



FIVEBALANCE

Human Resource Development Platform

Whitepaper V.1
LAST EDIT : 15 NOVEMBER 2018

ABSTRACT

Crypto currency is designed to use human resource development needs. Everyone in the world can struggle together to fight the depression and suicide attempts problem. Giving rewards for each other as a motivation and encouragement for others who are struggling to solve their problems or try to reach their dreams.

Self-development data will be focused on the fit, financial, family, flair and faith sectors. Using the Key Performance Indicator (KPI) method, each individual can make / choose / share their indicators, targets, achievements and recapitulation of KPI scores.

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.



INDEX

ABSTRACT	1
1. INTRODUCTION	3
2. PROBLEM	4
3. SOLUTION	5
4. TECHNOLOGY	6
5. USE CASES	8
6. CONCLUSION	10
7. SOURCE	11



1. INTRODUCTION

Depression is a common illness worldwide, with more than 300 million people affected. Depression is different from usual mood fluctuations and short-lived emotional responses to challenges in everyday life. Especially when long-lasting and with moderate or severe intensity, depression may become a serious health condition. It can cause the affected person to suffer greatly and function poorly at work, at school and in the family. At its worst, depression can lead to suicide. Close to 800 000 people die due to suicide every year. Suicide is the second leading cause of death in 15-29-year-olds.

With an illness like depression, the cost of treatment often adds up to more than the price of medication alone. Untreated or undertreated depression can break the bank in the form of lost work, lost productivity, and hospital stays.

In fact, depression is estimated to have cost the U.S. economy more than \$210 billion in 2010 (including the cost of comorbid, or simultaneously existing, conditions), according to a study published in 2015 in *The Journal of Clinical Psychiatry*. “The key to managing the cost of depression is managing depression itself,” says health economist Adam Powell, PhD, president of Payer+Provider, a Boston-based consulting firm that works with insurance companies and healthcare providers. “The direct cost American society spends on treating depression is far smaller than the indirect costs spent on its consequences.”

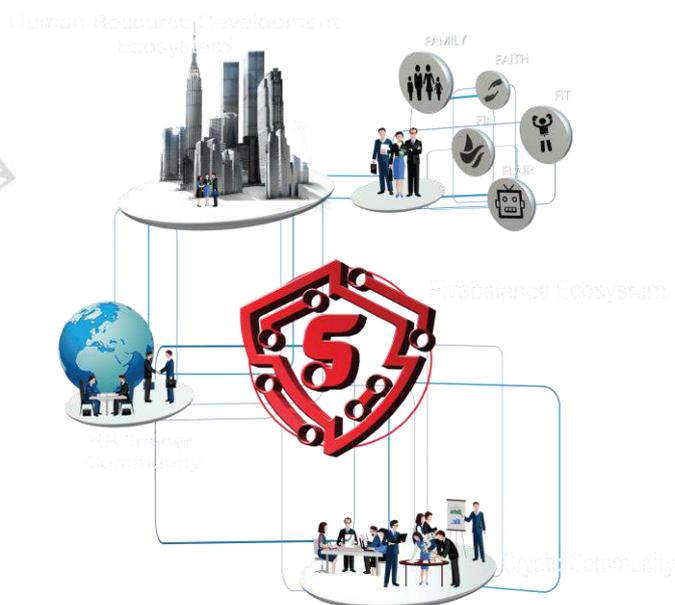
Fivebalance platform will encourage all crypto communities in the world to be involved in the prevention of depression. Together to build an application that can be used by each individual for free and provide rewards for each individual's achievement record. For the kindness that has been given, the developer will provide a materials and instructions for all people in the world who want to do a training in the use of application and individual development research. All donations of activities or sponsorship will be made a buyback for fivebalance cryptocurrency as a transparent recording of assets.

2. PROBLEM

Mental-emotional disorders are caused by environmental, community or personal problems. Current environmental conditions provide extraordinary stress, not just physical factors that are affected, mental emotional factors are even more vulnerable. The conditions of big cities that are tinged with congestion, air pollution, noise and a narrowing of the living space exert tremendous pressure so that the mental emotional condition is constantly turbulent. The condition of the community tends to lead to the trend of the culture of materialism and individualism.

The fivebalance community will work in a decentralized method, each community member can conduct training classes or joint study groups in their cities. The Fivebalance developer will start from countries in Southeast Asia and expand to all countries in the world.

In Indonesia, according to the Seminar on World Mental Health Day, 28 September 2011, the General Director of Health Efforts, Ministry of Health, Supriyantoro (in Kompas, 29 September 2011), stated that the adult population in Indonesia which reached 150 million about 11.6 percent or 17.4 million people experienced the emotional mental disorders or mental health disorders in the form of anxiety and depression.



Meanwhile, the Head of DKI Jakarta Health Office, Dien Emawati (in Kompas.com, October 10, 2011), stated that the number of people with mild mental disorders until the second quarter of 2011 reached 306,621 people, increase from 159,029 people in 2010. Overall, the number of people with mental disorders in Jakarta reached 14.1 percent of the population. That number is higher than national figure of 11.6 percent. This figure was obtained from a regional health survey about mental and emotional disorders by the Ministry of Health.

A government, company, organization, community, family, or a personal need a method and indicator to measure how far the problem they are facing and how to improve or change it into an advantage.

This provides a huge opportunity for everyone in Indonesia to be interested in using the fivebalance application to record the progress of their lives.

3. SOLUTION

Fivebalance Cryptocurrency is designed to give rewards for every individual who uses the "Fivebalance" platform. Companies or individuals can provide rewards to support or motivate people who are struggling to fix their problems or trying to improve the quality of their 5Balances (Fit, Financial, Family, Flair, and Faith). Each individual can choose indicators that suitable in each "Fivebalance" category. The result will be the achievement of their Personal KPI (key performance indicator).

"A" is someone who needs a recovery for his/her life. They are someone who wants to grow but they don't know how to starts, we can say that actually, they need a guideline. A will find Fivebalance application and check out their live performance by checking fit/financial/family/flair/faith indicator. We hope that they will know what to do to get better in life or at least they know and understand their current situation.

If someone has difficulty in analyzing problems and needs support directly, the HR community will conduct mentoring, seminars or events that carried out independently and each individual can use the rewards as a substitute for it costs.

Users also can get rewards from someone who appreciates them, from their companies, or the advertisers who put their advertisements on 5Balances indicators. FBN rewards can be used to unlock premium indicators or e-book exchange, seminar tickets or the other merchandises in the Human Resource Marketplace.



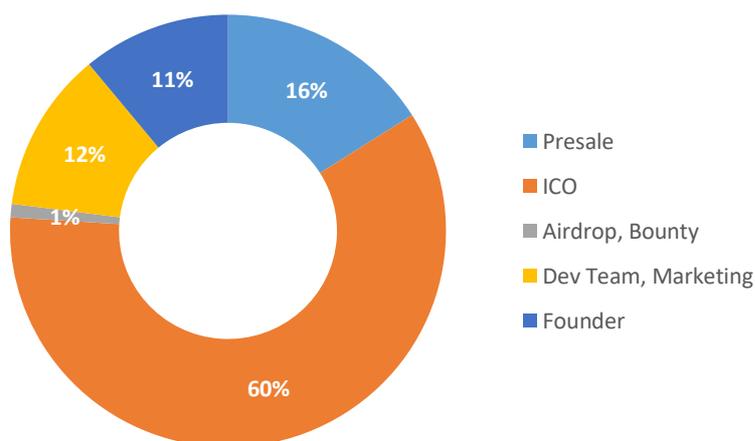
4. TECHNOLOGY

Fivebalance is built on the base of ERC2.0 (Ethereum) on the Blockchain network. Ethereum is the second largest currency in the world in terms of capitalization (after Bitcoin) and has many advantages in terms of transaction and payment. The Fivebalance Token operates on Ethereum's block chain network, which inherits all its superior features.

The total number of FBN Token created is 20,000,000,000 FBN.

- Name: Fivebalance
- Ticker: FBN
- Total supply of 20,000,000,000
- Token for Sell 15,250,000,000 : 3,250,000,000 For Private Sale and 12,000,000,000 for ICO
- Exchange 1 ETH = 12,000,000 FBN
- Min Purchase and Max Purchase Unlimited

Token Allocation



Famous Wallet Supporting

Amongst the famous wallet supporting ERC20 tokens is Metamask, MyCrypto, MyEtherWallet. Many big projects have been proven successful with ERC20.

From the 100 top token list on coinmarketcap.com, more than 80% using the Ethereum's platform. Many large projects use ERC20 to start funding their projects, such as BINANCE COIN (binance.com), EOS, TRON, QTUM, and OmiseGO.

ERC20 can be accepted by most exchanges instantly, from a technical perspective, confirms the transaction more efficiently.

Reduce the risk of contract breaking.

The function implemented in ERC20 helps the web client to interact with token and block chain faster and more efficient.



5. USE CASES

Mr. Robert is a web designer in a design consulting firm, a salary of \$ 1000 per month and already has a wife with one child. After 7 years of working and having a child, he felt his life began to face minus financial problems every month. Once a day he started a freelancer designer and stopped in the middle of the road because he was sick, then the child was also sick and started to have a difference of opinion with his wife about the future.

Mr. Robert had intended to resign, but failed because there was still debt repayment at the bank and was not sure that freelance income could full-fill his needs.

Mr. Robert has a friend named Mr. Michael who has a crypto community that focused on developing human resources independently. Mr. Robert decided to install the fivebalance application and asked for community guidance to analyze the problems faced.

Mr. Robert's Problem:

1. Financial : career cannot be evolved, while freelance only relies on marketplace promotion, and forgets to create his own website caused by there is no time.
2. Fit : Gastric acid often recurs; because eating irregularly and drinking excessive coffee every day.
3. Family : having a less time with his wife on weekends, not being open to every problem and trying to solve each other's problems.
4. Flair : The portfolio is not archived properly, does not have his own website or blog for promotion.
5. Faith : Often angry if in under pressure problems and often make wrong decisions because not in relax mental conditions and always feel worry.

After understanding the fivebalance guide book material, he finally set the goal that must be achieved is to become a freelance with an income of \$ 1000 per month equal to the current salary. Mr. Robert 5Balances indicator analysis that he must focus on for the next 1 year and keep working in the current company.

The results are as follows:

NO	FIVEBALANCE	INDICATOR	%	TARGET	ACHIEVE	SKOR	KPI
1	FIT	Drinking coffee is only a cup per day (30 per month).	20%	30	15	50	12.5
2	FINANCIAL	Monthly Cost below \$500	20%	\$ 500	\$600	83.33	20.83
3	FAMILY	Make your own dinner with your wife at home and cook by yourself	20%	4	4	100	25
4	FLAIR	Publish 2 article in blog per month	20%	2	1	50	12.5
5	FAITH	Going to Church 4 times a month	20%	4	3	75	18.75
			100%	Personal- KPI			89.58%

Every time there is an achievement, he will update on apps and can share the success story for others. The indicator can be changed every quarterly if it is not relevant.

6. CONCLUSION

Rewarding someone for the effort given in solving a value producing task with a specialized, easy to use, secure and fast transacting crypto currency, is an effective way of both rewarding and introducing users to the world of crypto currency, and is further improving overall crypto currency mass adoption.



7. SOURCE

<http://fivebalance.com>

<http://www.who.int/news-room/fact-sheets/detail/depression>

<https://www.everydayhealth.com/news/real-monthly-cost-depression/>

https://www.kompasiana.com/atep_afia/5508e6a2a333112a452e39af/17-4-juta-orang-alami-stres-dan-depresi

