generations to come. Each investment must meet the risk and profitability rule

Disclaimer

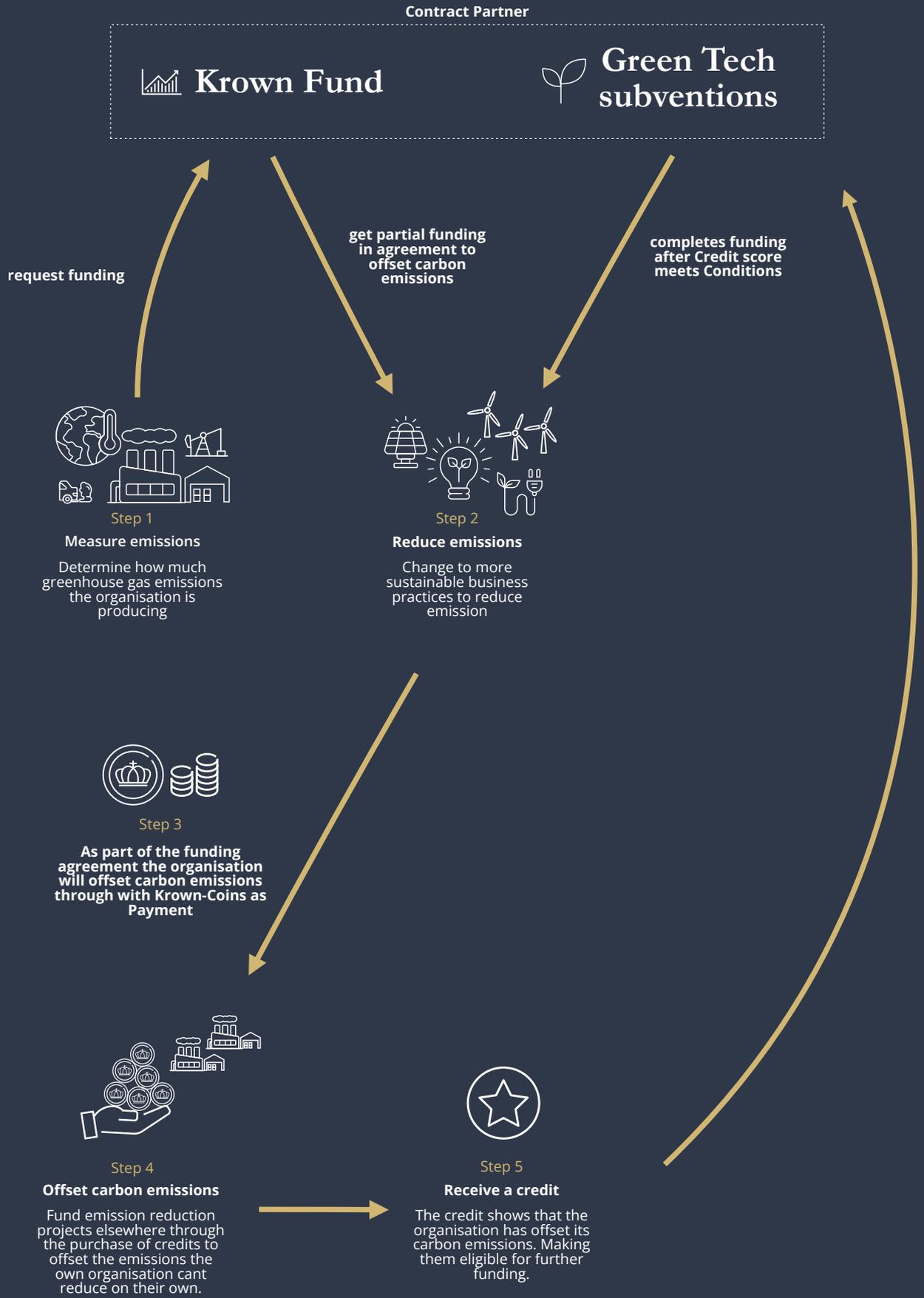
This marketing announcement is for informational purposes only and does not constitute an offer or solicitation to buy. Every capital investment involves a risk. Prices can go down as well as up. The asset allocation shown and the funds used in the concept can be changed at any time. The Multi Synergy Index is a non-investable index listed on the Vienna Stock Exchange that tracks the performance of the Multi Synergy concept. * The performance and statistics of the Multi Synergy concept were determined by self-calculation based on the real numbers of the funds used in the concept. From a legal point of view, this results in a simulated performance. The simulations and performance results of the past do not allow any conclusions to be drawn about the future development of an investment product and do not guarantee the same or similar performance for the future. The quality ratio comparison refers to the values of the MSCI World Index (Price, USD), Bloomberg Global Aggregate Total Return Index (source for both: Bloomberg) and Multi Synergy concept since 03/2006.

Carbon offsets

Carbon offsets are credits for emissions reductions generated by approved projects. They provide critical funding for emissions reductions projects, and a mechanism for governments, companies, and individuals to fund these projects and meet their net-zero emissions targets. One carbon offset represents one ton of greenhouse gas mitigated or removed.

THE WIDESPREAD FOCUS ON REDUCING GREENHOUSE GAS EMISSIONS HAS CAUSED GLOBAL DEMAND FOR CARBON OFFSETS TO SURGE. TRADING ACTIVITY IS ALSO PICKING UP, AND THE POTENTIAL FOR LARGER SCALE TOKENIZATION OF CARBON CREDITS IS ON THE HORIZON AS A DISRUPTIVE MARKET ACCELERATOR.

Our vision is to return, at our discretion, a share of any carbon offsets generated from green investments to our Krown Token holders through our staking rewards program or airdrops. To make this happen, KrownGreen is developing and seeking approval from relevant carbon registries for a new protocol enabling the generation of carbon offsets from the avoided GHG emissions that would have occurred in development and operation, and the transportation and processing of products. This protocol is expected to also capture the significant environmental benefits beyond reduced carbon emissions, such as biodiversity, water & community benefits.



Appendixes

Disclaimer & Statement of Risk Factors

1.1. This whitepaper does not constitute a solicitation or an offer to acquire, maintain, sell or buy any security, capital markets product, commodity, investment product, or financial instrument. Krown Tokens are not securities in Krown Fund, nor do they convey any ownership or any voting rights in relation to any of Krown affiliates or any of its products.

1.2. This whitepaper should not be relied upon for decisions relating to the purchase or sale of Krown Tokens, nor does it constitute financial, trading, or investment advice or recommendations by Krown, its affiliates, officers, directors, managers, employees, agents, advisors, or consultants.

1.3. Any statements of the regulatory position of Krown Token are subject to change, whether due to changes in law, in the opinions of relevant regulators, or because jurisdictions choose to apply existing regulations on, or introduce new regulations addressing inter alia blockchain technology, which affect Krown Token.

1.4. Krown Tokens represent the value in the Krown Fund. Krown Tokens do not grant the holder any direct or indirect, legal or beneficial interests in any such Krown Fund investment. The methodology described in this whitepaper to determine the number of Krown Tokens issued in relation to the Value of of the Krown Fund and or the number of Krown Fund shares issued.

1.5. No warranties or representations are made to the recipient of this whitepaper or its advisers, or to any holders, purchasers or sellers of Krown Tokens. Krown Tokens, as envisaged in this whitepaper, are under development and are being constantly updated. Future

developments may affect the functionality of Krown Tokens, such that they differ from the description set out in this whitepaper. No representation or warranty is given as to the achievement or reasonableness of any plans, future projections, or prospects. To the fullest extent possible, all liability for any loss or damage arising from any person acting on any information and opinions contained in this whitepaper is disclaimed.

1.6. References in this whitepaper pertaining to specific networks, companies, and/or use cases are for illustrative purposes only. The use of any network or company name does not imply any endorsement of/by, and/or affiliation with the said parties.

1.7. All graphics included in this whitepaper are for illustrative purposes only, and do not constitute actual pricing information.

1.8. Purchasing Krown Tokens involves substantial risk which may lead to a loss of capital. In the event that any party would like to purchase such tokens, the said party should take into account the risks, including those listed in any other documentation. The purchaser should not purchase the tokens for speculative or investment purposes, and should only do so if they fully understand the nature of the tokens and accept the risks inherent to them.

You should not transact in the Krown Tokens if you are not familiar with this Krown Tokens. Transacting in Krown Tokens may not be suitable for you if you are not familiar with the technology that Krown Tokens services are provided.

1.9. You should be aware that the value of Krown

Tokens may fluctuate greatly. You should buy Krown Tokens only if you are prepared to accept the risk of losing all of the money you put into such tokens. Krown Token holders have no rights to require the issuer to redeem their tokens at any value or at any time. The value of the token will fluctuate, perhaps significantly over short periods of time, in accordance to various market forces and parameters, technical advancements, and economic and political factors, and is not guaranteed by The Krown and its affiliates in any way.

1.10. Any party who wishes to purchase and/or hold Krown Tokens must ensure that appropriate precautions are taken to secure their funds. As with other technological solutions, Krown Tokens may be a prime target subject to exploitation, expropriation and/or theft. Hackers or other malicious groups or organizations may attempt to interfere with our systems in various ways, including malware, consensus, sybil, phishing, smurfing, and/or denial-of-service (DDoS) attacks. There may also be attempts to remove the party's access or control over their cryptographic functions via spoofing and smurfing hacks. Should such an event occur, Krown Ltd and its affiliates do not guarantee a remedy, and holders of Krown Tokens are not guaranteed any remedy, refund, or compensation.

1.11. Any party who purchases and/or holds Krown Tokens is responsible for their adherence to their local and foreign laws. The Krown and its affiliates shall not be held responsible for any loss or damages in the event that any such parties violate such laws.

1.12. While it is the company's intention to provide Carbon Offset airdrops of staking rewards as described in this document, the company is not bound to do so

and there is no legal right to receive any allocation of future tokens definitively granted to holders of Krown Tokens.

1.13. The tax treatment and accounting of Krown Tokens is uncertain and may vary amongst jurisdictions. Holders of Krown Tokens must seek independent tax advice in connection with Krown Tokens, which may result in adverse tax consequences.

1.14. Cryptographic tokens such as Krown Tokens are a new and relatively untested technology. In addition to the risks noted above, there are other risks associated with Krown Tokens that Krown Ltd and its affiliates cannot anticipate. Such risks may further materialize as unanticipated variations or combinations of the risks set out herein.

1.15. Krown Tokens rely on Substrate, which is still in a relatively early development stage and is unproven for this purpose. Any malfunction, flaws, breakdown or abandonment of Substrate may have a material adverse effect on Krown Tokens. Furthermore, developments in cryptographic technologies and techniques or changes in consensus protocol or algorithms could present risks to Krown Tokens. There are a variety of possible cryptographic consensus mechanisms, such as "proof of work" and "proof of stake" which may be used either now or in the future, and risks which may arise if there is any improper implementation of such consensus mechanisms, and unanticipated adverse effects may arise from these such consensus mechanisms.

FUND BACKED DIGITAL CURRENCY



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