



The Accounting System for Cryptocurrency Portfolios

Keep a record of cryptocurrencies and analyze the current state of your funds on various exchanges and e-wallets with the help of our system.

<http://fintab.io/>

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Background to the Creation of FinTab

Currently there is a large variety of cryptocurrencies that can be of interest for investors, traders and trusts. At the same time, not all of those currencies are necessarily to be on a single exchange and their rates may also vary greatly. All these factors lead to the problem of cryptocurrency portfolio accounting: a portfolio can contain many different currencies from different exchanges, which makes it difficult to get an actual value of one's current financial state, as well as the profitability of a certain currency or a whole portfolio.

Possible solutions:

- Speaking of a small number of about 1 to 5 currencies and long-term investments, that's not a big deal – you can simply write down their purchase rates on paper and wait for the changes.
- As soon as the number of currencies goes up to 5-10, the Google Tables may be a good choice. The tables can be accompanied by a script for automatic importing of exchange rates and turned into a table showing the portfolio profitability. Yet the addition of new transactions can be exhausting and it's easy to make a mistake.
- You can use a cryptocurrency accounting service. Let's take a detailed look at this option.

Overview of the services market for the accounting of crypto-currency portfolios

As of today, all the existing services can be divided into 3 categories:

1. Broad functionality, but unhandy interface.
2. Good design and usability, but lack of features.
3. Unfinished or unsupported beta versions.

[Portfolio accounting services comparison](#)

The most full-featured services today may offer such functions as:

- Accounting of currency addition and exchange.
- Dashboard.
- Standard reports with an export feature.
- Data importing from CSV.
- Complicated integration with exchanges via API.
- Portfolios.

At the same time, not a single service can offer:

- Both a desktop version and a mobile app at the same time.
- Possibility of accounting the ICO tokens (the ones that haven't been issued yet).

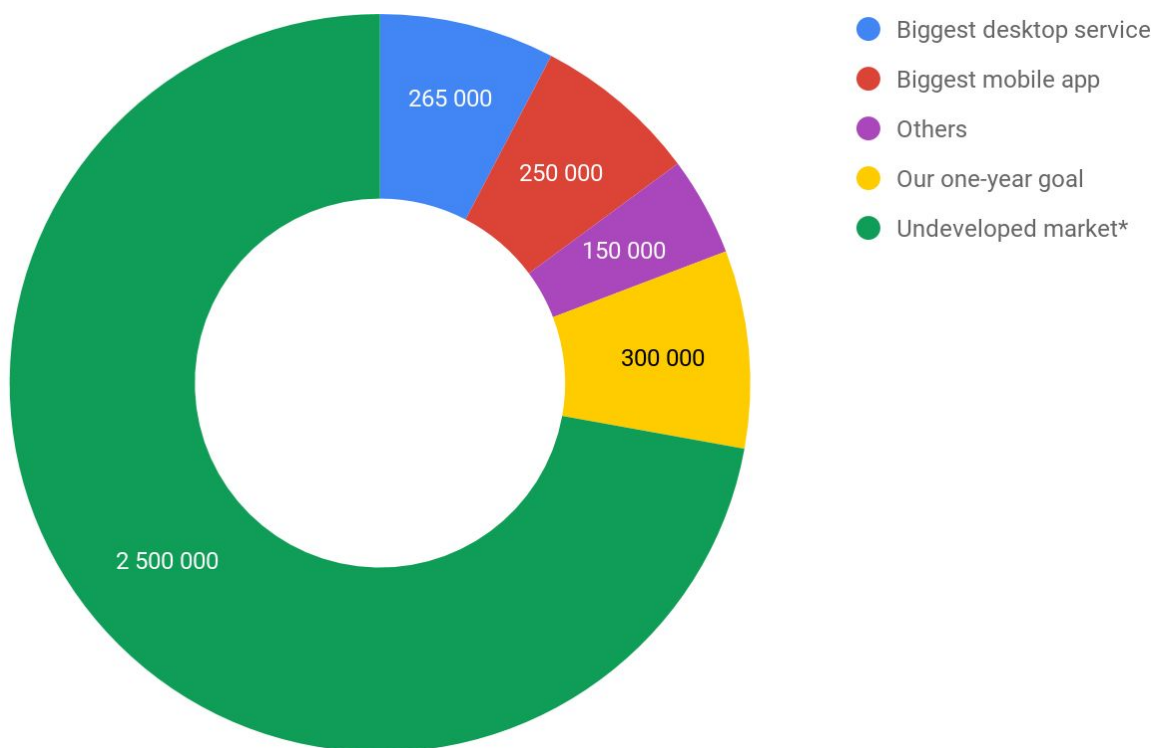
- Keeping a record of exchanges and wallets the currency was purchased at.
- Separate agency and client accounts.
- Calculation of portfolio changes and it's ROI **considering multiple transaction types** (replenishment, withdrawal, exchange).
- Calculation of currency changes **considering multiple transaction types** (replenishment, withdrawal, exchange).

Solution

We are creating a system which is going to have a user-friendly design and a broad functionality, realizing the features that no other service has up to this day. **Besides, we already have a working [beta-version](#) of our service.**

Our goal is to become the biggest multi-platform cryptocurrency accounting service one year from now.

Market Volume



*The total amount of the active cryptocurrency holders is over 3 mln people (probably much more, the exact number is unknown).

Thus, we can conclude that the service market for the accounting of cryptocurrency portfolios is undeveloped and does not cover even half of the active cryptocurrency holders.

Target Audience

We're making the system suitable both for personal use and for investment management. FinTab is intended for use by several user categories, each of them demanding a certain functionality:

- Individual investors — users buying crypto-currencies for medium and long-term positions, who almost do not engage in active trade and mainly rely on the growth of currency exchange rates. The most relevant function here is the addition of currencies for monitoring. It is essential here to be able to know the type, quantity and allocation of currencies, the profitability of each particular currency, as well as of a whole portfolio, anytime.
- Traders — active users, working both on short and long positions. They perform numerous transactions and may have several active. Unlike the "Individual investors", traders perform series of transactions: several transactions within the same currency - purchase, exchange, transfer, withdrawal. They need to keep a record of these transactions and be able to see the overall statistics. Moreover, it is important to automate the addition of transactions.
- Trusts (manage) — in other words, traders who take third-party finance under management and supervise several clients. They need to be able to separate the agent and client accounts, and actively interact with the technical support for individual improvements. The agent account will feature the possibility of setting the client cabinet for each separate client: displaying the relevant information, placing a personal logo, generating a report, etc.
- Funds — a separate category, distinguished by a large number of clients and a high flow of transactions. We are ready to offer them the individual boxed versions or extended functionality for specific tasks. Also for this category, it is possible to implement the functionality of input/output of funds from investors to the corresponding fund.

System Monetization

FinTab is a SaaS product with paid services. The cost for the service for the "Pro" and "Manage" accounts will be fixed in USD, but payment is accepted in FinTab tokens (FNT).

In accordance with our target audience, we have 3 plans to offer:

Start	Pro	Manage
Basic functions: adding currencies, buying and selling (not an actual exchange transaction, but just keeping a record), the ability to keep accounts of transfer operations between the exchanges	Basic functions	Basic functions
1 portfolio	Unlimited number of portfolios	Unlimited number of portfolios
Dashboard	Personal backoffice with settings (including the integration with exchanges via APIs for automated accounting purposes)	Personal backoffice with settings (including the integration with exchanges via APIs for automated accounting purposes)
Basic Analytical System	Flexible dashboard	Flexible dashboard
	Extended Analytical System	Extended Analytical System
		Agency account
		Ticket system
		Unlimited number of client accounts with flexible settings
		Dedicated Tech Support
Free Plan	\$19/month	\$95/month

Solutions for funds can be calculated individually.

Investors' and Users' Interest

There are 2 contrary types of interest here:

- Investors' interest — the continuous growth of the token value with the purpose of benefiting from buying and selling FNT.
- End users' interest — the quality product on a reasonable price.

Investments are needed for the development of the system, and we are interested in ensuring that the FinTab service is a quality SaaS-product attractive for users.

We've estimated the potential number of users of our system by the third quarter of 2018. Based on the resulting number, we've calculated the amount of tokens that can be released to the market, so as not to devalue the service and the token (the main purpose for tokens is paying for the FinTab service).

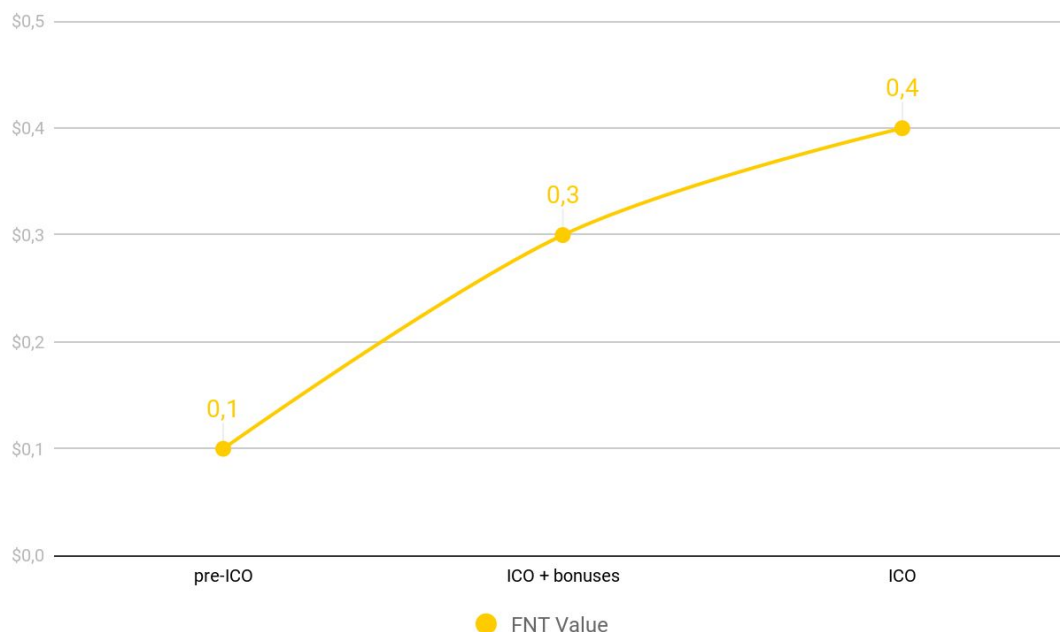
After the final stage of the ICO, the tokens will be freely traded on exchanges and their value will be regulated by the market and the number of users of the system.

Regardless of the token rate, the cost of the service will be fixed in USD, while only FNT tokens will be accepted as payment for the service and will be burned after payment, about this below:

- «Pro» Account — \$19 per month
- «Manage» Account — \$95 per month

Investors' Interest

1. Projected dynamics of the FNT rate and ICO bonuses.



2. Burning of tokens.

90% of FNT tokens entering the system as payment for the service will be burned every month. The payment for the service is fixed in USD, but only tokens are accepted as payment.

Burning of tokens will lead to an increase in the deficit of tokens, especially given the constant growth of users. Thus, we can predict a more rapid growth of the token rate than in the case of dividends.

Users' Interest

The interests of investors and users can often be opposite. In order to avoid a sharp increase in the cost of the service due to the lack of tokens, we make payment for the service fixed in USD: with the growth of the FNT rate, the cost of service in tokens will decrease, remaining fixed in USD.

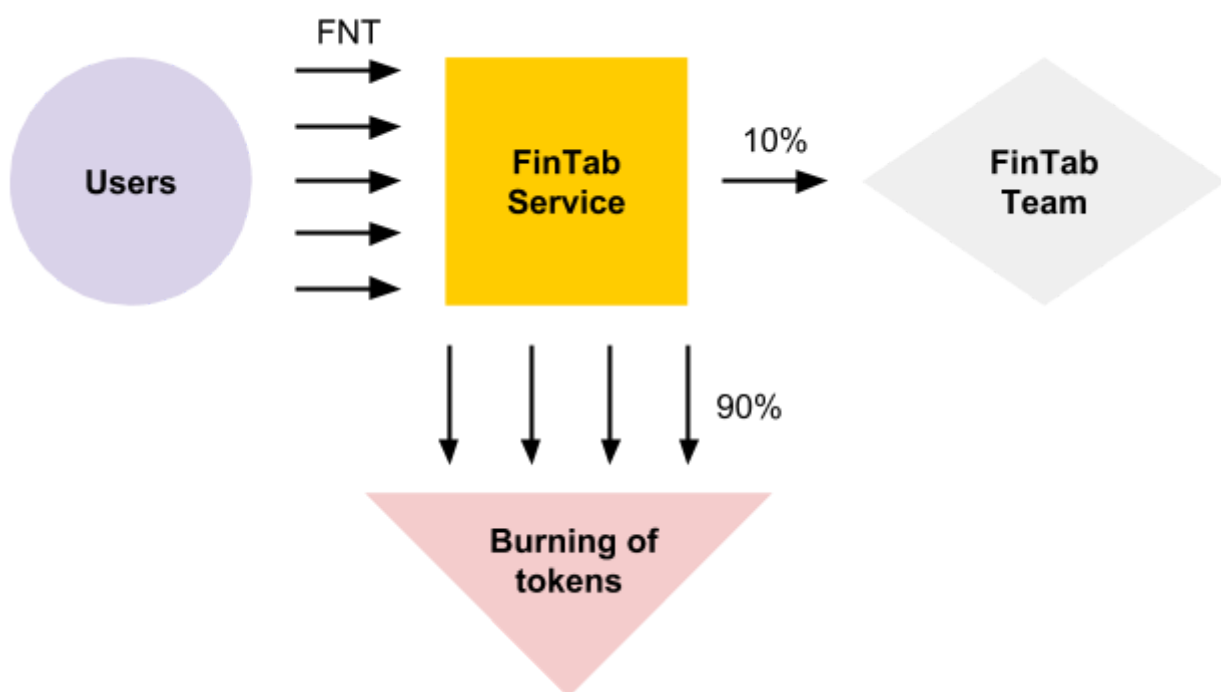
Moreover, with the increase in the cost of the token, you can save a lot on using the service if you buy in advance (on pre-ICO or ICO) FNT tokens.

Issue and Sales of FNT tokens

The FinTab (FNT) token is issued on blockchain based on the Ethereum code. It will be available for purchase for BTC, ETH and other crypto-currencies. The process of selling the tokens will be protected by the investor's personal backoffice.

In FinTab tokens, a smart contract will be implemented to burn tokens that have entered the system as payment for the service:

1. When paying for the service 10% of the tokens FNT passes to the team FinTab.
2. The remaining 90% of the tokens are burned.

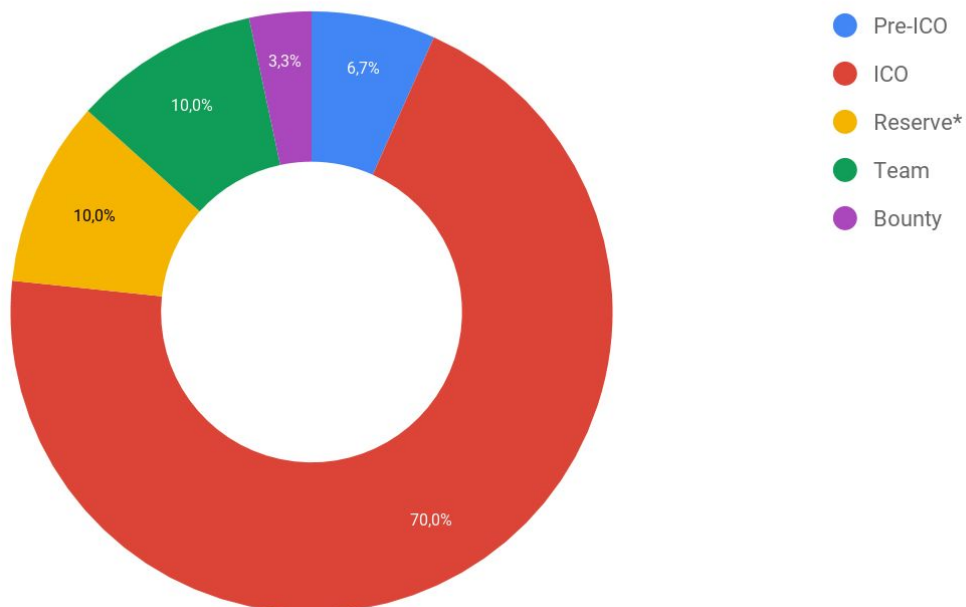


Fundraising and issue of FinTab tokens is intended to finance the development of the system and the implementation of blockchain technology, as well as raising funds for marketing and promotion purposes.

A total of 30 million FinTab tokens (FNT) will be issued:

- 23 mln FNT will be sold out in total during all ICO stages.
- 3 mln FNT reserved for the team and partners.
- 1 mln FNT reserved as the bounty for helping the project.
- 3 mln FNT will constitute a reserve fund*.

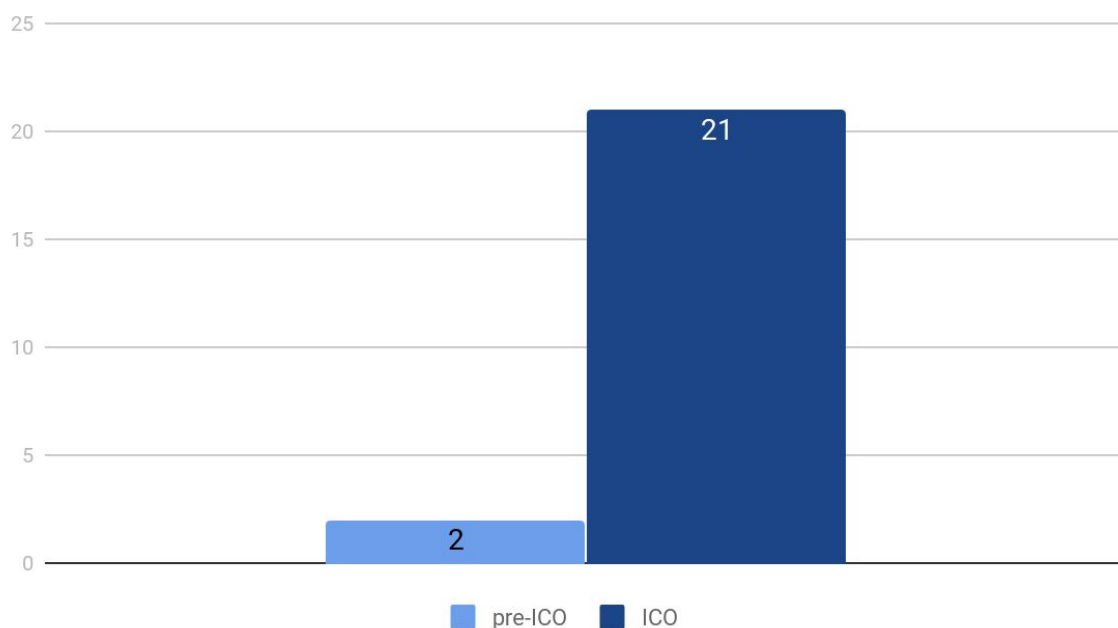
Token distribution



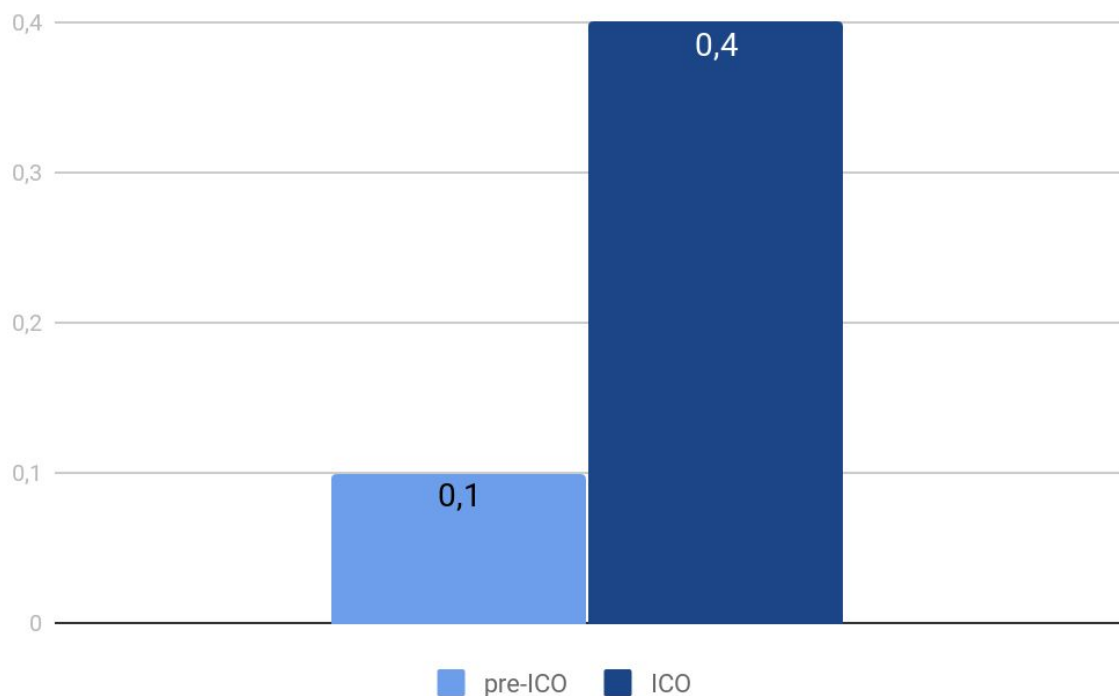
*If all tokens are sold out within the first 3 weeks after the start of the ICO, the reserve fund will be used. Otherwise, tokens from the reserve fund will be destroyed.

Stages of the ICO

Amount of Tokens (mln)



Token Value (USD)



1. Pre-ICO (October 12 — November 12, 2017).

2 mln FNT will be sold out during the pre-ICO.

1 FNT = \$0.1

Soft Cap — \$63,000

Hard Cap — \$200,000

The collected funds will be used for the development and promotion of the service, mobile applications, marketing and for the FinTab team salary fund.

2. ICO (December 2017).

26 mln FNT will be sold out during the ICO.

1 FNT = \$0.4

Soft Cap — 8 mln FNT sold

Hard Cap — 21 (+3 in case of selling the reserve) mln FNT sold

The following bonus system will operate:

- Within the first 48h + 30% of tokens.
- Within the next 5 days + 20% of the tokens.
- Within the second week + 10% of tokens.
- Within the third week + 5% of tokens.
- Bonus accruals will not be made during the fourth week.

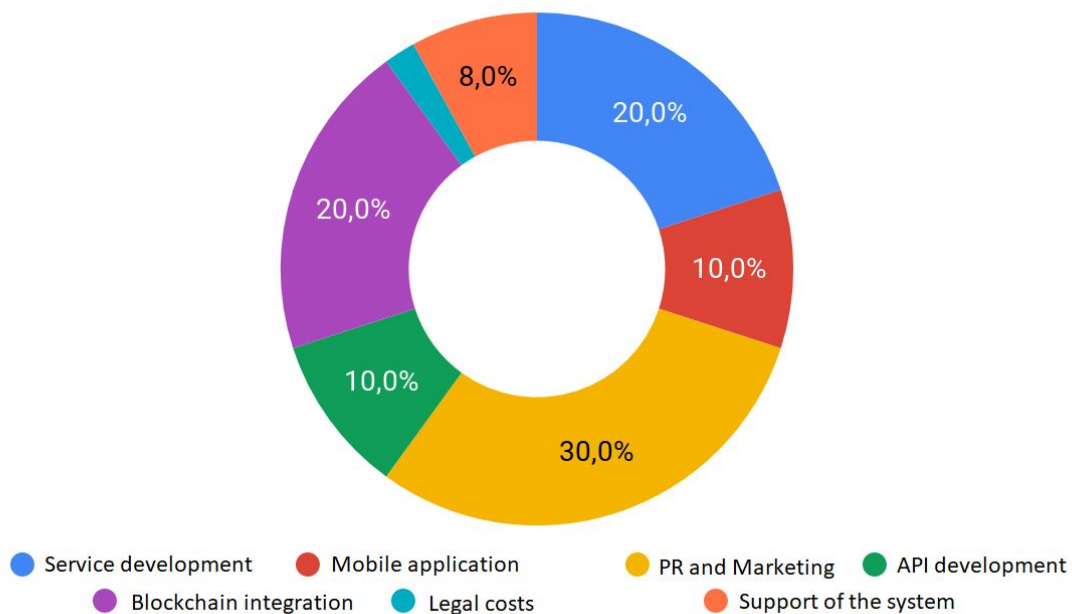
- If all tokens are sold out within the first 3 weeks after the start of the ICO, the reserve fund will be used. Otherwise, tokens from the reserve fund will be destroyed. **After the fourth week, the sale of tokens ceases. All unsold tokens will be destroyed.**

The collected funds will mainly be spent on the development of infrastructure components of the system and its integration with cryptocurrency exchanges to obtain up-to-date data on cryptocurrency rates and tokens, which will improve the accuracy and timeliness of the information displayed in the system. Also part of the funds will be used for marketing and added to the Team's salary fund.

The collected funds will allow:

- Blockchain integration for processing and storing of the user transactions database.
- Support of the constant development of the system.
- Creation of the Technical Support service.

Distribution of funds, collected during the pre-ICO and ICO



Bounty Program

Start of bounty: October 2, 2017.

End of bounty: with the ending of pre-ICO on November 12, 2017 (a new bounty program will be published for the main stage of the ICO).

Campaign Budget:

1 000 000 (1 million) FNT tokens = \$ 400,000 (in ICO prices)

1 FNT = \$ 0.4 (in ICO prices)

Budget allocation:

- Campaign on Facebook: 18% (180,000 FNT)
- Campaign on VK: 5% (50,000 FNT)
- Campaign on Twitter: 15% (150,000 FNT)
- Media campaign: 25% (250,000 FNT)
- Telegram campaign: 10% (100,000 FNT)
- Content translation: 7% (70,000 FNT)
- Signatures and avatars: 20% (200,000 FNT)

Payment procedure:

- The remuneration will be calculated every Monday after 16:00 UTC.
- The first allocation of remuneration will be held on Monday, 09.10.2017.
- The tokens will be credited after the pre-ICO ends on November 13, 2017.

More information and registration:

<https://bitcointalk.org/index.php?topic=2216504.0>

System Development Plan (Roadmap)

August 3 – September 17

- Closed alpha-testing.
- Manually adding and editing transactions (including the accounting of fees).
- Adding and working with an unlimited number of portfolios.
- Portfolio information.
- Purchased currency information (date, quantity and place of purchase).
- Exchange/wallet information (financial summary, type and quantity of currencies).
- Adding custom currencies and exchanges/wallets.
- Profit/loss evaluation, dynamics of a certain portfolio or currency.
- English localization.

September 18 – October 11

- Beta-testing.
- CSV importing.
- UX/UI design elaboration.
- Mobile application development for Android.
- Preparation for the pre-ICO.

October 12 – November 30

- Start of the pre-ICO (October 12).
- Release of the Android app.
- Integration with exchanges via API.
- Export of statistics.
- Addition of analytic tools.
- Mobile app development for iOS.

December

- Carrying out of the ICO.
- Elaboration of the "Manage" accounts functionality.
- Test of the service monetization system.

January – May 2018

- Development of our own API for currency exchange rates, ICO tokens and their historical data.
- Blockchain integration for processing and storing the user transactions database.
- Creation of the Technical Support service.

Persistent perfection - always.

FinTab Team

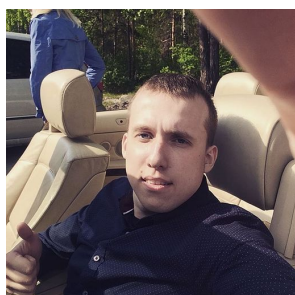


Mikhail Fadeev, CEO. Since 2010, Mikhail is engaged in web-development. He has created and launched a number of projects, including the Merit online agency, an agency for the implementation of CRM-systems and a web studio. He is engaged in trading and has funds under management.

"For me, blockchain is a philosophy that is already changing the world"



Grigory Maltsev, COO. The co-founder of the Merit online agency, the head of the web studio development department in 2016, the project manager in a design studio (Yandex projects) in 2015, the Internet marketer since 2012. Grigory created a financial accounting system for an Internet agency, participated in the development of the Basecamp application.



Nikolay Ozhogov, CTO. Full-stack programmer. Since 2012, Nikolay has worked at websites and Internet services development, including the Telegram widget tgwidget.com. In 2014, he created a crypto-currency mining farm and organized a mining-pool. Since 2017 he is developing Android applications.

Dmitry Motorin, head of the mobile development team. Engaged in information technology since 2002 and in mobile development since 2012. Dmitry has to his credit more than a hundred released mobile applications for Android and iOS, being repeatedly selected as the recommended apps and obtaining the best positions in the stores in the most competitive subjects. Also he's a crypto enthusiast since 2014, having several own crypto-currency mining farms.

Vadim Kirei, mobile app developer. Programmer. Created one of the leading applications for forex traders. Vadim is engaged in Android and iOS applications development for blockchain startups. Has more than 10 released projects, 3 of which are associated with blockchain. Got an average score of 4.6 for his applications in stores.

Stas Bondarenko, lead designer. Stanislav is engaged in UI product design. He has experience in developing CRM systems, interfaces and materials from the gaming industry and retail. Experience as an art director for more than 5 years and more

than 8 years of work as the lead designer of the product. Became a fan of technology blockbuster during an internship at SalesForce in San Francisco.

Ivan Teslenko, Russian-English translator/interpreter. 10 years of experience in the field of translations. Previously engaged in website localization and translation of news, videos and webinars. Active crypto enthusiast.

Taras Kornichuk, head of the development team.

Pavel Kaptsan, full-stack programmer. Since 2016, he is engaged in development and support of sites, participated in the development of info-products of the largest on the Russian-speaking space.

Terms and Conditions

This document is intended for information purposes only and is not an offer.

The FinTab team will do everything possible to minimize the risks and release a quality working product.

Despite the calculations and the expected increase in the tokens value, the FinTab team can not guarantee any profit. The issued tokens are neither shares, nor promissory notes of the FinTab project team, nor any kind of securities. The FinTab tokens do not grant the right to control the company or the right to property in FinTab. Owning FinTab tokens does not provide for passive dividends.

Technologies related to blockchain are subject to supervision and control by various regulatory bodies around the world. FinTab tokens can get under one or more requests or actions on their part, including imposing restrictions on use or ownership that can slow down or limit the functionality or purchase of FinTab tokens in the future.

In spite of the fact that FinTab tokens should not be considered as an investment, they can get value over time. Their value can also decrease if the FinTab system is experiencing a lack of users.

The funds collected during the pre-ICO are not insured. In case of their loss or devaluation, there is no private or public insurance representative, to whom the buyer can apply.

At the ICO stage, the smart contract will ensure a refund possibility if the Soft Cap is not achieved.

Investors, residents of any country, can take part in the FinTab ICO, if the legislation of these countries does not prohibit them from participating in such investment transactions. The exception is the residents of Singapore, for them participation in the ICO is not possible. For the residents of some countries, such as Canada, the USA (including the states and the District of Columbia), Puerto Rico, the US Virgin Islands and other US possessions, investors need to have the status of an "accredited investor" and confirm it, otherwise the FNT tokens can not be offered to the residents or citizens of above-listed countries. By participating in crowdfunding, donations, or receiving and storing tokens, you acknowledge and guarantee that you are not a resident or a citizen of the above-listed countries.