Fivebalance
USA

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Set your goals, meet your goals, get paid FBN Coin!

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Chapter 1
Overview

FivebalanceUSA.LLC is the owner and operator of the Fivebalance mobile app and website. The mobile app was developed in Indonesia by Bungaren Eka Suryadi. James McCoy has secured the ownership and sole usage rights of the Fivebalance mobile app, website, logo, name, block explorer, and social media accounts for 20 years, with the option for purchase or renewal at the end of the term in a private agreement.

> *"Focus on solutions, not just technology"*

James McCoy is the owner and CEO of FivebalanceUSA.LLC. The Fivebalance (FBN) mobile app is designed to support self-improvement. Depression is a common problem for many who struggle with anxiety, which often leads to suicide attempts.

This is an area where FivebalanceUSA.LLC can possibly make a difference by providing suggestions and guidance on how to improve one's life, providing a mechanism for them to set goals, and giving rewards as motivation and encouragement for accomplishing their set goals. The Fivebalance mobile app allows users to create data indicators in the categories of fit, financial, family, flair and faith, to support the achievement of financial and self improvement purposes.

Using the Key Performance Indicators (KPI) calculation method, users can create, choose, and share their indicators, targets, and achievements as well as KPI scores to inspire each other. Working with similar individuals working on similar issues often results in success for both participants studies have shown. Everyone can learn from each other and inspire their own personal development by using the Fivebalance mobile application.

Recorded goals will play a huge part in preventing depression and attempted suicide caused by individuals who do not understand how or where they need to start, to come out of despair.

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FivebalanceUSA.LLC believes that solving financial problems does not only include working on financial, but must be supported by self-improvement in **5 life categories:** Fit, Financial, Family, Flair and Faith.

When this is achieved, one's life is balanced and indirectly will impact their financial problems. It's not how much money you get, but rather how you achieve and spend it. We are also aware that not everyone believes in worship, however the remaining principles can still be applied to achieve the same goals.

Advertisers can purchase ad space in the app where their add is displayed on the home page, and or in the library page of the app. (Dependant on the package purchased.) Users can purchase Premium quarterly memberships that remove ads, and will allow them to have the option to have Influencer status once they accumulate 100,000 followers.

That user can charge an amount that they chose on FBN to allow individuals to follow their progress. The Fivebalance marketplace is a section that merchants can list goods for sale. Think of it as a mobile Craigslist. The listings will be free for the first year, after that monthly and yearly subscriptions will be available for purchase. Those subscriptions will also have perks and discounts for the vendors.

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What is FBN Coin

Fivebalance coin (FBN) is a blockchain proof of stake (POS) with fast and secured transaction technology, multi-wallets, encrypted. messaging and stealth address for complete anonymity. Fivebalance Coin provides the Masternode feature so that each user can benefit from FBN masternodes that they run.

FBN is used as a rewards system for self improvement in the Fivebalance app. FBN is a utility coin that will reward users for meeting the K.P.I that they set in the Fivebalance mobile app. FBN can be used to purchase items from the Fivebalance marketplace, as well as traded on crypto exchanges.

Seeing the magnitude and scope of the self improvement industry, Fivebalance specifically built a self-improvement application that will encourage decentralized self improvement throughout the world.

The Fivebalance mobile app will start penetration in the U.S followed by Indonesia, then continue to Southeast Asia, and then to all countries in the rest of the world.

Indonesia has a population of 271,015,300 people, which is the fourth biggest country by population in the world. According to the Indonesian Central Bureau of Statistics (BPS) in 2020, the number of SME companies in Indonesia is 63,743,794 with 120,260,185 workers.

This is one of the biggest opportunities of the Fivebalance Project. The U.S has a population of 330 million people which is the 3rd largest country by population according to the 2020 Census Bureau of Statistics making a collaboration of the 2 countries a logical choice.

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The Fivebalance mobile app for self improvement will officially relaunch during the 1st quarter of 2021. The app is currently available on the Google Play store. Select users will have for a limited time free premium memberships due to our marketing strategy. Users, who are suffering from mental anguish, stress and despair because they do not know how to move forward with their life will have a source of articles to turn to. The articles will serve as a guide with suggestions in all 5 categories with what that user could do to improve their situation.

The user will also benefit from connecting with other users who had similar situations but were able to overcome, or get on the path to solving their problems. The target market of the app is the public at large, with 18 being the minimum age, and ages 25 to 35 being prime candidates most likely to benefit from using the Fivebalance mobile app.

Users can get FBN rewards, receive & transfer between members, shop on the Fivebalance marketplace, purchase premium memberships for an ad free experience. And more as we implement new features. Users who consistently meet the achievements of the indicators they have created for themselves will get FBN rewards according to the KPI achievements, and users who purchase Premium memberships can use the lock feature of the app to charge a fee to other users that would like to follow their progress.

The lock feature is useful for members to control the access other members have to them. Members remove the lock by paying the FBN fee to the user they are trying to follow. The developer gets 1 coin as a fee for maintaining the lock feature, but all other coins go directly to the user.

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Blockchain

The blockchain function of FBN serves to create the coin rewards used by the FBN mobile app. As mentioned previously users receive coins as a reward for meeting set goals.

Fivebalance provides a simple wallet setup option available for download on the Fivebalance website www.Fivebalance.com. The wallets provide the ability for both staking and Masternodes.

This coin has Over 80% Pure POS block reward. Masternodes provide power and FBN coins to the owner. Users can get rewards for every block which can then be traded on crypto exchanges, used in the FBN mobile app and Fivebalance Marketplace, or donated to other members.

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The Benefits of Using Own Blockchain

Having our own blockchain means that developers can take full control for the needs of product development.

Integration with android applications is easier because the Application programming Interface (API) can be made as needed. Not tied to existing smart contract features of other Algorithms.

Transaction fees can be set by the developer, unlike tokens that depend on the price of the platform coin.

Having our own block explorer makes it easy to trace transactions, view the current block, view web addresses, view the current coin supply, and a host of other feature. FBN Coin Specification

COIN NAME	Fivebalance
COIN ABBREVIATION	FBN
COIN TYPE	POS/MN
ALGORITHM	Pivx
DIFFICULT RETARGETING	Every Block
MAX SUPPLY	3,000,000,000
BLOCK TIME	2 minute
BLOCK REWARD	200 FBN (80% MN, 20% POS)
BLOCK REWARD HALVING	Every 518398 Block Height

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Masternodes

Masternodes are full nodes or a cryptocurrency wallet that provides a guaranteed amount of coins, and are fully synchronized to the coin blockchain. They have algorithms that have mastenode functions and are online 24/7. Masternodes have functions that different from normal nodes in several ways. They are different because they do several other functions besides just keeping the full blockchain and passing blocks / transactions as complete nodes like in Bitcoin.
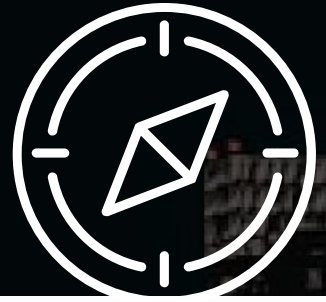
Some of the special functions performed by Masternodes are :

- *Increase the transaction privacy*
- *Perform the instant transactions*
- *Activate the budget system and costs in managing masternodes coin*

The foundation of Masternodes is a stable crowdfunding concept with a transparent and decentralized infrastructure concept. Users commit to reducing excessive circulation of coins in the market by holding masternodes for long term rewards. Investors get fixed capital benefits by simply running Masternode services and earning coins for each block found.

MASTERNODE COLLATERAL	**1,000,000 FBN**
MINIMUM STAKING AGE	**24 Hours**
MAXIMUM STAKING AGE	**Unlimited**
REWARD BLOCK	200 **FBN**
MASTERNODE REWARD	**80% Block Reward**
STAKING (POS) REWARD	**20% Block Reward**

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Staking

Staking is done by placing a number of coins in a wallet that is connected to the network and online 24/7. Once the wallet is online and synced to the network (blockchain) the user simply just needs to activate the staking feature in the wallet. Wallets can also be password locked for security. Users will get 20% of each block found.

The difference between staking and masternodes is staking does not require as many coins to receive rewards, whereas masternodes require 1 million coins per each node.

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Team

James McCoy

CEO Is a stock trader and entrepreneur. James is a problem solver. In his younger years he was always an inventor of interesting projects. He later went into business in Jamaica Queens N.Y building lowriders and painting custom cars. His keen eye for detail and penchant for quality led him to becoming a quality inspector for Denso Manufacturing. James knew that his true passion was entrepreneurship, that led him to day trading large cap stocks and then crypto currencies.

As a successful stock trader, he has been looking to launch a project that could benefit individuals not as fortunate as himself, and knew right away once he came across the Fivebelance mobile app, that his search was over. After many revisions and his reworking of the features and functionality of the app, as well as the website. He knew that it was time to launch the Fivebalance mobile app to the United States and relaunch in Indonesia, so that users can benefit from what the Fivebalance mobile app has to offer.

Bungaren Eka Suryadi Lead developer/contractor

Created backlog and detailing tasks at Trello. Leading Frontend Developer & Backend Developer. Deployed fitur (Frontend + Backend) to Production. Managed cloud server (Staging + Production). Setup environment at production server. Integrated with Payment Gateway using midtrans module Integration with Third Party Services (AWS S3, Google Cloud Storage, SMS Gateway, Email Marketing, OneSignal, dsb). Erc20 developer / smart contract
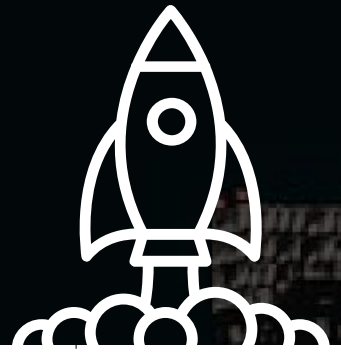
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Roadmap

Q1-2021

- Set up Masternodes for investors
- Masternodes listings in masternodes online
- Listing in provider masternodes pool
- Official relaunch of Fivebalance mobile app
- Launch of 1st product for Fivebalance marketplace using FBN
- Securing financial for listing on exchanges
- Applying for listing on Kucoin, Fulgory exchanges
- Launch tutorial video on how to use K.P.I feature of Fivebalance mobile app

Q2-2021

- Digital marketing for masternodes
- Digital marketing for Fivebalance mobile app
- Beta testing for Fivebalance stand alone Android wallet
- Applying for listing on Bitrex, Coinsbit
- Additional products listed on Fivebalance marketplace
- Add a global ambassador

Roadmap

Q3-2021

- Official launch of Android stand alone Fivebalance mobile wallet
- Digital marketing of Fivebalance mobile app
- Social media campaign
- Beta testing for Iphone Fivebalance stand alone mobile wallet
- Applying for listing on Tokocrypto exchange
- Secure FBN as alternate payment method on ecommerce site.

Q4-2021

- Official launch of Iphone stand alone Fivebalance mobile wallet
- Digital marketing of Fivebalance mobile app
- Applying for listing on Binance exchange
- Social media campaign

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