



FIVEBALANCE

Whitepaper V 2.0

Overview

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Fivebalance coin (FBN) cryptocurrency is designed for supporting human resources development needs. Depression is a common problem which struggle everyone in the world that leads to suicide attempts. This is the exact spot where FBN being applied, by giving rewards as a motivation and encouragement for others who are struggling to solve their problems that may varies on several factors.

Fivebalance methods is to make a data indicators in the categories of fit, financial, family, flair and faith to support the achievement of financial purposes. Using the Key Performance Indicator (KPI) calculation method which can make / choose / share their indicators, targets, achievements and recapitulation of KPI scores to inspire each other.

Everyone can learn from each other and inspire their personal development by using the Fivebalance application. Recorded data will make a huge contribution to preventing depression and attempted suicide caused by individuals who do not understand where they have to start to come out of despair.

Fivebalance believes that solving financial problems is not just financial, but must be supported by self-improvement in 5 life categories: fit, financial, family, flair and faith so that one's life is balanced and indirectly will impact financial problems. This is not how much money you get, but rather how you spend it.



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What is FBN Coin

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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. In its development, Fivebalance Coin will present the Masternode feature so that each user can get benefit from the FBN masternode that is run.

FBN has positioning as a rewards system used for human resource development applications that developed by Fivebalance. Being utility coin that will integrate the separate HR ecosystem development based on demography and company.

Seeing the magnitude of the scope of human resource development in the perspective of the world of work. Fivebalance specifically builds self-improvement application and recruitment products that will encourage decentralized human resource development throughout the world.

The FBN HR development application will start penetration in Indonesian market first then continue to Southeast Asia and then to all countries in the world. Indonesia has a population of 265,015,300 people, which is the big fourth population country in the world. According to the Indonesian Central Bureau of Statistics (BPS) in 2017, the number of SME companies in Indonesia is 63,743,794 with 120,260,185 workers. This is the biggest opportunity of Fivebalance Project which is a Crypto startup company originating from Indonesia.



Use case of FBN Coin

SELF-IMPROVEMENT

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The self-improvement application will be grand launching in August 2019, for users validation testing will start from May to July. The event will be held in Jakarta by inviting community members and news media.

The problem that will be solved by this application is that the user does not know the method of self-improvement if he wants to achieve a financial purpose, then how to measure self-improvement and how to get inspiration from other people's indicators that can solve the same financial problems.

Targeting market of the apps are public at large, with ages between 21 to 50 years which potentially have their own financial purpose. For companies that want to improve performance by fixing personal problems can use the training and apps services as a measure of progress after training.



Users can get FBN rewards, receive & transfer between members, buy FBN vouchers to fill the balances and unlock premium features.

People who consistently fill in the achievement of the indicators they have created by themselves will get FBN rewards according to the KPI score level. And for users who have a lot of reviews can use the lock



feature for other and people who want to access their indicators must unlock by giving FBN coin according to the price that he setup by himself. All revenue will go the user wallet and the developer will only get the coin as a fee.

There will be a landing page on fivebalance.id to make the marketing target easier knowing about the product.

RECRUITMENT APPS

The FBN recruitment application will be soft launching in Q2 2020 with the user testing period starting from Q1 2020. Project development will begin in Q1 2019 based on data research and validation from 2017 - 2018.

The recruitment application is a big data for talent search engines, it will make easier for employers to find the best talent and validate the truth of data. This application will be a disruption of recruitment services that currently exist.

Users will get FBN rewards from employers if their profile is found and opened. FBN will move all the income that the employer has given to the recruitment website provider company to job seekers and FBN will only get coin as a fee.

Why Invest in FBN Coin?

Fivebalance is a crypto startup company that has Android & iOS application products. Has a lean canvas business model that has been validated by customer targeting, problems to be solved, unique selling points and revenue streams.



Legality of application and training module on behalf of PT. Kinerjaku Tunas Bangsa that allows Venture companies to be able to buy shares and invest their money for company development. PT. Kinerjaku Tunas Bangsa has been registered as a company with the number AHU-0136247.AH.01.11 Year 2018. PT. Kinerjaku Tunas Bangsa with the website address <https://www.kinerjaku.com> also provides services in the form of HR training for the companies to create an offline revenue. And for coin legality is under the Fivebalance Foundation PTE company. LTD with registration number 201836652W in 23 New Industrial Road # 04-08 Solstice Bussines Center, Singapore 536209.

Blockchain function is the cryptocurrency that has a function as a utility because of the targeting market segment is for global market. Fivebalance coin provides a simple wallet setup option for both staking and Masternode. This coin has Over 80% Pure PoS block reward phase which is optimum for investment. The coin has a stable building block of long term committed investors who guarantee the coin continuity.

Masternodes provide power and fivebalance future benefits to the owner of the coin. Investors can get rewards for every block while waiting for the company to generate profits and a solid utility coin ecosystem.

Demand of the market will be formed from new investors who run masternodes and supply coin requests from apps which give benefit to the users directly.



FBN Coin Specification

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COIN NAME	Fivebalance
COIN ABBREVIATION	FBN
COIN TYPE	POS/MN
ALGORITHM	Script
DIFFICULT RETARGETING	Every 1 Block
MAX SUPPLY	1,000,000,000 FBN
BLOCK TIME	1 minutes
BLOCK REWARD	400 FBN (80% MN, 20% POS)
BLOCK REWARD HALVING	3 years (Second years – fourth years), Years 5th Flat

The Benefit of Using Own Blockchain

Having a Blockchain itself means that developers can take a full control for the needs of product development.

1. Integration with android applications is easier because the Application programming Interface (API) can be made as needed. Not tied to the existing smart contract features.
2. Transaction fees can be set by the developer and unlike the tokens that depends on the price of the platform coin
3. Having own explore block which makes it easy to trace the transactions.
4. Can be mining, in Fivebalance replaced by masternodes.
5. And so many other advantages there.



Swap

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Swap means exchanging places. In the crypto-currency world means interpreted as exchanging all old tokens into new coins. All infrastructure will change, such as address of wallet, block explore, wallet and others.

Fivebalance will do swap from ERC20 tokens to Coin Pos Masternodes which will be explained in detail on the following points. The FBN ticker will still be maintained and all old tokens will be turned off and some exchanges that do not support the swap will be delisted.

Fivebalance will swap with ratio of 50 Token: 1 Coin, by lowering the supply from 20,000,000,000 to 1,000,000,000 with a composition of 400,000,000 Swaps and 600,000,000 will be in blocks that are ready for mining with masternode by anyone with following the detail of the terms on the next point.



Masternodes

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Masternode is a full nodes or cryptocurrency wallet that provided a guarantee amounts of coins are fully synchronized to the coin blockchain with algorithms that have mastenodes functions and always online 24/7.

Masternodes have functions that different from a 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 :

1. Increase the transaction privacy
2. Perform the instant transactions
3. 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. Investors commit their money in the long term that is locked to increase trust among investors and reduce the circulation of circulating supply in the market. Investors get fixed capital benefits by simply running Masternode services and earning profits in the form of coins that are the same as prizes for each block found.

Masternodes Colateral , Reward and Staking Wallet

MASTERNODE COLLATERAL	1,000,000 FBN
MINIMUM STAKING AGE	24 Hours
MAXIMUM STAKING AGE	Unlimited
REWARD BLOCK	400 FBN
MASTERNODE REWARD	80% Block Reward
STAKING (POS) REWARD	20% Block Reward



Masternodes Rewards Formula

Average daily Reward (# of blocks*block reward*80%)

of masternodes

The staking wallet is placing a number of coins in the wallet that are connected to the network and online 24/7. Will get rewards 20% of each block found. The difference with masternodes does not require a number of collateral with fewer rewards.

Block Rewards Schedule

Halving	Detail	Reward FBN
	First Year 1 MasterNode	518,400
	First Year 400 MasterNode	207,360,000
	Coins left in Block on first year	392,640,000
	Reward/Block	400
Halving	Second Year 1 MasterNode	259,200
	Second Year 400 MasterNode	103,680,000
	Coins left in Block on second year	288,960,000
	Reward/Block	200
Halving	Third Year 1 MasterNode	129,600
	Third Year 400 MasterNode	51,840,000
	Coins left in Block on third year	237,120,000
	Reward/Block	100
Halving	Fourth Year 1 MasterNode	64,800
	Fourth Year 400 MasterNode	25,920,000
	Coins left in Block on fourth year	211,200,000
	Reward/Block	50
Flat	Fifth Year 1 MasterNode	25,920
	Fifth Year 400 MasterNode	10,368,000
	Coins left in Block on fifth year	200,832,000
	Reward/Block	20

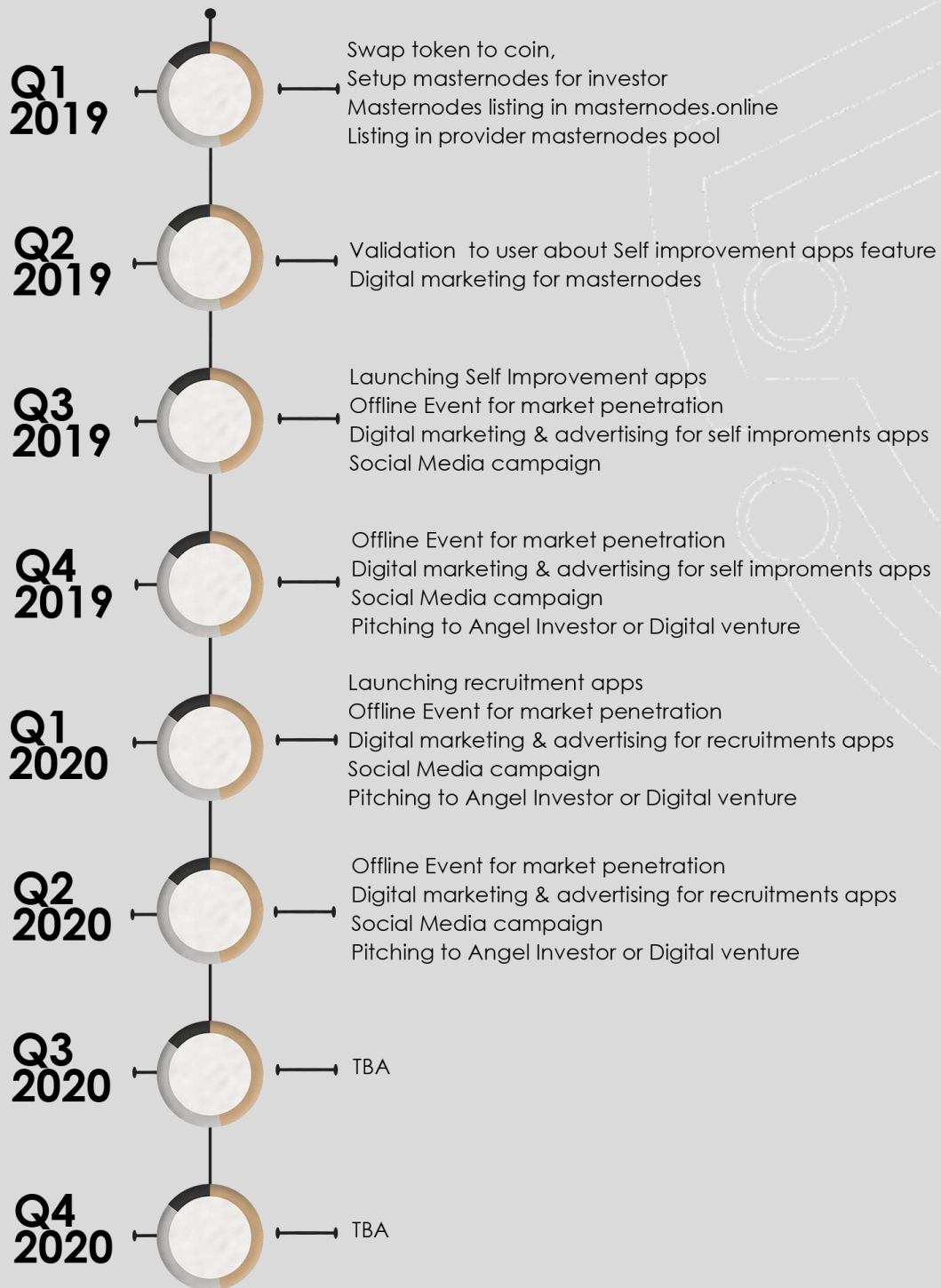
Blockexplore

For Blockexplore you can visite link here :

<http://insight.fivebalance.id/>

Roadmap

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P2P crypto-currency with masternodes and feature *harvestcoin Technical Whitepaper, from

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