

FivebalanceUSA®

White Paper



Executive Summary

FivebalanceUSA Whitepaper Executive Summary

FivebalanceUSA is a revolutionary platform focused on promoting holistic self-improvement through a unique mobile application. The Fivebalance app empowers users to achieve balance in five key life categories: Fit, Financial, Family, Flair, and Faith. By integrating a blockchain-based rewards system with the Fivebalance Coin (FBN) and the WFBN token, we aim to address mental health issues and foster personal growth in underserved communities.

Our vision includes creating a community-centric environment where users can share their journeys, access valuable resources, and benefit from social interactions. With future initiatives like FiveBalanceTV, we plan to feature influential figures discussing mental health challenges, further enhancing user engagement. This whitepaper outlines our project's objectives, technical specifications, and future plans, establishing a comprehensive foundation for potential investors and community members.

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Overview

Introduction

“*Mental Health
is often
overlooked*”

At FivebalanceUSA, we recognize that true financial stability goes beyond managing money—it requires holistic self-improvement across multiple areas of life. Our mobile app is designed to empower users to set meaningful goals and achieve balance in five core categories: Fit, Financial, Family, Flair, and Faith. By providing personalized suggestions, goal-setting tools, and a rewards system, Fivebalance helps users stay motivated as they work towards self-improvement.

Through the Fivebalance app, users can track their progress by creating custom data indicators in each category. These indicators act as personalized Key Performance Indicators (KPIs), helping users measure their achievements and share them with a like-minded community. Studies show that working alongside others facing similar challenges leads to mutual success. Research published in the American Journal of Public Health found that peer support programs significantly improve health outcomes by fostering motivation, accountability, and a sense of community among participants who share similar struggles (Dennis, 2003). Fivebalance provides the perfect platform for this kind of community-driven growth by allowing users to set and track their personal goals while engaging with a like-minded community.

Achieving these goals is more than a personal victory—it can help alleviate feelings of despair, depression, and anxiety. By breaking down large problems into manageable goals, users are equipped with the tools and support they need to move forward.

At its core, FivebalanceUSA believes that solving financial problems requires more than just focusing on money. It involves self-improvement in all five key areas. It's not just about how much you earn, but how you approach life, manage your resources, and find balance. We acknowledge that not everyone may practice worship, but the other categories of improvement can still lead to the same fulfilling outcomes.

In addition to personal development, users can participate in the Fivebalance Marketplace, where merchants can list their goods for sale—essentially a mobile version of Craigslist. Users can charge a fee in FBN to those who wish to follow their progress, offering exclusive insights into their self-improvement journey.

This not only creates an additional income stream for influencers but also motivates them to maintain consistent progress. For followers, the benefit lies in gaining access to personalized strategies, tips, and inspiration from individuals who have successfully navigated similar challenges. This peer-driven approach creates a mutually beneficial relationship— influencers are rewarded for their efforts, while followers receive guidance and motivation to achieve their own goals.

FiveBalanceUSA was founded with a mission to empower individuals by addressing mental health and personal growth through the innovative Five Balance method. This method focuses on five key areas: Fitness, Finance, Family, Flair, and Faith, helping users set and achieve meaningful goals in their lives. Our platform is unique in combining holistic self-improvement with blockchain technology, enabling users to track their progress, earn rewards, and support charitable causes through the WFBN token.

Our mobile app and digital tools foster a supportive community where individuals can work on personal goals while connecting with others facing similar challenges. The effectiveness of goal-setting and peer collaboration is well-established, with legal precedents across various fields reinforcing its value.

Under the Mental Health Parity and Addiction Equity Act (MHPAEA), group therapy and shared goal-setting are recognized as powerful treatment methods for mental health issues, allowing individuals to improve outcomes through mutual support.

Peer support services, legally recognized under Medicaid (Section 1905(a)(13) of the Social Security Act), further highlight the effectiveness of collaboration and goal achievement for individuals facing mental health challenges.

The Americans with Disabilities Act (ADA) and the SUPPORT Act (2018) support the use of structured wellness programs and recovery strategies, respectively, where participants set shared goals, showing that peer collaboration is legally endorsed as a critical component in recovery and wellness.

Through FiveBalanceUSA, we harness these proven methods to create an environment where users not only focus on self-improvement but also contribute to the broader community through charitable donations tied to WFBN transactions. By integrating these established principles into our platform, we aim to help users achieve real progress while supporting causes they care about.

What is FBN Coin? What is WFBN Token?

Fivebalance Coin (FBN) is a blockchain-based proof-of-stake (POS) cryptocurrency featuring fast and secure transaction technology. FBN provides a Masternode feature, allowing users to benefit from running their own FBN Masternodes. FBN serves as a rewards system for self-improvement within the Fivebalance mobile app



FBN is a utility coin that rewards users for meeting the Key Performance Indicators (KPI) they set in the app. FBN will eventually have the ability to be used to purchase items from the Fivebalance Marketplace, as well as it is traded on cryptocurrency exchanges. Recognizing the vast potential and need for additional resources in the self-improvement industry, FivebalanceUSA has developed an application that encourages decentralized self-improvement globally. The Fivebalance mobile app is now available worldwide, providing access to users across various markets and allowing them to engage with the platform's offerings regardless of location.

The WFBN token is a stand-alone ERC-20 cryptocurrency designed to support mental health initiatives and charity organizations. It operates independently from the FiveBalance mobile app, with a portion of every transaction donated to charitable causes. Traded on Uniswap, the token allows users to contribute to impactful organizations while promoting the message that "Mental Health Is Not a Meme." In the future, it will be swappable with the FBN Coin, offering greater integration between the two currencies.

Use Case of FBN Coin Reward

The FiveBalance mobile app for self-improvement is now fully operational and available on both the Google Play Store and Apple Store. Designed to assist users experiencing mental anguish, stress, or despair, the app offers a wealth of articles and resources aimed at improving lives across the five key categories: Fit, Financial, Family, Flair, and Faith. By connecting with others who have faced similar challenges and are either overcoming them or on the path to resolution, users can benefit from a community-driven growth experience.

The app targets a broad audience, with a minimum age of 18, while users aged 25 to 35 are identified as the prime candidates likely to benefit the most. Currently, FBN rewards have been paused as we undergo a system restructuring and fundraising process. Once the upgrade is complete, the rewards will resume, offering users even more value and incentives to participate.

Key Benefits:

- Motivation and Engagement: FBN Coins act as a reward mechanism that encourages users to stay committed to their self-improvement goals. Users are motivated to maintain consistent progress in exchange for tangible rewards.
- Monetary Incentives: FBN Coins can be stored or used within the FiveBalance Marketplace, where users can purchase goods or services, fostering an active and engaging ecosystem.
- Social and Community Growth: Users who achieve notable progress can become influencers, gaining followers within the app. This provides an additional income opportunity where they can charge a fee in FBN Coin for others to follow their personalized journey.
- Holistic Improvement: The FBN Coin aligns with the overall goal of FiveBalance—empowering users to achieve balance across multiple aspects of life while receiving financial incentives as part of the experience.

Despite the pause in rewards, users can still transfer funds between members, shop in the FiveBalance Marketplace, and purchase premium memberships for an ad-free experience. Premium members also have access to the app's lock feature, allowing them to charge a fee in FBN Coin for other users wishing to follow their progress. This feature gives members control over who can view their journey, and other users can unlock access by paying the FBN fee. The developer receives 1 FBN Coin as a maintenance fee for the lock feature, while all remaining coins go directly to the user.

Blockchain



The blockchain function of FBN facilitates the creation of coin rewards used by the FBN mobile app. As mentioned previously, users receive coins as a reward for achieving set goals. Fivebalance offers a simple wallet setup option, available for download on the Fivebalance website, which provides capabilities for both staking and Masternodes. FBN features over 80% pure PoS block rewards. Masternodes empower users and provide FBN coins, rewarding them for each block found, which can then be traded on exchanges, used within the FBN mobile app and Fivebalance Marketplace, or donated to other members.



The Benefit of Using Own Blockchain

Having our own blockchain allows developers to maintain full control over product development needs. Integration with Android and Apple applications becomes easier because the Application Programming Interface (API) can be customized as necessary, rather than relying on existing smart contract features from other algorithms. Developers can set transaction fees, as opposed to tokens that depend on the platform coin's price. Owning a block explorer simplifies transaction tracing, viewing the current block, web addresses, coin supply, and other features.

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

Masternodes

Masternodes are full nodes or cryptocurrency wallets that guarantee a specific amount of coins and remain fully synchronized with the blockchain. They offer various functions beyond merely maintaining the blockchain and processing transactions like regular nodes in Bitcoin

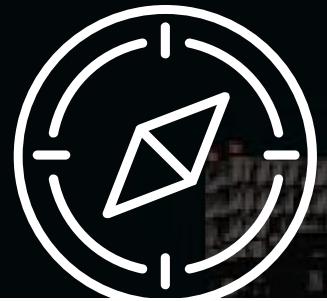
Some special functions of Masternodes include:

- *Increasing transaction privacy,*
- *enabling instant transactions,*
- *and activating a budget system for managing Masternodes.*

The foundation of Masternodes rests on a stable crowdfunding concept with a transparent, decentralized infrastructure. Users can help reduce excessive coin circulation by holding Masternodes for long-term rewards. Investors benefit from fixed capital returns simply by 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	400 FBN
MASTERNODE REWARD	80% Block Reward
STAKING (POS) REWARD	20% Block Reward

Staking



Staking involves placing a number of coins in a wallet connected to the network and online 24/7. Once the wallet is online and synced with the blockchain, users simply need to activate the staking feature. Wallets can also be password-protected for added security. Users will receive 20% of each block found.

Benefits of Staking on Your Own Device

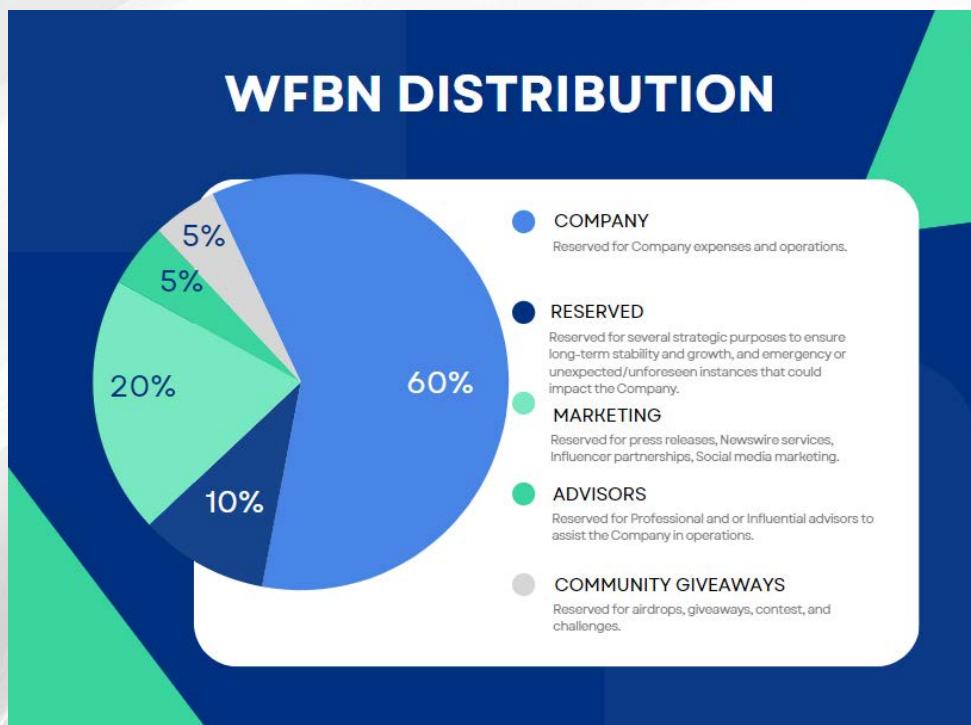
Staking on your own desktop or MacBook offers several advantages over entrusting your coins to a third party:

- Control: Users maintain full control over their coins, reducing the risk associated with relying on external services.
- Security: Staking on your own device enhances security, as users can implement their own protective measures (e.g., firewalls, antivirus software).
- Earnings: By staking independently, users can avoid potential fees charged by staking services, allowing them to keep more of their rewards.

The key difference between staking and Masternodes is that staking does not require as many coins to earn rewards, whereas Masternodes require 1 million coins per node. Additionally, integration with both Android and Apple becomes easier due to the flexibility provided by having your own blockchain. Developers can customize the Application Programming Interface (API) to meet specific needs for both platforms.

Tokenomics

The FivebalanceUSA tokenomics structure is designed to ensure the sustainability and growth of the Company while rewarding community members and supporting charitable initiatives. Below is the token distribution model for WFBN, the ERC-20 token used to automate charitable donations and power the Fivebalance ecosystem:



WFBN Token Allocation

- 60% to the Company: For development, Operational expenses, Regulatory compliance, and scaling efforts.
- 20% to Marketing: To fuel promotional campaigns, partnerships, and growth initiatives.
- 10% Reserved: To provide flexibility for future development and unforeseen needs.
- 5% to Advisors: For consulting and strategic guidance in expanding the project.
- 5% to Community Giveaways: To incentivize and reward early adopters and supporters.

Token Release Schedule

Tokens will be released gradually over time. A portion has been allocated to the team when the project launched. Subsequent releases will be based on the completion of development milestones, ensuring alignment with the project's progress.

Governance

While token holders will not have direct voting rights, their feedback and suggestions will be valued in shaping the future of the FiveBalanceUSA platform. This decision is aligned with regulatory considerations, as granting voting rights could potentially classify the token as a security under the Howey Test, which would violate SEC laws. The project team will actively engage with the community to prioritize input and make decisions that align with the project's long-term goals while maintaining compliance with relevant regulations. In the future, the community will also have the opportunity to vote on which charities receive the monthly rewards, further enhancing their involvement in the platform.

Block Rewards Schedule

- 1 to Year 3: 400 FBN per block (80% Masternodes, 20% PoS)
- Year 4 Onward: Rewards will decrease incrementally, following the block halving schedule every three years. This ensures long-term sustainability and encourages early participation in the network.
- lock rewards

Block Explorer

FivebalanceUSA maintains its own Block Explorer, which makes it easy to:

- Trace transactions,
- View current blocks,
- Monitor wallet addresses,
- Track the total supply of FBN, and
- Perform other blockchain-related functions with full transparency.

This tool helps users understand and verify the status of the FBN blockchain and the transparency of all transactions occurring on the network.

Legal and Technical Requirements

Developer Licenses

To ensure compliance and maintain a presence in both the Google Play Store and Apple Store, FivebalanceUSA has navigated the legal and technical requirements necessary for obtaining developer licenses. These requirements include

1. Google Play Store:

- Developer Account: A one-time registration fee is required to create a Google Play Developer account, which includes the acceptance of the Developer Distribution Agreement and adherence to the Google Play Developer Policy.
- App Review: All apps undergo a review process, ensuring they comply with content guidelines and functionality standards before they can be published.
- Data Privacy Compliance: Apps must comply with data privacy regulations, such as the General Data Protection Regulation (GDPR) and the California Consumer Privacy Act (CCPA), necessitating clear user data handling practices.

2. Apple Store:

- Developer Program Enrollment: Registration in the Apple Developer Program requires payment of an annual fee and agreement to the program license agreement.
- App Store Review Guidelines: Apps submitted to the App Store must comply with Apple's stringent review guidelines, focusing on user safety, data protection, and quality assurance.
- Privacy and Security Requirements: Developers must provide clear information regarding data collection and privacy practices, adhering to Apple's requirements for user consent and data handling.

Compliance Needs

Maintaining compliance on both platforms requires ongoing efforts, including:

- Regular updates to meet evolving platform policies and regulations.
- Implementation of security measures to protect user data and privacy.
- Active monitoring and addressing user feedback to improve app functionality and compliance.

User Growth

As of now, the Fivebalance mobile app boasts over 2,600 registered users, with this number steadily climbing as we continue to enhance user experience and engagement through our initiatives.



Strategic Partnerships

FivebalanceUSA is proud to have established a strategic Memorandum of Agreement (MOA) with the Volunteers of America of Greater New York. This partnership is significant as we have already conducted a presentation of the Fivebalance mobile app at their women's shelter, with plans to engage in more outreach and presentations throughout 2025.

The Volunteers of America of Greater New York is dedicated to helping individuals and families in need, and they are currently the organization listed on the [mentalhealthisnotameme](https://www.mentalhealthisnotameme.com) website to receive our charity donations. This collaboration not only enhances our mission to support mental health but also provides an avenue for our users to contribute to meaningful causes within their communities.

Team

Led by the CEO James McCoy, the FivebalanceUSA team boasts deep experience in Kotlin, Flutter, Full Stack, C++ Java, Smart contracts and NFT development, as well as a host of other expertise.

James McCoy CEO.

Perry Francis VP.

Gregory McCoy, Head of graphics and design,

Kayanna McCoy, head of strategic planning and marketing,

Rain Infotech, smart contract, blockchain development,

Arif Hanafia, Mobile app development and full stack.

FivebalanceUSA utilizes a network of dedicated contractors for blockchain and web support. This approach has been successful for three years and counting, enabling them to efficiently manage and scale the platform.

Business and Legal Structure

FivebalanceUSA operates with a strong legal foundation and a clear business strategy. While many projects in the crypto space are merely coins attempting to establish themselves as businesses, FivebalanceUSA is a business that has integrated tokens to enhance value and support our mission. Our approach prioritizes sustainable growth and community engagement through a well-defined ecosystem that leverages the benefits of blockchain technology.

FivebalanceUSA operates with a strong legal foundation:

- Registered with the USPTO: We have secured our brand identity through trademark registration.
- Florida Business Registration: FivebalanceUSA.LLC is a registered business in Florida and has maintained a Certificate of Good Standing for three consecutive years.
- EIN Number: We have obtained an Employer Identification Number (EIN) to ensure compliance with federal regulations.



Differences Between FBN Coin and WFBN Token

FBN Coin:

- Purpose: FBN is primarily a utility coin used within the Fivebalance mobile app to reward users for achieving their personal development goals.
- Trading Platform: FBN trades on the Mercatox exchange.
- Characteristics: It is a proof-of-stake (PoS) cryptocurrency designed for fast and secure transactions, offering features like Masternodes.

WFBN Token:

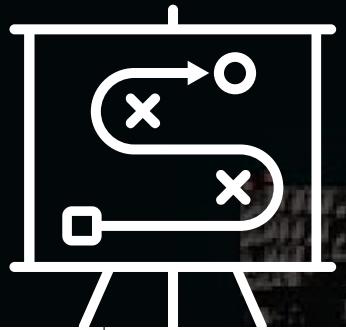
- Purpose: WFBN is an ERC-20 token that automates charitable donations with each transaction and enhances the Fivebalance ecosystem by promoting social impact alongside personal growth.
- Trading Platform: WFBN trades on Uniswap.
- Characteristics: WFBN facilitates a unique charitable donation model, where a small percentage of each transaction is donated to mental health charities.

Future Plans

Once funding is achieved, FivebalanceUSA aims to implement several key initiatives to enhance the platform and its offerings:

1. FiveBalanceTV: The app will serve as the sole platform for FiveBalanceTV, a video blog featuring celebrities and influential figures discussing how they navigate mental health issues in their careers and daily lives. This will provide valuable insights and create a community-focused dialogue around mental health.
Premium Membership: Premium members will have access to all content ad-free, while free users will watch ads intermittently during interviews.
2. Transition from LLC to Corporation: A long-term vision includes changing the company structure from an LLC to a Corporation. This transition will facilitate easier capital raising by allowing the issuance of shares and enhancing the company's credibility in the marketplace.
3. Conversion of Coins to Shares: Users will have the option to convert their FBN and WFBN coins into shares of the company, providing them with actual ownership stakes. This unique feature will be structured with different conversion prices for each token.
Long-Term Implementation: This initiative, along with the LLC to Corporation conversion, is part of our long-term vision and will occur after raising the appropriate funds and successfully filing the necessary legal paperwork.

Roadmap



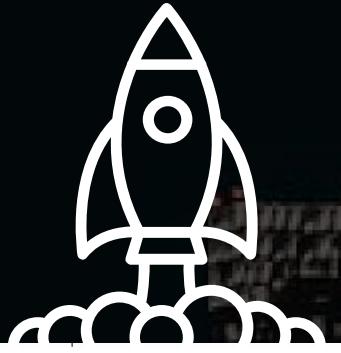
Q1-2025

- Enhance User Experience: Implement user feedback to continuously improve the Fivebalance mobile app.
- Launch Influencer Program: Develop a structured program that allows users to achieve Influencer status upon reaching 1 million followers.
- Initiate Partnerships: Begin discussions with mental health organizations and platforms like DAO Maker to explore collaboration opportunities.

Q2-2025

- Marketing Campaigns: Launch targeted digital marketing campaigns aimed at increasing user engagement and app downloads.
- Expand Fivebalance Marketplace: Introduce additional products and services in the Fivebalance Marketplace.
- User Engagement Initiatives: Host community events and webinars to foster connections among users.

Roadmap



Q3-2025

- Official Launch of New Features: Roll out new app features based on user suggestions and industry trends.
- Develop Strategic Partnerships: Finalize partnerships with mental health organizations and platforms like DAO Maker to enhance community support.
- Continuous Marketing Efforts: Maintain and expand marketing initiatives to sustain growth.

Q4-2025

- Evaluate and Adapt: Assess the effectiveness of implemented strategies and make necessary adjustments based on performance metrics.
- Future Product Launches: Plan and execute additional product launches within the Fivebalance Marketplace based on user demand and market research.

This roadmap is Dynamic, and will be updated as new developments occur!

Connect With Us

To stay updated on our latest initiatives, developments, and community engagements, follow us on our official platforms:

Website: <https://fivebalance.com>

Mental Health Initiative: <https://fivebalance.com/mentalhealthisnotameme/>

Twitter: @FivebalanceU | @WFBNToken

Telegram: FivebalanceUSAOfficial

YouTube: <https://www.youtube.com/@fivebalanceusa>

Citation:

Dennis, C. L. (2003). Peer support within a health care context: A concept analysis. American Journal of Public Health, 93(4), 604-609.

This citation is a commonly referenced study on peer support within health care settings, and it highlights the effectiveness of collaboration and goal achievement in group settings. Would you like any additional references or adjustments?

