



**FNB**

Franchise & Blockchain



## **FNB Platform**

The FNB platform is a decentralized franchise business ecosystem which delivers consolidation, transparency, integration, and convenience to reinvent the current fragmented payment and point system of franchise businesses.



# Agenda

|  |    |
|--|----|
| <a href="#"><u>Disclaimer</u></a>                      | 3  |
| <a href="#"><u>Summary</u></a>                         | 16 |
| <a href="#"><u>Introduction</u></a>                    | 17 |
| <a href="#"><u>Vision and Goal</u></a>                 | 18 |
| <a href="#"><u>Platform Services</u></a>               | 19 |
| <a href="#"><u>FNBex</u></a>                           | 19 |
| <a href="#"><u>Cash Leaflet</u></a>                    | 20 |
| <a href="#"><u>I'm CEO</u></a>                         | 23 |
| <a href="#"><u>Token Introduction</u></a>              | 25 |
| <a href="#"><u>Blockchain Contract</u></a>             | 27 |
| <a href="#"><u>Benefits</u></a>                        | 28 |
| <a href="#"><u>Information(Corporation)</u></a>        | 29 |
| <a href="#"><u>FNB Token Plan (Token Metric)</u></a>   | 31 |
| <a href="#"><u>FNB Token Plan (Funding)</u></a>        | 34 |
| <a href="#"><u>FNB Token Plan (Payment Policy)</u></a> | 35 |
| <a href="#"><u>Roadmap</u></a>                         | 36 |
| <a href="#"><u>Team</u></a>                            | 37 |
| <a href="#"><u>Advisory</u></a>                        | 38 |
| <a href="#"><u>Appendix</u></a>                        | 39 |
| <a href="#"><u>Conclusion</u></a>                      | 40 |
|  | 52 |

# Disclaimer

## Disclaimer

Please read this entire section carefully. If you are in any doubt as to the action you should take, please consult your legal, financial, tax or other professional advisor(s).

### 1.1 Legal Statement

- (a) This Whitepaper ("Whitepaper"), in its current form, is circulated for general information purposes only in relation to the platform and applications described in the Whitepaper ("Platform") as presently conceived and is subject to review and revision. Please note that this Whitepaper is a work in progress and the information in this Whitepaper is current only as of the date on the cover hereof. Thereafter, the information, including information concerning the FNB Limited (the "Company") business operations and financial condition may have changed. We reserve the right to change, modify, add or delete parts of this Whitepaper or website without notice for any reason or at any time.
- (b) No person is bound to enter into any contract or binding legal commitment in relation to the sale and purchase of the tokens native to the Platform ("FNB Token" or "Token") (as defined below) and no payment is to be accepted on the basis of this Whitepaper. Any sale and purchase of the Token will be governed by a legally binding agreement, the details of which will be made available separately from this Whitepaper. In the event of any inconsistencies between the abovementioned agreement and this Whitepaper, the former shall prevail.
- (c) This Whitepaper does not constitute or form part of any opinion on any advice to sell, or any solicitation of any offer by the issuer/distributor/vendor of the Token to purchase any Token nor shall it or any part of it nor the fact of its presentation form the basis of, or be relied upon in connection with, any contract or investment decision.
- (d) The Tokens are not intended to constitute securities, units in a business trust, or units in a collective investment scheme, each as defined under the Securities and Futures Act (Cap. 289) of Singapore, or its equivalent in any other jurisdiction. Accordingly, this Whitepaper therefore, does not, and is not intended to, constitute a prospectus, profile statement, or offer document of any sort, and should not be construed as an offer of securities of any form, units in a business trust, units in a collective investment scheme or any other form of investment, or a solicitation for any form of investment in any jurisdiction.

- (e) No Token should be construed, interpreted, classified or treated as enabling, or according any opportunity to, purchasers to participate in or receive profits, income, or other payments or returns arising from or in connection with the Platform, the Token, or products, or to receive sums paid out of such profits, income, or other payments or returns.
- (f) This Whitepaper or any part hereof may not be reproduced, distributed or otherwise disseminated in any jurisdiction where offering coins/tokens in the manner set out in this Whitepaper is regulated or prohibited.
- (g) No regulatory authority has reviewed, examined or approved of any of the information set out in this Whitepaper. No such action has been or will be taken in any jurisdiction.
- (h) Where you wish to purchase any Token, the Tokens are not to be construed, interpreted, classified or treated as: (a) any kind of currency other than cryptocurrency; (b) debentures, stocks or shares issued by any entity; (c) rights, options or derivatives in respect of such debentures, stocks or shares; (d) rights under a contract for differences or under any other contract with the purpose or pretended purpose to secure a profit or avoid a loss; or (e) units or derivatives in a collective investment scheme or business trust, or any other type of securities.

## 1.2 Restrictions on Distribution and Dissemination

- (a) The distribution or dissemination of this Whitepaper or any part thereof may be prohibited or restricted by the laws or regulatory requirements of any jurisdiction. In the case where any restriction applies, you are to inform yourself about, to obtain legal and other relevant advice on, and to observe, any restrictions which are applicable to your possession of this Whitepaper or such part thereof (as the case may be) at your own expense and without liability to the Company or its representatives, agents, and related companies ("Affiliates").
- (b) Persons to whom a copy of this Whitepaper has been distributed or disseminated, provided access to or who otherwise have the Whitepaper in their possession shall not circulate it to any other persons, reproduce or otherwise distribute this Whitepaper or any information contained herein for any purpose whatsoever nor permit or cause the same to occur.



### 1.3 Disclaimer of Liability

- (a) The Token, the Platform and related services provided by the Company and its affiliates are provided on an “as is ” and “as available ” basis . The Company and its Affiliates do not grant any warranties or make any representation , express or implied or otherwise , as to the accessibility , quality, suitability, accuracy, adequacy, or completeness of the Token , the Platform or any related services provided by the Company and its Affiliates, and expressly disclaim any liability for errors, delays, or omissions in, or for any action taken in reliance on, the Token, the Platform and related services provided by the Company and its Affiliates.
- (b) The Company, its Affiliates and its directors, officials and employees do not make or purport to make, and hereby disclaim, any representation, warranty or undertaking in any form whatsoever to any entity or person , including any representation , warranty or undertaking in relation to the truth , accuracy and completeness of any of the information set out in this Whitepaper.
- (c) To the maximum extent permitted by the applicable laws and regulations , the Company and its Affiliates shall not be liable for any indirect, special, incidental , consequential or other losses of any kind , in tort , contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this Whitepaper or any part thereof by you.

### 1.4 Cautionary Note on Forward-Looking Statements

- (a) Certain information set forth in this Whitepaper includes forward -looking information regarding the future of the project , future events and projections. These statements are not statements of historical fact and may be identified by but not limited to words and phrases such as “will ” , “estimate ” , “believe ” , “expect ” , project ” , “anticipate ” , or words of similar meaning . Such forward -looking statements are also included in other publicly available materials such as presentations , interviews , videos etc . , information contained in this Whitepaper constitutes forward -looking statements including but not limited to future results , performance , or achievements of the Company or its Affiliates.

- (b) The forward-looking statements involve a variety of risks and uncertainties. These statements are not guarantees of future performance and no undue reliance should be placed on them. Should any of these risks or uncertainties materialize, the actual performance and progress of the Company or its Affiliates might differ from expectations set by the forward-looking statements. The Company or its Affiliates undertake no obligation to update forward-looking statements should there be any change in circumstances. By acting upon forward-looking information received from this Whitepaper, the Company or its Affiliates' website and other materials produced by the Company or its Affiliates, you personally bear full responsibility in the event where the forward-looking statements do not materialize.
- (c) As of the date of this Whitepaper, the Platform has not been completed and is not fully operational. Any description pertaining to and regarding the Platform is made on the basis that the Platform will be completed and be fully operational. However, this paragraph shall in no way be construed as providing any form of guarantee or assurance that the Platform will eventually be completed or be fully operational.

### **1.5 Potential Risks**

By purchasing, holding and using the Tokens, you expressly acknowledge and assume the risks set out in this section. If any of these risks and uncertainties develops into actual events, the business, financial condition, results of operations and prospects of the Company or its Affiliates may be materially and adversely affected. In such cases, you may lose all or part of the value of the Token. Such risks include but are not limited to the following:

#### **Risks Relating to the Tokens**

##### **(a) There may not be a public or secondary market available for the Tokens**

- I. The Tokens are intended to be native tokens to be used on the Platform, and the Company and its Affiliates have not and may not actively facilitate any secondary trading or external trading of Tokens. In addition, there is and has been no public market for the Tokens and the Tokens are not traded, whether on any cryptocurrency exchange or otherwise. In the event that the Tokens are traded on a cryptocurrency exchange, there is no assurance that an active or liquid trading market for the Tokens will develop or if developed, be sustained. There is also no assurance that the market price of the Tokens will not decline below the purchase amount paid for the Tokens, which is not indicative of such market price.

II. A FNB Token is not a currency issued by any central bank or national , supra-national or quasi-national organisation, nor is it backed by any hard assets or other credit. The Company and its Affiliates are not responsible for nor do they pursue the circulation and trading of the Tokens on the market . Trading of the Tokens merely depends on the consensus on its value between the relevant market participants, and no one is obliged to acquire any Token from any holder of the Token, including the purchasers of the Tokens, nor does anyone guarantee the liquidity or market price of the Tokens to any extent at any time . Accordingly, the Company and its Affiliates cannot ensure that there will be any demand or market for the Tokens , or that the price upon which the Tokens were purchased is indicative of the market price of the Tokens if they are made available for trading on a cryptocurrency exchange.

## **Risks Relating to the Company, its Affiliates and the Platform**

### **(a) Limited availability of sufficient information**

The Platform is still at an early development phase as of the date of this Whitepaper. Its governance structure , purpose , consensus mechanism , algorithm, code, infrastructure design and other technical specifications and parameters may be updated and changed frequently without notice. While this Whitepaper contains the key information currently available in relation to the Platform, it is subject to adjustments and updates from time to time, as announced on the Company's website. Purchasers will not have full access to all the information relevant to the Tokens and/or the Platform . Nevertheless , it is anticipated that significant milestones and progress reports will be announced on the Company's website.

### **(b) The digital assets raised in the sale of the Tokens are exposed to the risks of theft.**

Whilst the Company and its Affiliates will make every effort to ensure that the ETH received from the sale of Tokens are securely held through the implementation of security measures , there is no assurance that there will be no theft of the cryptocurrencies as a result of hacks, mining attacks , sophisticated cyber -attacks , distributed denials of service or errors , vulnerabilities or defects on such blockchain addresses , the Ethereum Blockchain, or any other blockchain, or otherwise. Such events may include, for example, flaws in programming or source code leading to exploitation or abuse thereof. In such event, even if the sale of Tokens is completed, the Company and its Affiliates may not be able to receive the cryptocurrencies raised and the Company and its Affiliates may not be able to utilize such funds for the development of the Platform, and the launch of the Platform might be temporarily or permanently curtailed. As such, the issued Tokens may hold little worth or value. The Tokens are uninsured, unless you specifically obtain private insurance to insure them. In the event of any loss or loss of value of the Tokens, you may have no recourse.



**(c) The blockchain address(es) may be compromised and the digital assets may not be able to be retrieved.**

- The blockchain address (es ) are designed to be secured . However, in the event that the blockchain address(es) for the receipt of purchase amounts or otherwise are, for any reason, compromised (including but not limited to scenarios of the loss of keys to such blockchain address(es), the funds held at such blockchain address(es) may not be able to be retrieved and disbursed, and may be permanently unrecoverable. In such event, even if the sale of the Tokens is successful, the Company and its Affiliates will not be able to receive the funds raised and the Company and its Affiliates will not be able to utilize such funds for the development of the Platform, and the implementation of the Platform might be temporarily or permanently curtailed . As such , distributed Tokens may hold little worth or value .

**(d) There is no assurance of any success of the Platform and the Company and its Affiliates may cease the development , launch and operation of the Platform.**

- I . The value of , and demand for , the Tokens hinges heavily on the performance of the Platform. There is no assurance that the Platform will gain traction after its launch and achieve any commercial success . The Platform has not been fully developed , finalized and integrated and is subject to further changes, updates and adjustments prior to its launch. Such changes may result in unexpected and unforeseen effects on its projected appeal to users , and hence impact its success . There are no guarantees that the process for creating the Tokens will be uninterrupted or error-free.
- II . While the Company has made every effort to provide a realistic estimate, there is also no assurance that the cryptocurrencies raised in the sale of Tokens will be sufficient for the development and integration of the Platform. For the foregoing or any other reason , the development and integration of the Platform may not be completed and there is no assurance that its systems, protocols or products will be launched at all. As such, distributed Tokens may hold little or no worth or value.

III. Additional reasons which may result in the termination of the development, launch or operation of the Platform includes, but is not limited to, (aa) an unfavorable fluctuation in the value of cryptographic and fiat currencies , (bb) the inability of the Company and its Affiliates to establish the Platform or the Tokens ' utility or to resolve technical problems and issues faced in relation to the development or operation of the Platform or the Token, the failure of commercial relationships , (cc ) intellectual property disputes during development or operation, and (dd) changes in the future capital needs of the Company or its Affiliates and the availability of financing and capital to fund such needs . For the aforesaid and other reasons , the Platform may no longer be a viable project and may be dissolved or not launched , negatively impacting the Platform and the potential utility and value of issued FNB Tokens or /and franchise Tokens .

**(e) There may be lack of demand for the Platform and the services provided, which would impact the value of the Tokens.**

- I . There is a risk that upon launching of the Platform , there is a lack of interest from consumers, merchants, advertisers, and other key participants for the Platform and the services , and that there may be limited interest and therefore use of the Platform and the Tokens . Such a lack of interest could impact the operation of the Platform and the uses or potential value of the Tokens.
- II. There is a risk of competition from alternative platforms that may have been established, or even from existing businesses which would target any segment of the potential users of the Platform fulfilling similar demands , e .g . corporations targeting advertisers seeking purchase consumer data and market analysis. Therefore, in the event that the competition results in a lack of interest and demand for the Platform, the services and the Tokens, the operation of the Platform and Token value may be negatively impacted.



**(f) The Company and its Affiliates may experience system failures , unplanned interruptions in its network or services, hardware or software defects , security breaches or other causes that could adversely affect the Company or its Affiliates’ infrastructure network, or the Platform.**

- I . The Company and its Affiliates are unable to anticipate or detect when there would be occurrences of hacks , cyber -attacks , mining attacks (including but not limited to double-spend attacks, majority mining power attacks and “selfish -mining ” attacks ) , distributed denials of service or errors , vulnerabilities or defects in the Platform , the Tokens , or any technology (including but not limited to smart contract technology ) on which the Company, its Affiliates, the Platform, the Tokens, rely on or the Ethereum Blockchain or any other blockchain. Such events may include, for example, flaws in programming or source code leading to exploitation or abuse thereof. The Company and its Affiliates may not be able to detect such issues in a timely manner, and may not have sufficient resources to efficiently cope with multiple service incidents happening simultaneously or in rapid succession.
- II. Although the Company and its Affiliates will be taking steps against malicious attacks on its appliances or its infrastructure, which are critical for the maintenance of the Platform and its other services, there can be no assurance that cyber-attacks, such as distributed denials of service, will not be attempted in the future , and that any of such security measures will be effective . Any significant breach of security measures or other disruptions resulting in a compromise of the usability , stability and security of the Company and its Affiliates’ network or services, including the Platform.

### **Risks Relating to the Participation in the Sale of Tokens**

**(a ) You may not be able to recover the purchase amount paid for the Tokens.**

- Except as provided under any applicable terms of sale or prescribed by applicable laws and regulations, the Company is not obliged to provide you with a refund of the purchase amount. No promises of future performance or price are or will be made in respect to the Tokens, including promises of inherent value or continuing payments, and there is no guarantee that the Tokens will hold any particular value . Therefore , the recovery of the purchase amount may be impossible or may be subject to applicable laws and regulations.

**(b) You may be subject to adverse legal and/or tax implications as a result of the purchase, distribution and use of the Tokens.**

- I. The legal character of cryptocurrency and cryptographic assets remain uncertain. There is a risk that the Tokens may be considered securities in certain jurisdictions, or may be considered to be securities in certain jurisdictions in the future. The Company and its Affiliates does not provide any warranty or guarantee as to how the Tokens will be classified, and each purchaser will bear all consequences of the Tokens being considered securities in their respective jurisdictions, and bear the responsibility of the legality, use and transfer of the Tokens in the relevant jurisdictions.
- II. Further, the tax treatment of the acquisition or disposal of such cryptocurrency or cryptographic assets might depend on whether they are classified as securities, assets, currency or otherwise. As the tax characterization of the Tokens remains indeterminate, you must seek your own tax advice in connection with the purchase, acquisition or disposal of the Tokens, which may result in adverse tax consequences or tax reporting requirements for you.

**(c) The loss or compromise of information relating to the purchaser wallet and your Platform ID may affect your access to and possession of the Tokens.**

- There is a risk that you may lose access to and possession of the Tokens permanently due to loss of unique personal ID created on the Platform, and other identification information, loss of requisite private key(s) associated with the purchaser wallet or vault storing the Tokens or any other kind of custodial or purchaser errors.

**(d) Blockchains may face congestion and transactions may be delayed or lost.**

- I. Most blockchains used for cryptocurrency transactions (e.g. Ethereum) are prone to periodic congestion during which transactions can be delayed or lost. Individuals may also intentionally spam the network in an attempt to gain an advantage in purchasing cryptographic tokens. This may result in a situation where block producers may not include your purchase of the Tokens when you intends to transact, or your transaction may not be included at all.

## **Privacy and data retention issues.**

- (a) As part of the Token sales, the verification processes and the subsequent operation of the Platform, the Company may collect personal information from you. The collection of such information is subject to applicable laws and regulations. All information collected will be used for purposes of the Token sales and operations of the Platform, thus it may be transferred to contractors, service providers and consultants worldwide as appointed by the Company. Apart from external compromises, the Company and its appointed entities may also suffer from internal security breaches whereby their employees may misappropriate, misplace or lose personal information of purchasers. The Company may be required to expend significant financial resources to alleviate problems caused by any breaches or losses, settle fines and resolve inquiries from regulatory or government authorities. Any information breaches or losses will also damage the Company's reputations, thereby harming its long-term prospects.

## **Macro Risks**

- (a) **General global market and economic conditions may have an adverse impact on the Company and its Affiliates' operations and the use of the Platform.**
- I. The Company and its Affiliates could be affected by general global economic and market conditions. Challenging economic conditions worldwide have from time to time, contributed, and may continue to contribute, to slowdowns in the information technology industry at large. Weakness in the economy may have a negative effect on the Company and its Affiliates' business strategies, results of operations and prospects.
- II. Suppliers on which the Platform relies for servers, bandwidth, location and other services could also be negatively impacted by economic conditions that, in turn, could have a negative impact on the Company and its Affiliates' operations or expenses.
- III. There can be no assurance, therefore, that current economic conditions or worsening economic conditions or a prolonged or recurring recession will not have a significant adverse impact on the Company and its Affiliates' business strategies, results of operations and prospects and hence the Platform, which may in turn impact the value of the Tokens.



**(b) The regulatory regime governing blockchain technologies , cryptocurrencies , Tokens , offering of Tokens , and the Platform remain uncertain , and any changes , regulations or policies may materially adversely affect the development of the Platform and the utility of the Tokens**

- I . Regulation of the Tokens , the offer and sale of Tokens , cryptocurrencies , blockchain technologies , and cryptocurrency exchanges is currently undeveloped or underdeveloped and likely to rapidly evolve . Such regulation also varies significantly among different jurisdictions , and is hence subject to significant uncertainty. The various legislative and executive bodies in different jurisdictions may in the future adopt laws , regulations , guidance, or other actions, which may severely impact the development and growth of the Platform, the adoption and utility of the Tokens or the issue, offer, and sale of the Tokens by the Company. Failure by the Company and its Affiliates or users of the Platform to comply with any laws , rules and regulations, some of which may not exist yet or are subject to interpretation and may be subject to change , could result in a variety of adverse consequences against the Company and its Affiliates , including civil penalties and fines.
- II . Blockchain networks also face an uncertain regulatory landscape in many foreign jurisdictions. Various jurisdictions may, in the near future, adopt laws, regulations or directives that affect the Platform, and therefore, the value of the Tokens. Such laws, regulations or directives may directly and negatively impact the operations of the Company and its Affiliates . The effect of any future regulatory change is impossible to predict, but such change could be substantial and could materially adverse to the development and growth of the Platform and the adoption and utility of the Tokens.
- III . To the extent that the Company and its Affiliates may be required to obtain licenses, permits and/or approvals (collectively, the “Regulatory Approvals”) to carry out its business, including that of the creation of the Tokens and the development and operation of the Platform, but are unable to obtain such Regulatory Approvals or if such Regulatory Approvals are not renewed or revoked for whatever reason by the relevant authorities, the business of the Company and its Affiliates may be adversely affected.
- IV . There is no assurance that more stringent requirements will not be imposed upon the Company and its Affiliates by the relevant authorities in the future, or that the Company and its Affiliates will be able to adapt in a timely manner to changing regulatory requirements . These additional or more stringent regulations may restrict the Company and its Affiliates ’ ability to operate its business and the Company and its Affiliates may face actions for non-compliance if it fails to comply with any of such requirements.

V. Further, should the costs (financial or otherwise) of complying with such newly implemented regulations exceed a certain threshold, maintaining the Platform may no longer be commercially viable and the Company and its Affiliates may opt to discontinue the Platform and/or the Tokens. Further, it is difficult to predict how or whether governments or regulatory authorities may implement any changes to laws and regulations affecting distributed ledger technology and its applications, including the Platform and the Tokens. The Company and its Affiliates may also have to cease operations in a jurisdiction that makes it illegal to operate in such jurisdiction, or make it commercially unviable or undesirable to obtain the necessary regulatory approval(s) to operate in such jurisdiction. In scenarios such as the foregoing, the distributed Tokens may hold little or no worth or value.

**(c) There may be risks relating to acts of God, natural disasters, wars, terrorist attacks, riots, civil commotions, widespread communicable diseases and other events beyond the control of the Company and its Affiliates**

- The sale of the Tokens and the performance of the Company, its Affiliates and/or the Platform's activities may be interrupted, suspended or delayed due to acts of God, natural disasters, wars, terrorist attacks, riots, civil commotions, widespread communicable diseases and other events beyond the control of the Company and its Affiliates. Such events could also lead to uncertainty in the economic outlook of global markets and there is no assurance that such markets will not be affected, or that recovery from the global financial crisis would continue. In such events, the Company and its Affiliates' business strategies, results of operations and outlook may be materially and adversely affected, and the demand for and use of the Tokens and the Platform may be materially affected. Further, if an outbreak of such infectious or communicable diseases occurs in any of the countries in which the Company, its Affiliates, and the participants of the Platform have operations in the future, market sentiment could be adversely affected and this may have a negative impact on the Platform and its community.

**(d) Blockchain and cryptocurrencies, including the Tokens are a relatively new and dynamic technology. In addition to the risks highlighted herein, there are other risks associated with your purchase of, holding and use of the Tokens, including those that we cannot anticipate. Such risks may further materialize as unanticipated variations or combinations of the risks discussed herein.**





## **6. No Further Information or Update**

No person has been or is authorized to give any information or representation not contained in this Whitepaper in connection with the Tokens, the Platform, the Company or its Affiliates and their respective businesses and operations, and, if given, such information or representation must not be relied upon as having been authorized by or on behalf of the Company or its Affiliates.

## **7. Language**

This Whitepaper may be translated into other languages. If any disagreement should arise due to different language translations, the version in English will prevail.

## **8. Advice**

No information in this Whitepaper should be considered to be business, legal, financial or tax advice regarding the Token, the Platform, the Company or its Affiliates. You should consult your own legal, financial, tax or other professional advisor(s) regarding the Token, the Company or its Affiliates and their respective businesses and operations. You should be aware that you may be required to bear the financial risk of any purchase of the Tokens for an indefinite period of time.



# FNB Platform

## Summary

In franchising , a franchisor is a person or company that grants the license to a third party for the conducting of a business under their marks and a franchisee is a person or company who is granted the license to do business under the trademark and trade name by the franchisor.

Most franchises of today have points and coupon services to hold events and to attract customers with discounts . But today 's point services are based on a centralized system , so it cannot be shared , exchanged or used with other brands and for small franchises with a small number of affiliated stores , it is difficult to apply point services due to expenses and limited use of points.

The FNB platform uses a blockchain based cryptocurrency , capable of issuing Brand Tokens to each franchisor and by using the FNB token as a medium , the users can exchange or integrate the tokens to use in any affiliated franchisee stores and restaurants.

The FNB platform is supported by 'I 'm CEO ' , South Korea 's largest franchise startup platform. FNB plans to take advantage of I'm CEO's business infrastructure, with 3 years of service experience, over 700 registered franchise headquarters, and over 5,000 franchisees, and more than 200,000 app users.

The FNB platform is a project that starts with a business foundation that already has an operating entity and it is possible to start one step ahead to project success.



## Introduction

Users want to earn more discounted levels of service through point accumulation or coupon earnings. Each franchise brand offers unique coupons to the users through unique marketing or point earning systems.

The users want to use the coupon or points they have earned at the time of their choice, but in reality, it is not as effective because of time limitation and it can only be used by the brand.

Here are some of the issues that consumers or users experience from the current point and coupon platforms.

1. It is difficult to use at the desired time due to the time limitation.
2. Acquired points or coupons can only be used for the brand. It is good to have benefits but it is not a necessary benefit for myself right now.
3. The point earnings or coupon acquisition is not a benefit that users can have intentionally. It is not easy to find each brand's event every time.
4. In some cases it is difficult to experience additional benefits because coupons or points were acquired in a situation when the user is unaware that he had obtained such coupons or points, and such coupons or points subsequently expire.

The various problems of point or coupon system listed above can be solved through FNBex which exists on the FNB platform.

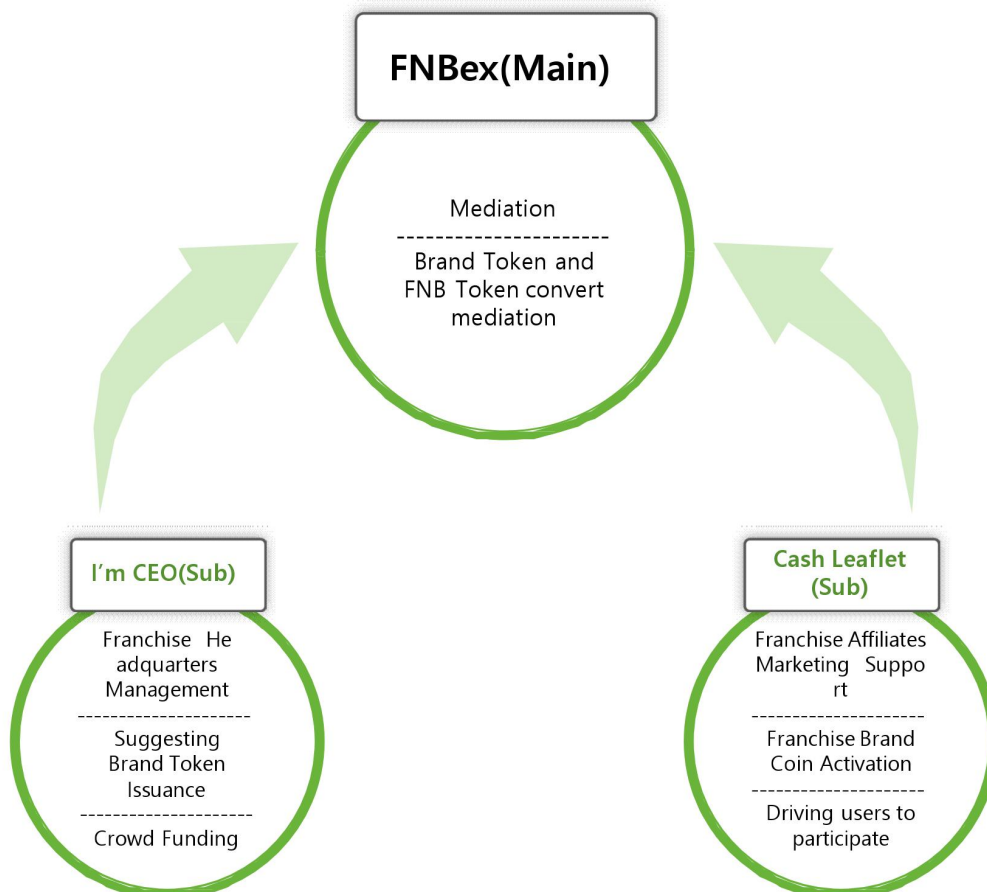
FNBex allow the users to convert their brand tokens into FNB tokens (a common concept) to receive benefits from other brand services, and to acquire. This will create a free coin market with no restrictions or limitations on usage, and it will create a new distribution economy that is completely different from coupon or point system.

# Vision & Goal

The FNB project will create a service ecosystem with the "I'm CEO" start-up platform and the Cash Leaflet reward app to distribute franchise tokens around the FNBex.

The goal is to apply block chain system to existing services to solve the problems of current services, and to build a platform ecosystem that can create a new value.

FNB Token needs to be used for the platform, and you can get a variety of services by consuming FNB Token or a Brand Token.



- Franchise brand discovery
- Sales proposals(coin publishing)
- Brand token publishing and market launching.
- All transactions uses **FNBex**.

- Affiliate events features.
- User participation reward feature.
- Utilizing **FNB Coins via FNBex**.



# Platform Services

## FNBex

FNBex is an online cryptocurrency exchange where you can trade Brand Tokens and FNB tokens within the FNB platform. The FNBex is the main system of FNB platform that plays the role of trading tokens acquired and mined by consumers via Cash Leaflet, designing and launching each Brand Tokens, and providing payment solution to the franchise with variety of services.

### **(1) Issue and Exchange of Decentralized Brand Tokens**

FNBex provides a service that allows anyone who participates in the FNB platform to issue Brand Tokens. The Brand Tokens issued by the FNB Platform can be purchased from the corresponding franchise through the payment system provided by the FNB Platform. The Brand Token can also be registered on the FNBex Exchange and exchanged for the FNB Token or another Brand Token. However, the Brand Tokens issued from the FNB Platform can only be traded at the FNBex Exchange, and the Brand Token can be purchased only with the FNB Token. Therefore, the brand Tokens may only be used to redeem goods, services or discounts at the franchise outlets.

### **(2) Providing Payment-Related Data**

The data of tokens used in the platform are accumulated in the FNBex. Various data generated by token consumption such as sales amount of franchise and consumer pattern data are provided to the users through the dashboard in the FNB Platform and it will provide new marketing insights.

Since FNBex is a service operated through Blockchain, the data accumulated in the service can not be modified, altered or deleted and by that, it is possible to gain higher quality insight than any other given data.





# Platform Services

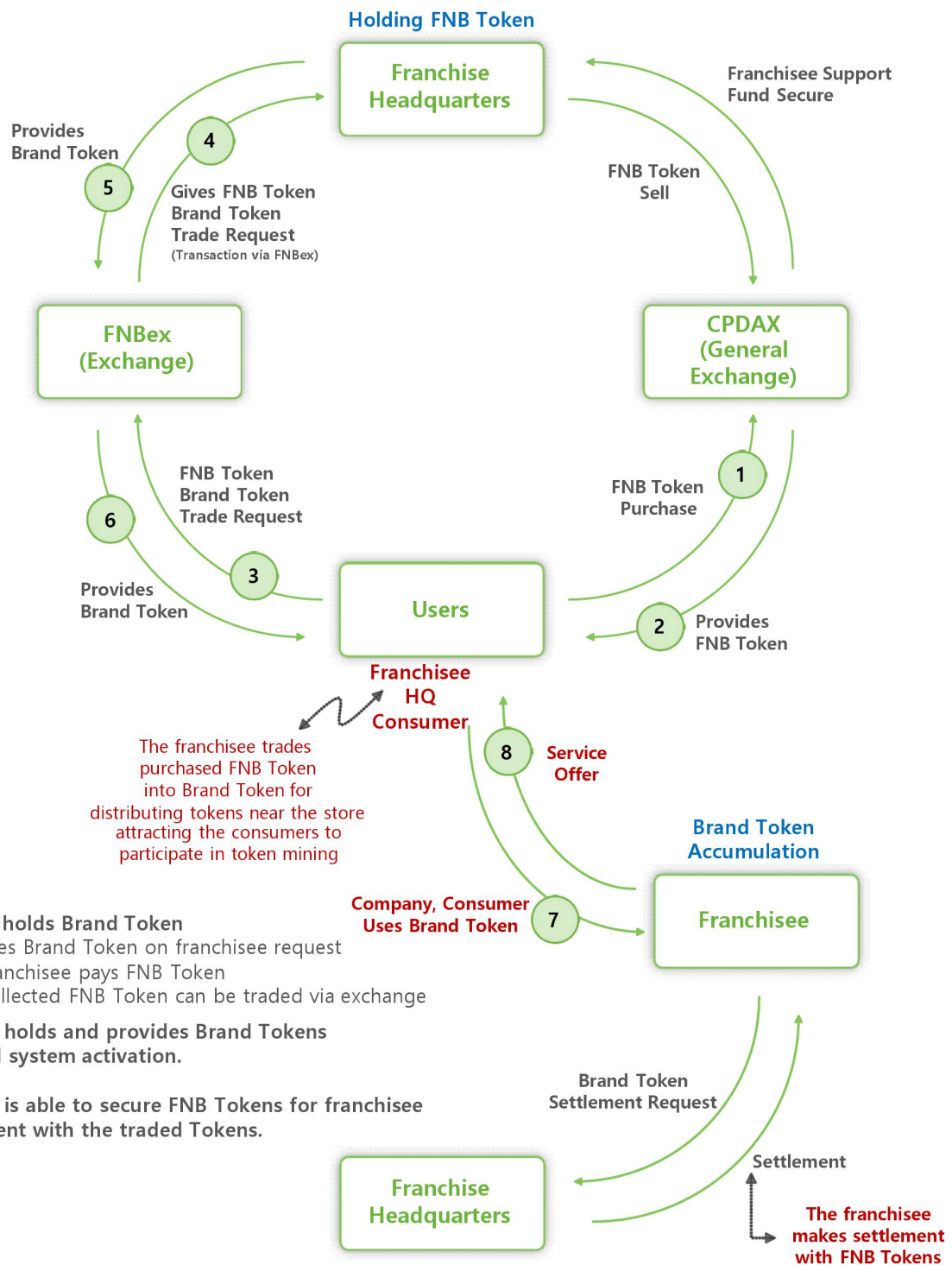
## FNBex

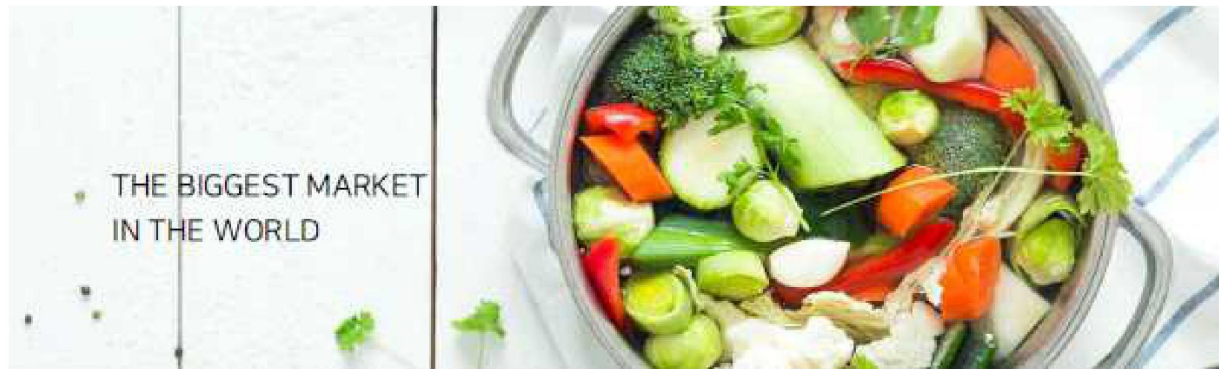
### (3) Brand Token Issuance Service (Crowd Funding)

FNBex can issue Brand Tokens through their token service. With Brand Tokens, consumers and franchisee can join the platform faster than anyone else. You can also expect event consolidation effects from small franchises. In the case of small-scale franchise, they do not share stamp and points with other stores that's being held by current franchise events. This may cause confusion for the consumers who participate in the same event. However, through the use of brand tokens, event franchisees can exchange value with FNBex even if they receive points from other franchisees, thereby integrating events from the same franchise to facilitate consumer participation in events.

The purchase of Brand Tokens make the greatest contribution to building the right FNB ecosystem. As a result, Brand Token will enable holders can benefit from franchise membership benefits with 10~30% discount and it can be used worldwide, also can collect integrated mileages when brand token used. Another membership benefits are the value services that cannot be purchased with money such as reservation benefits(such as window side table), waiting line benefits(does not need to wait in lines), including exclusive discount products, event participations, optional services(additional beverages, side dishes, etc.)

## FNBex Service Process

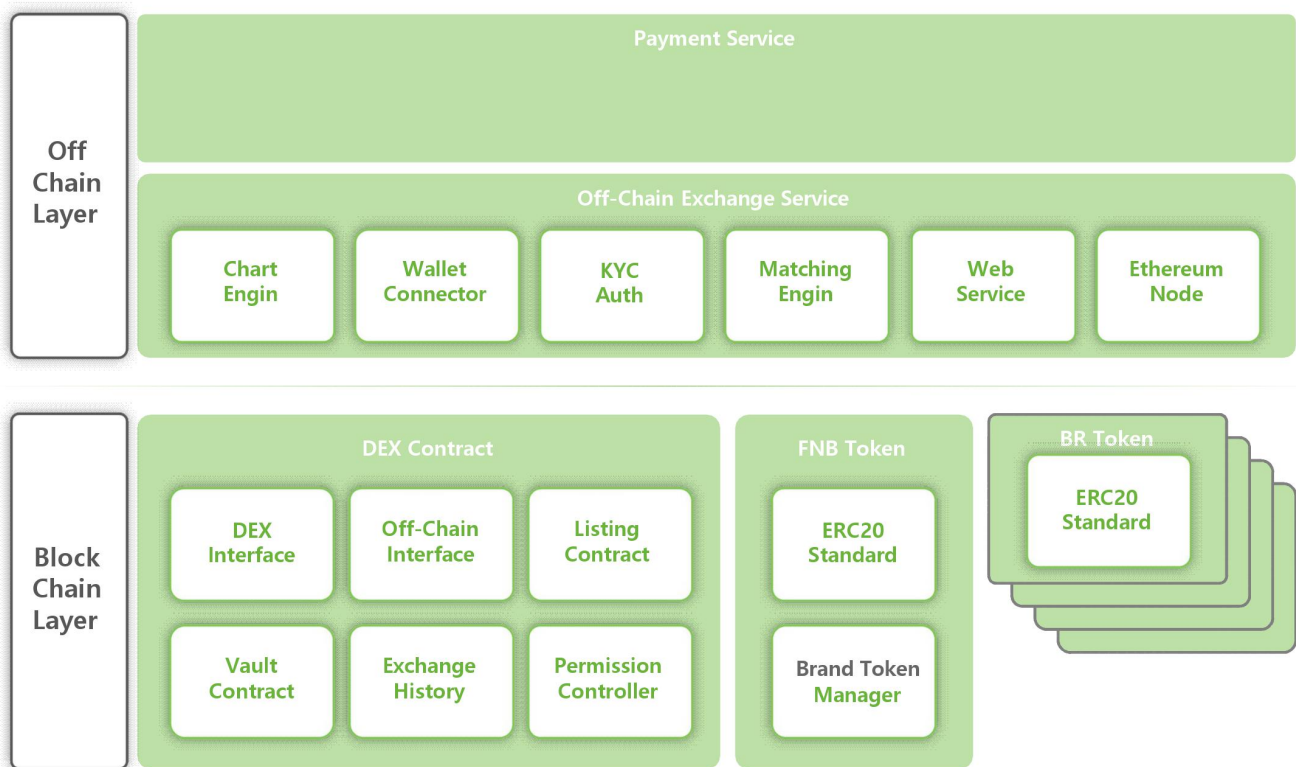




# Platform Services

FNBex

FNBex Blockchain Service Layer



- ✓ The **Matching Engine** plays a role of fulfilling the transaction by matching the buyer and seller's transact information when the order is actually raised on the exchange.
- ✓ The **Oracle** is a module that provides transaction price, contract price, and price information.

# Platform Services

## Cash Leaflet

Cash Leaflet is a smartphone-based application that uses AR -based reward service to participate in various events using franchisee (restaurant ) and AR virtual character Keta in the service. The Cash Leaflet can be used to participate in events, collect Tokens and rewards. The data accumulated through these activities will provide menu guidance, guest reception, and token usage data within the merchant.

Cash leaflet is the underlying service for data provided to merchants or franchises through the FNB platform and it requires confidence in the data and needs transparency and immediacy from the process. Therefore, data integrity and security, which is characteristic of block chains, transparency and immediacy through smart contracts, can be most beneficial when applied to cash leaflets. The services and effects provided by applying block chaining are:

### **(1) FNB Ecosystem Contribution Reward Program**

The data that consumers accumulate while using cash leaflet plays an important role in deriving variety of insights from the FNB ecosystem. In order to maintain the proper platform ecosystem, consumers must encourage continued activity through the rewards of participating in the platform. Therefore, consumers who use cash leaflet can get rewards while performing various events in service.

Rewards consists of Discount Coupon, Brand Token, and FNB Token. Rewards will be in proportion to the work done that can be exchanged with brand token through FNBex. This process is transparent through a smart contract and rewards immediately paid.

### **(2) Data Reliability and Insight**

Because existing data is delivered through a centralized database, there is a risk of tampering. However, the cash leaflet with block chaining can provide more reliable data than any data by eliminating the risk of tampering with the data accumulated through the activities of the consumer. Trusted data is an opportunity to build platform reliability not only on the FNB platform but also publically as well.



# Platform Services

## Cash Leaflet

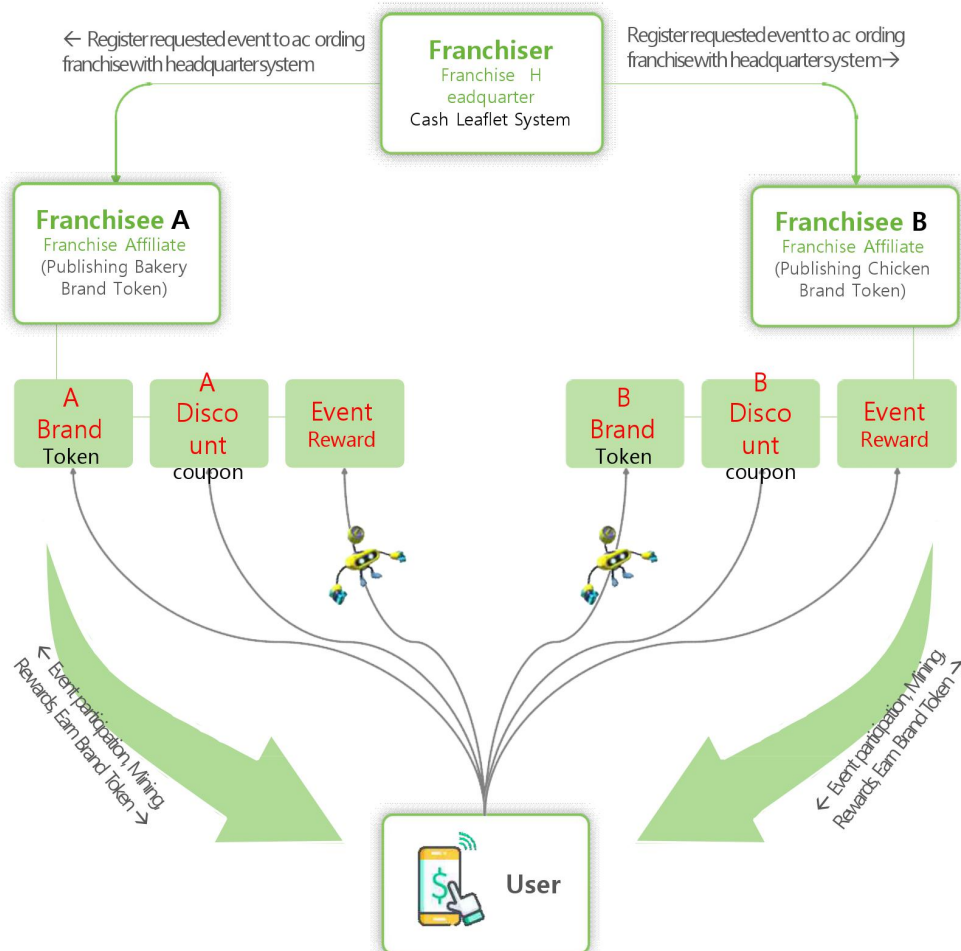
With the blockchain system, FNB platform enables owners operating their franchise headquarters, merchants, as well as general restaurants around the world to organize events with virtual flyers / coupons that can be deployed wherever they are, simply by using the cash leaflet. The user will be informed through the AR function of the location containing the information of the restaurant and the event information when the user selects the main advertisement or local advertisement on the platform. When arriving at a certain location, the Keta will be exposed and that leads to the event exposure so users can redeem the token for use in that franchise.

※ What is a Keta Robot?

- A robot that is active to mine the leaflet at the nearby location of the merchant during the event. When 10 leaflets are gathered, it is summoned once and the mining is carried out.



### Cash Leaflet Service Process (each franchiser will have their own type of brand token.)



*The biggest market in the world*



# Platform Services(Blockchain)

## I'm CEO

"I'm CEO" is an advertising service platform, a smartphone application and a website service that provides franchise headquarters and real estate store services to founders and related real estate, interiors, and partners. In other words, it is a service that saves founder's time and money for establishing a store.

However, the current real estate brokerage service is mainly for residential space, and the self-employed are wasting unnecessary time and money due to false property. To overcome these problems, we can provide additional services by applying block chain system.

### **(1) Providing store information using FNB platform**

The cash leaflet from the FNB platform, makes it easy to collect and analyze commercial information in the area where the store is located. The cash leaflet collects various data such as places where users use the service, the number of people in the region and the movement patterns. Therefore, self-employed people can receive analyzed data such as customer preference and floating population based on collected data.

### **(2) Preventing False Property Using Smart Contract**

(A false property is a fake information of a property that does not exist which is used to trick customers to visit.)

The existing real estate information providing service is a centralized system, and most of the information is distributed by the service provider or the seller. Therefore, it is difficult to make an accurate judgment even if a fraudulent sale comes up, and regulations and countermeasures are being prepared, but there is a limit in the centralized system.

To solve this problem, a smart contract of block chain technology can be applied to the platform to prevent false property and penalize accordingly.

Real estate lease/brokers are required to deposit a certain amount of FNB tokens to register a property. Through this process, brokers will have a sense of responsibility in registering their property, and the possibility of registering true property will be increased.

If the service user is interested in the property, the self-employed person can reserve the property. The reservation information is disclosed to the public so that the service user can confirm interest rates and competition.

And if you visit a real estate agent for a contract, you can report it if it is a false property, and if it is declared and confirmed as a false property, the deposited FNB deposit will not be returned but will be canceled by a smart contract.

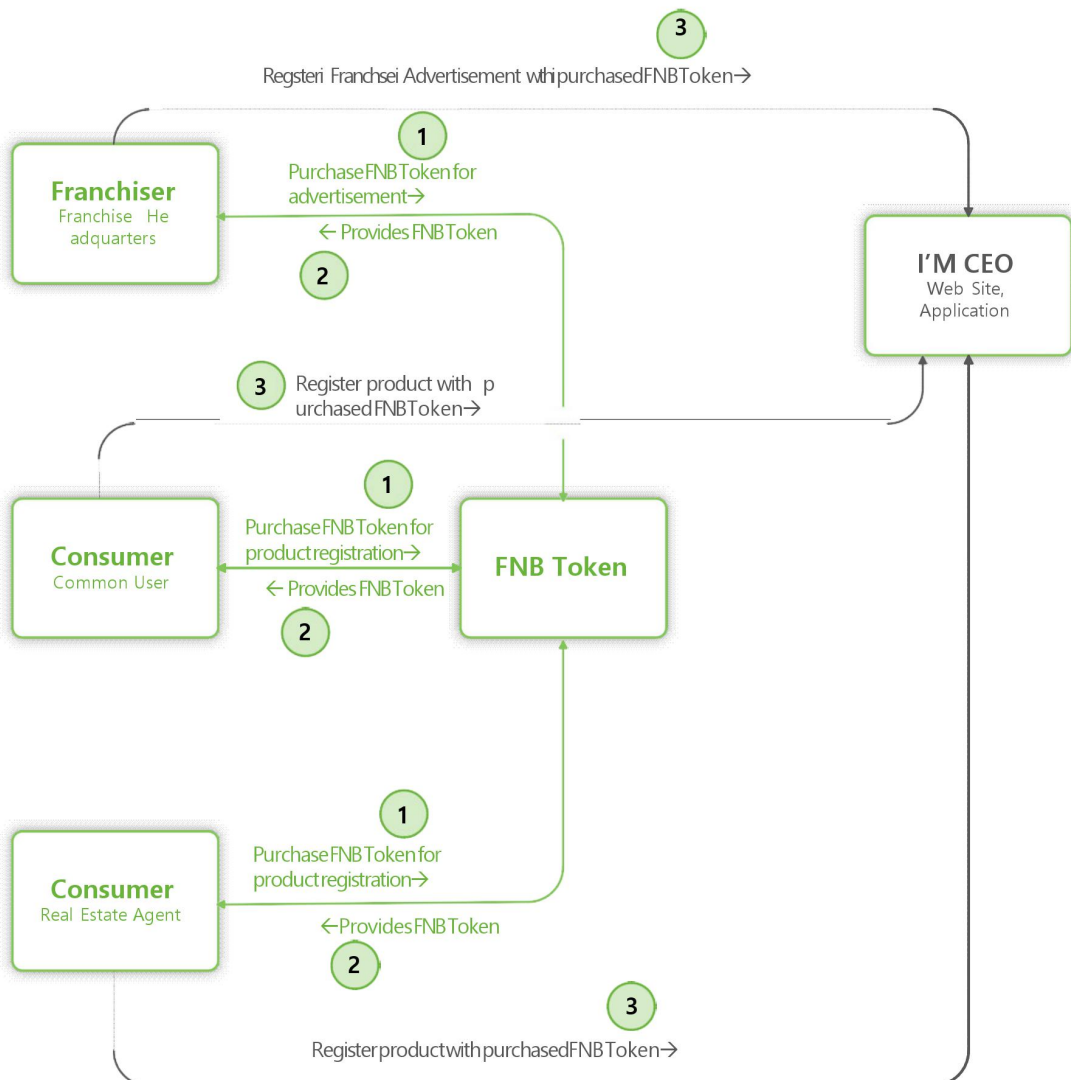
# Platform Services

## I'm CEO

When applied to the FNB platform through blockchain, the users can advertise via social network services such as sharing or participating in promotional events of the franchise headquarters and affiliates, and also obtain FNB token as a reward.

The advertising franchisee can gain greater marketing insights by easily collecting data of how the customers have reviewed and from which location the users has reviewed.

### I'm CEO Service Process

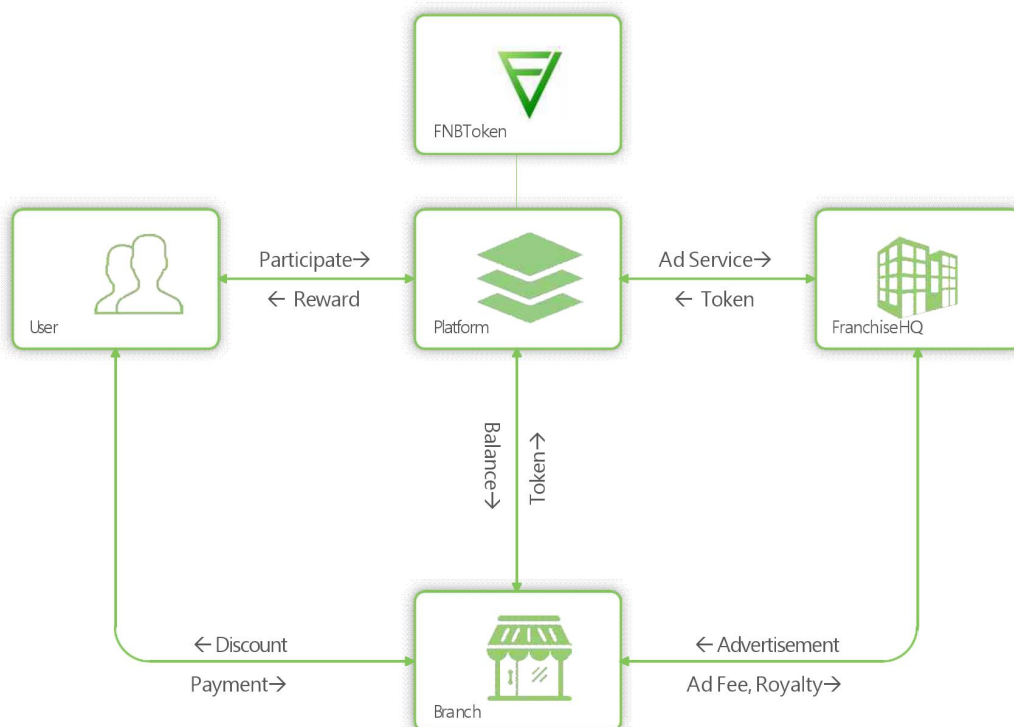


# Token Introduction

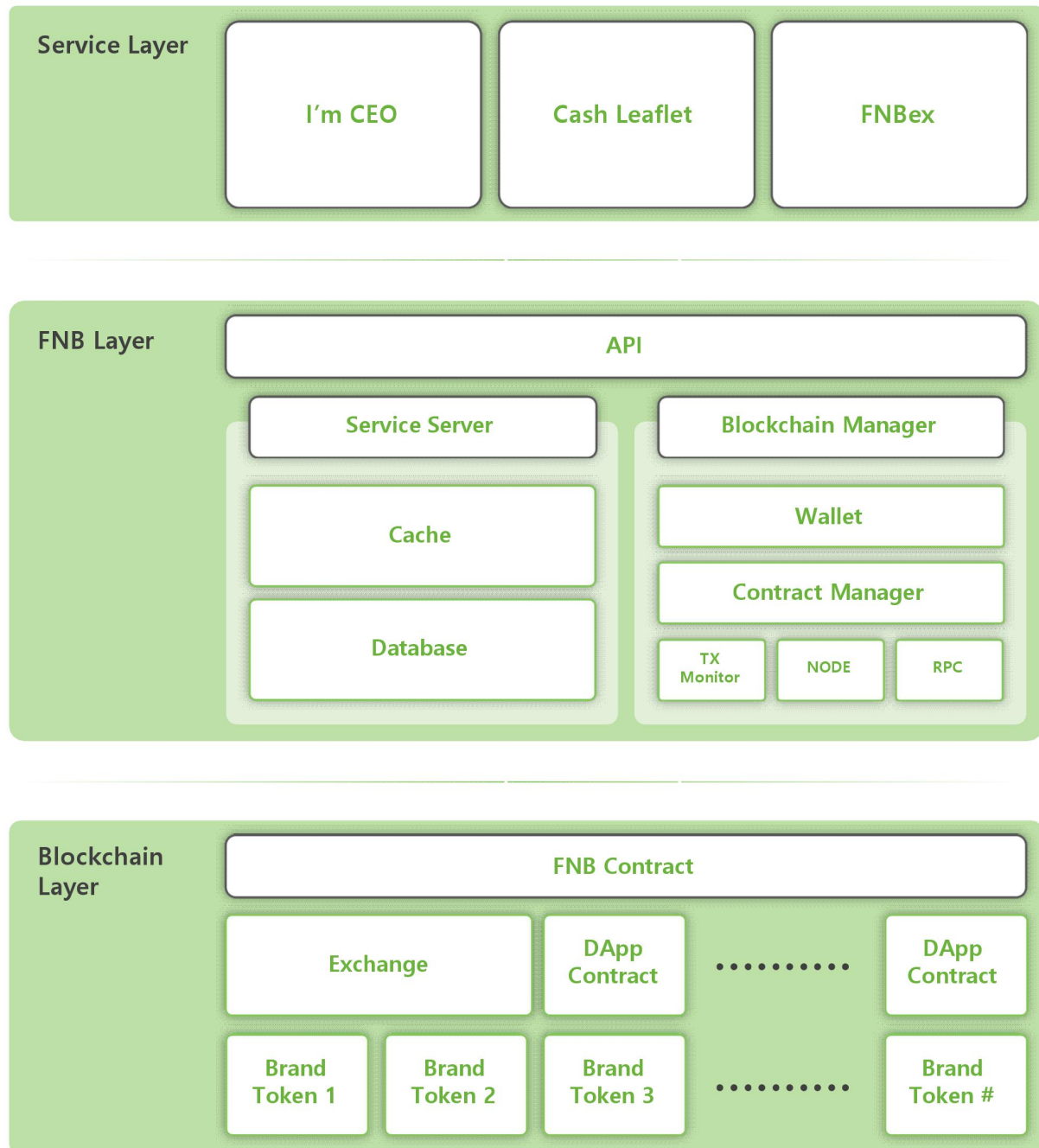
FNB refers to food & business, which presupposes the use of FNB tokens in food related businesses . The FNB Token seeks to primarily offer a new token environment across popular restaurants and regular restaurants, starting with popular franchise headquarters and merchants.

The Ethereum-based FNB platform provides information to the users participating in the platform, such as providing information, reviewing, renewing, adding, sharing, promoting, and rewarding tokens for contributors contributing to this service.

The rewarded tokens will also be used for billing advertisements and restaurant reservations within the platform and also for payment at the actual merchants.



# Blockchain Contract





# Benefits

## Franchise Headquarters

### ● Usable Worldwide

- FNB Token, not general currency, can be used anywhere in the world, thus enhancing user convenience.

### ● Wide Range of Promotional Events

- The concept of receiving service when using the app, promoting to all users at the same time.

### ● Marketing Effect Verified by Blockchain Technology

- Provides more reliable data than any other data by getting out of the danger of tampering with the data accumulated through user activity.

### ● Crowd Funding Available by Token Publishing

- Brand Tokens issuing facilitates funding for crowd funding.
- A variety of marketing possibilities are available with secured funds.

## Consumers and Users

### ● Accurate Information

- The users can use services based on accurate data accumulated and verified by blockchain system.

### ● Token Mining Rewards

- Tokens are rewarded by event participation and users can use these tokens in the franchise stores.

### ● Affiliate Events and Various Benefits

- You can win the Event Reward by getting 10 leaflet and using it at the store or by calling Keta Robot.

### ● Domestic/International Service Use and Reservation via Token

- An approved token. The FNB Token can be used overseas conveniently without exchanging money.



The goal of FNB is to provide services with clean and transparent management to the users

## Benefits

### Franchisee Affiliates

- **Replacing Former Ineffective Ads. Quick Events From the App.**

- Event promotions can be held as desired by the owner at any time and any place.

- **Low Cost Compared to Offline Flyers**

- Easily distributed through apps with out using traditional paper flyers, no need for additional expenses such as labor and paper expenses.

- **Precise Target Marketing**

- Analyzes accumulated usage patterns and with this analysis, target marketing is possible.

- **Token Reward Effect, User Participation Increase, Maximizing Promotional Effect**

- Event, mining, and token rewards lead to increased user interest and utilization, and by that we expect token activation.

# Information<sub>(corporation)</sub>

## I'm CEO – Why should I be a CEO?

### Abundant experience in running franchise headquarters

- . Franchise management know-how based on many years of operating experience.
- . Active participation in launching business with excellent franchise management is available.

### Token Develop Engineer (Hexlant Inc.)

- . Easy to develop brand coin and FNB coin with block chain technician from the team.
- . Stable business management with proven technology available.

### Building and direct managing of token exchange

- . Direct building and operation of Token Exchange.
- . Directly operated system has the advantage of early responses when problem occurs.

### Expertise of mediation platform operations

- . Minimizing trial-and-error in the course of business with existing mediation platform operation.
- . Reflecting our know-how of good quality in its role as a platform.





## Information(Corporation)

### I'm CEO – History(The Competitiveness of I'm CEO)

- 1) The Korea's first startup platform (Published in App, PC, magazines)
- 2) 200K App Downloads(Daily average of 10K visitors, measured on Nov. 2017)
- 3) Celebrity models appointed for TV commercials (Secondary campaign complete on Nov. 2016)
- 4)Various advertisement channels and directly managed and exposed to commercial brands.
  - Exposed to NAVER, Facebook, Instagram, Blog, Queen of Dinner, media broadcast marketing and many more.
- 5) Over 30 offline local branches nation wide, and over 100 consultants. (Nation wide offline based, store development and etc.)
- 6) Start-up Incubating System (Over 1,000 franchisee recruitments executed, Nov. 2016).
- 7) Offline Brand Presentation held every month, managing start-up school (Over 200 participants)
- 8) Managing Start-up Financial Support System for users.



# Information(Corporation)

## I'm CEO – History(Marketing Capability of I'm CEO)

'I'm CEO' have been making various efforts to promote 200,000 members and brand awareness through many public relations activities such as JTBC broadcast planning, variety of mass media promotion marketing, BUS advertising, street advertising, and many more in Korea since 2015.



※ I'm CEO supervised JTBC TV program "I'm CEO" have been broadcasted on air.

# FNB Token Metric

## Tokenomics

| Total number of tokens | Total number of tokens for sale (25%) |
|------------------------|---------------------------------------|
| 2,500,000,000<br>FNB   | 625,000,000<br>FNB                    |

| Foundation | R&D | Advisor | Reserve | Ecosystem | Partner | Token Sale |
|------------|-----|---------|---------|-----------|---------|------------|
| 10%        | 15% | 5%      | 10%     | 10%       | 25%     | 25%        |

25% of the issued FNB tokens will be distributed to institutions and investors via token sales, forming the initial volume. The institutional investors who have invested via private-sale will have their first lock-up from 40 days lock-up period.

15% will be distributed to the R&D, 5% to the advisory. The amount allocated to the Partner will be locked up for total of 6 months after ico and the partner amount of 25% will be released every 2 months after the first tranche. Partners are specified in [fnbprotocol.io](http://fnbprotocol.io).

The remaining 10% will be allocated for carrying out improvements to the ecosystem.

Additional sales will be held on pre-sale period for franchise businesses joining the FNB ecosystem.



## FNB Token Plan

### Financing

| Total Funding 100% |                                      |
|--------------------|--------------------------------------|
| 30%                | Marketing Fee                        |
| 30%                | Operation Expense                    |
| 30%                | Research Development(Payment System) |
| 10%                | Application Development              |

The FNB tokens are planned to be issued on the CPDAX Exchange under supervision of Coinplug Inc. in November, 2018. The FNB tokens are aimed to be issued on at least 5 of the most popular exchanges in Korean and international exchanges.



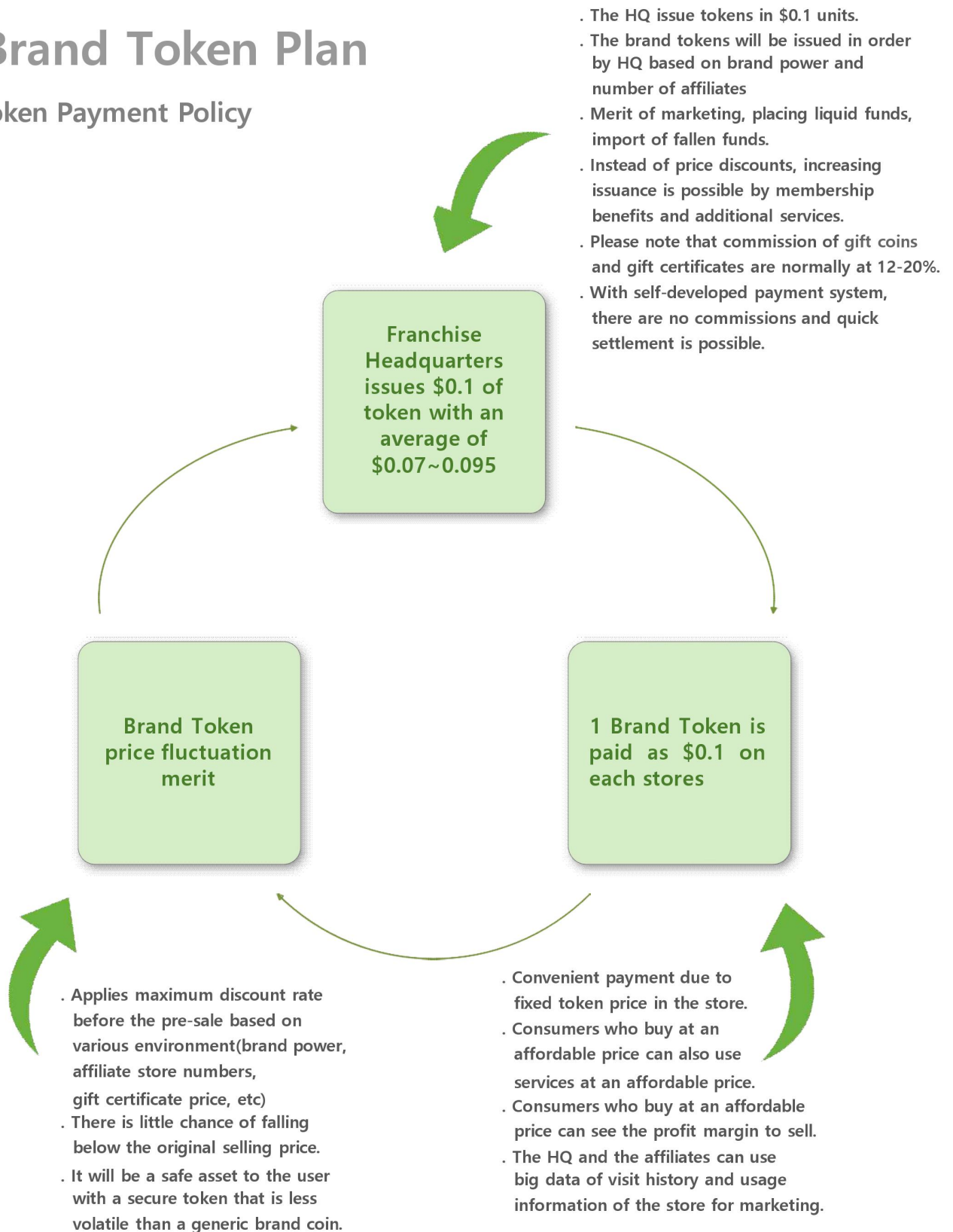
# FNB Token Plan





# Brand Token Plan

## Token Payment Policy



# Roadmap



◆ Business Issues

◆ Cash Leaflet



# Team



MinSu Ryu (류 민수)  
Co-Founder

Co-Founder of I'mCEO, CashLeaflet  
CEO Former major franchise operation (Over 50 stores)



YoungHo Song (송 영호)  
Co-Founder

Co-Founder of I'mCEO FNBex representative, former LG Telecom



JinSun Ryu (류 진선)

Unity Development

Former Neowiz Games Lead Engineer



YongTak Kim (김 용탁)  
CTO

Former Bogap/Bogabi Development Director  
- Kakao Pay Associate Agreement Liveplex - Genbrain Studios CEO Netmarble MiniFighter Co-Development



JungHun Kim (김정훈)

Executive Manager  
of I'mCEO,

I'mCEO



SukWu Le (이 석우)

Web Developer

Former RC Global Development Director



Young-Chul Choi (최영철)

Director of I'mCEO

I'mCEO,



JaeSung Kim (김재성)

Executive Planning Manager

Vanderbilt Univ.  
Former KTB Investment & Securities Co., Ltd



Je-hun Seoung (성제훈)

T.A

SoftLabs CEO



Kyun Do Kim (김균도)

Manager

I'mCEO

# Advisor



Jun Hee Yoon

Non-Executive Director of KOCCA  
A visiting Professor of Changchun University  
of Architecture & Civil Engineering  
GSOK Evaluation committee member R  
OK Army Advisory committee member  
KGDA Chairman (former)



Gail Kang

ICON Foundation,  
Marketing Team Leader  
Hanssem Design Innovation  
Headquarters Brand Strategy Team  
Hanwha Investment & Securities Brand  
& Marketing Team



JungYoon Kim

Graduate School of Game Gachon  
University, Assistant professor  
Gachon University Business Startup  
Education Center, Director  
Korean Society for Computer Game (KSCG), Editor in chief  
Korea Game Developers Association (KGDA), Vice President (former)



Ki Won Kang (강기원)

SangmyungUniversity/StudentCare r  
DevelopmentSup ortProfes or  
MinistryofEmploymentandLaborLocal  
CustomFo dserviceBusines Consultant  
FormerBlueHouse,MOELCare r  
DevelopmentSup ortSystemDeleopand  
Consulting



Min-sookJang (장민숙) Loco  
joyInternationaldirector Bel  
AirInvestment/NJGames  
Auditor  
HanaFinancial Investment  
LoteShopping(headoffice)



YoungMinKim (김영민)  
Legal Advisor

HaesongLawFirmLeadAttorney FormerSup  
remeProsecutors'OfficeHigh-Tech CrimesDe  
partmentChiefProsecutor SamsungGroupLe  
galTeamLeader



Hyun Park (박현)

AdjunctProfessor,DepartmentofFormer  
ComputerEngineering,HanyangUniversity  
XDworksDevelopmentDirector  
AISBusinessTeam,HanyangUniversity  
Post-Doc  
ThrunetResearcher,InstituteofTechnology



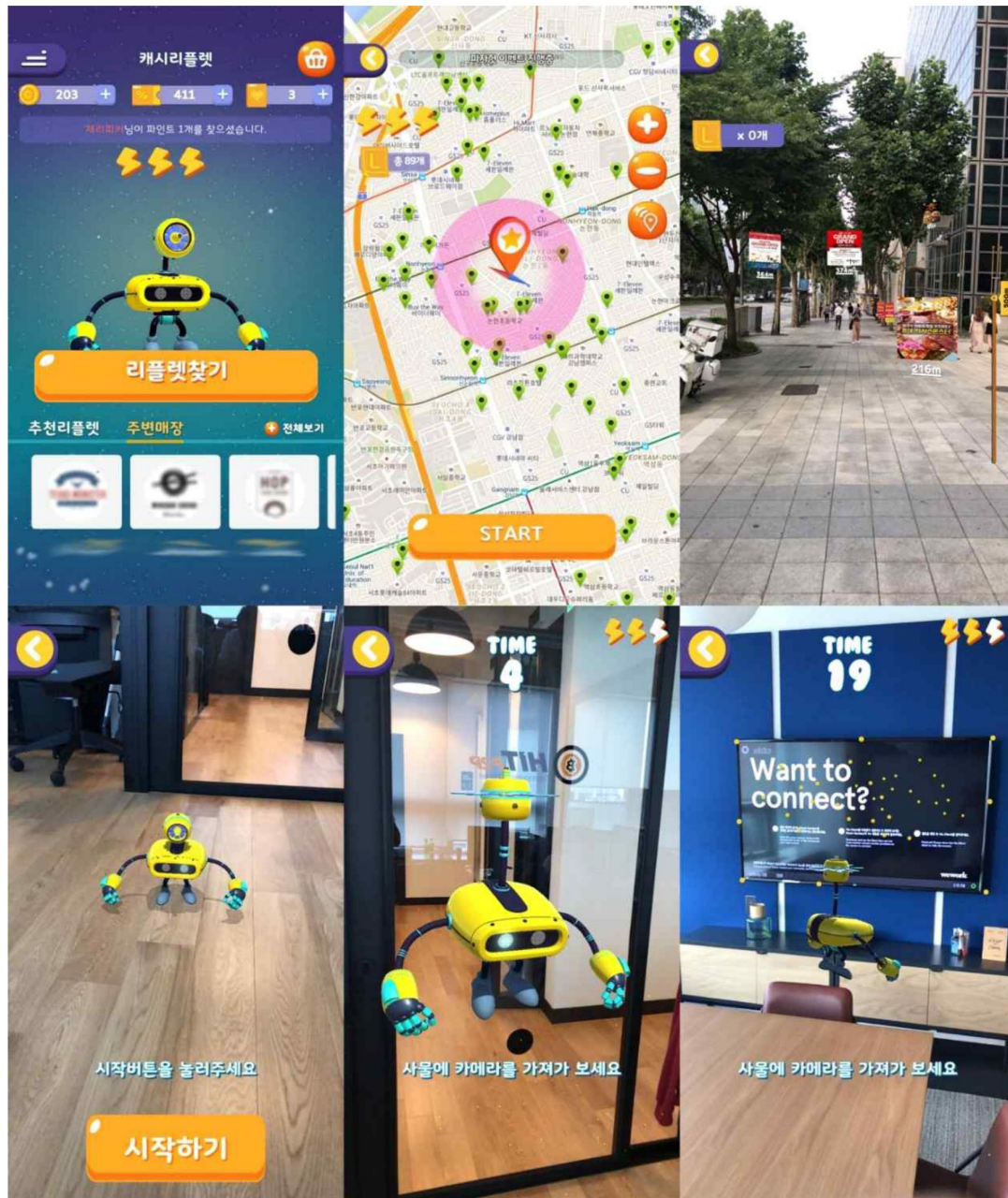
Jong-OkLee (이종욱)

FUNTREECEO  
NDdoorsDevelopDirector Craz  
ybox EntertainmentCEO



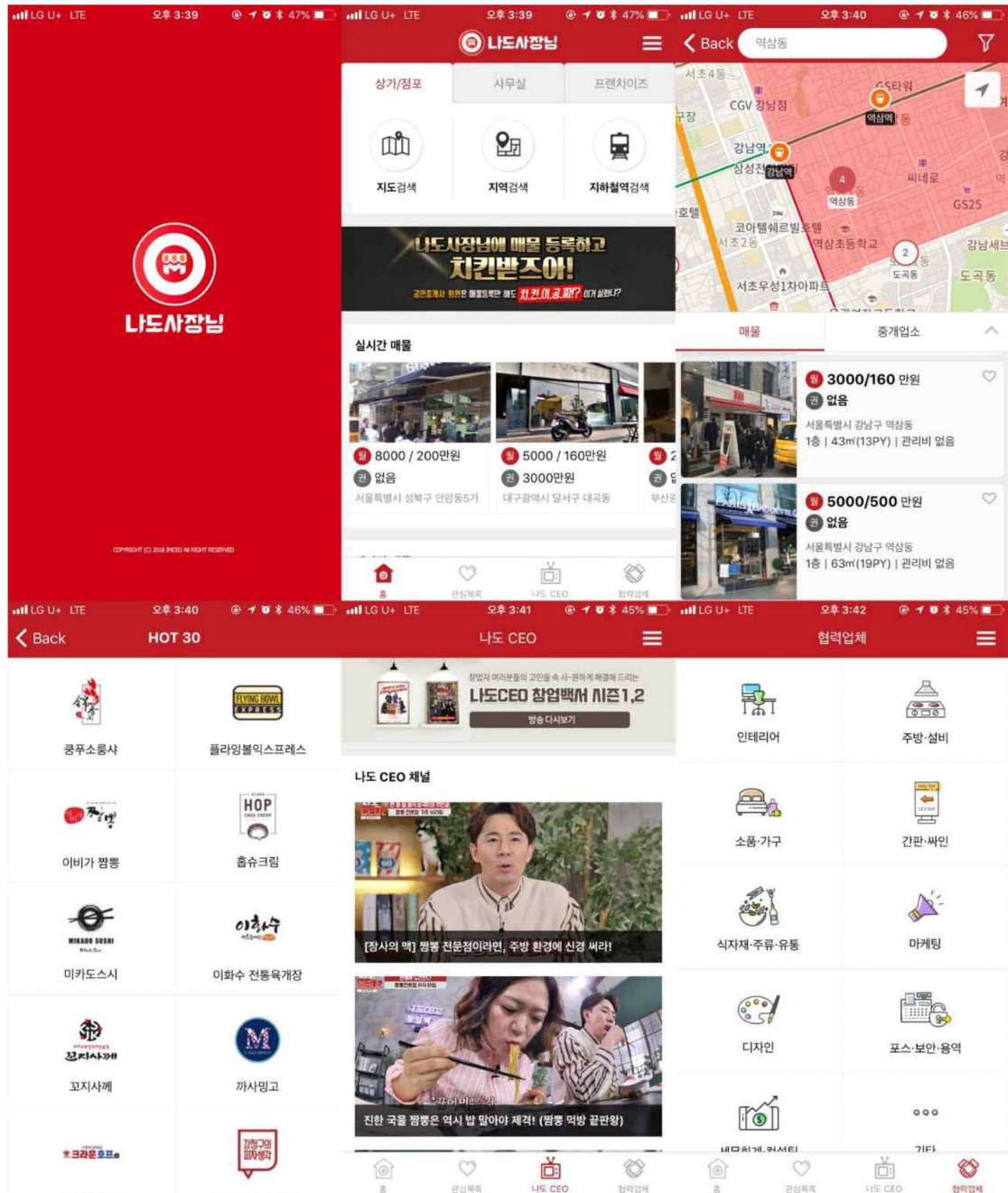
# Appendix

## Cash Leaflet Service App Demonstration



# Appendix

## I'm CEO Service App Demonstration



# Appendix

## FNB Brochure



국내 1위 프랜차이즈 네트워크를 보유한  
**나도 사장님**과 함께 **블록체인 기술 기반의**  
신규 비즈니스와 프랜차이즈 토큰 발행 및 거래 서비스를 제공합니다.



# Appendix

## FNB Brochure

### 결제 그리고, 포인트

탈중앙화 기반으로 운영 되어지는 새로운 개념의  
Blockchain 기반 프랜차이즈 암호화폐는 이전에  
존재했던 결제 시스템과 Point 시장 생태계의 변화를  
가져올 것입니다.



# Appendix

## FNB Brochure

### FNB가 주도하는 프랜차이즈 시장 생태계의 변화

FNB는 프랜차이즈 본사와 가맹점 그리고 고객들  
이해주는 새로운 시스템을 제공합니다.



#### 프랜차이즈 본사

신기술 로크 플랫폼으로 운영자권 확보  
전세계 어디서나 편리한 결제 시스템 제공  
소비자별 회원유형 등 다양한 서비스를 제공하는 새로운  
다양한 이코노미와 대외 이미지 제고  
회원 시장 확대



#### 소비자

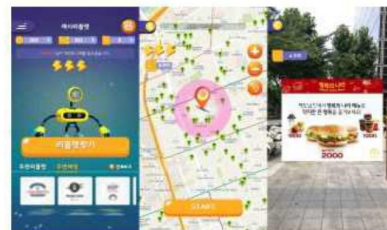
다양한 멤버십 혜택 (한인, 이주민 등)  
전세계 어디서나 편리한 사용  
마케팅, 이벤트, 방문을 통한 후원 적립  
구매처제를 통한 수익창출



#### 매장

수익 관리  
회원권 수수료  
빅데이터를 통한 마케팅  
이코노미를 통한 확장 방안 유도

### 생태계 활성화를 위한 자체 플랫폼



#### 캐시리플렛

- 가상 카드지를 통한 영수증 발급
- AR 광고 플랫폼
- 원가절수로 보장되는 마케팅 시스템



#### 나도사장님

- 국내 1위 창업 플랫폼
- 허위매출 방지설계된 기술 적용
- 창업자 교사 부동산을 연결하는 새로운 생태계
- 구글 앱스토어 점수 프랜차이즈
- 부동산 1위
- JTBC 뉴스, 대우 차종 1위
- 창업비용 절약
- 창업 본사, 부동산을 연결하는 새로운 생태계

# Appendix

## FNB Brochure



# Appendix

## FNB Brochure



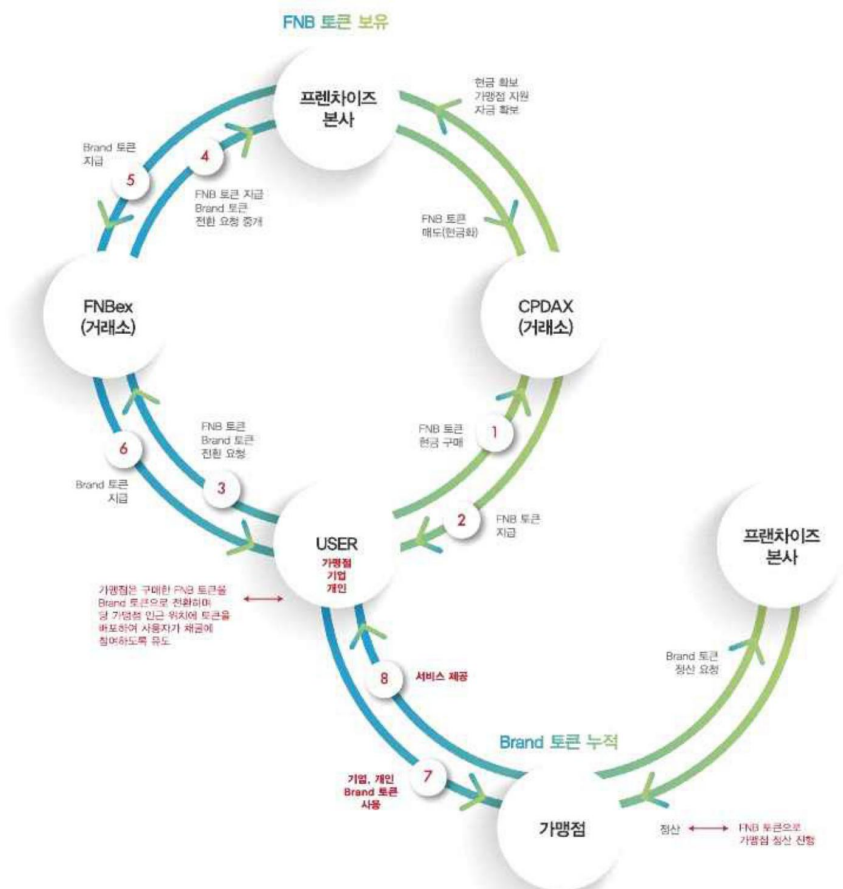
# FNB Brochure

FNB 토큰

프랜차이즈의 브랜드 토큰을  
구매하기 위한 수단으로 사용되고 이를 통해 시장 활성화

FNB 플랫폼을 통해 신봉형토큰을 발행함으로써 Franchise 본사는 Crowd Funding으로 부담스러운 운영 자금을 확보할 수 있습니다. 또한 고객의 신봉형 Token 구매는 올바른 FNB 생태계를 형성하는 데 가장 큰 기여를 하는 Service입니다. 따라서 신봉형 Token 보유자는 향후 해당 Franchise를 통해 Membership Service등, 다양한 혜택을 받을 수 있습니다.

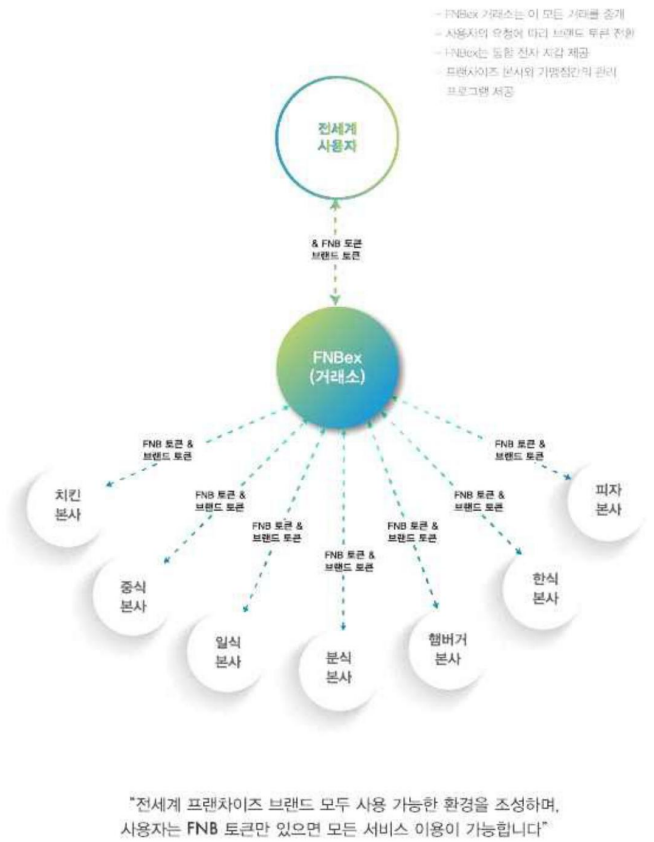
- 본사는 Brand 토큰 보유
  - 가맹처 요청 시 Brand 토큰 지급
  - 가맹처는 FNB 토큰 지불
  - 수입된 FNB 토큰은 거래소에서 현금화
- 본사는 Brand 토큰 보유 및 지급 순환 활동
- 가맹처의 FNB 토큰 지불로 본사는 항상 FNB 토큰을 보유, 이를 현금화하여 가맹점 청산 요청 시 지불하는 자원으로 활용





# Appendix

## FNB Brochure



# Appendix

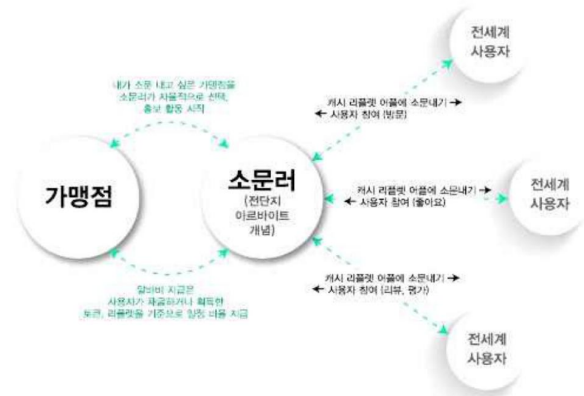
## FNB Brochure



**캐시 리플렛 광고 형태, 과금 및 리워드 정책**

| 1. AR 전단지   | 2. 배너   | 3. Action   |
|---|---|---|
| <ul style="list-style-type: none"> <li>! 배포 : CPC 토큰 3개 (CPC는 클릭당 비용)</li> <li>! 방문 : CPV 토큰 300개 (CPV는 방문 건당 비용)</li> <li>★소문러에게 1/3 리워드</li> <li>★기타 리워드 정책</li> <li>리뷰 : 토큰 3개</li> <li>평점, 좋아요 : 토큰 1개</li> </ul> | <ul style="list-style-type: none"> <li>! CPC : 토큰 6개 (CPC는 클릭당 비용)</li> <li>! CPM : 토큰 600개 (CPM은 1,000 노출 당 비용)</li> </ul> | <ul style="list-style-type: none"> <li>! CPI : 토큰 15개 (CPI는 App' 설치 시 과금)</li> <li>! CPE : 토큰 30개 (CPE는 App' 실행 시 과금)</li> <li>★유저에게 1/3 리워드</li> </ul> |

“참여할수록 보상 받는  
블록체인 시스템”



“캐시리플렛은 FNB 토큰 2차 활성화를 위한 AR(증강현실)광고 플랫폼으로 모든 지불과 보상은 FNB 토큰&브랜드 토큰을 활용합니다”

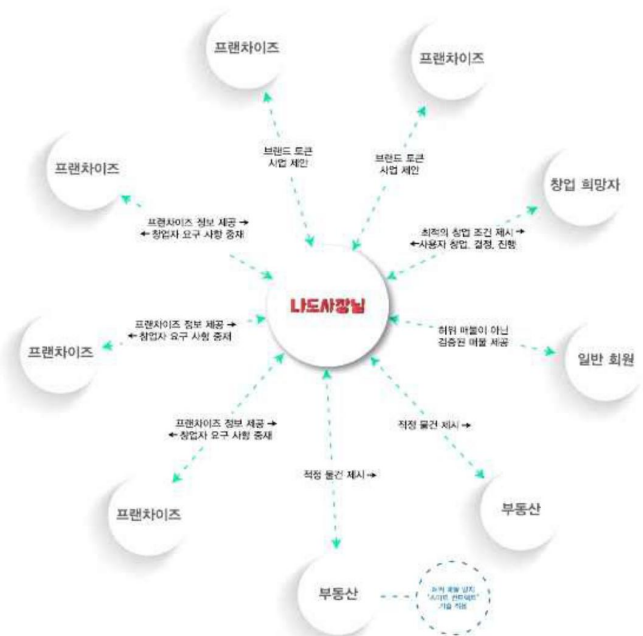
# Appendix

## FNB Brochure



**나도 사장님 채널별 수익 형태**

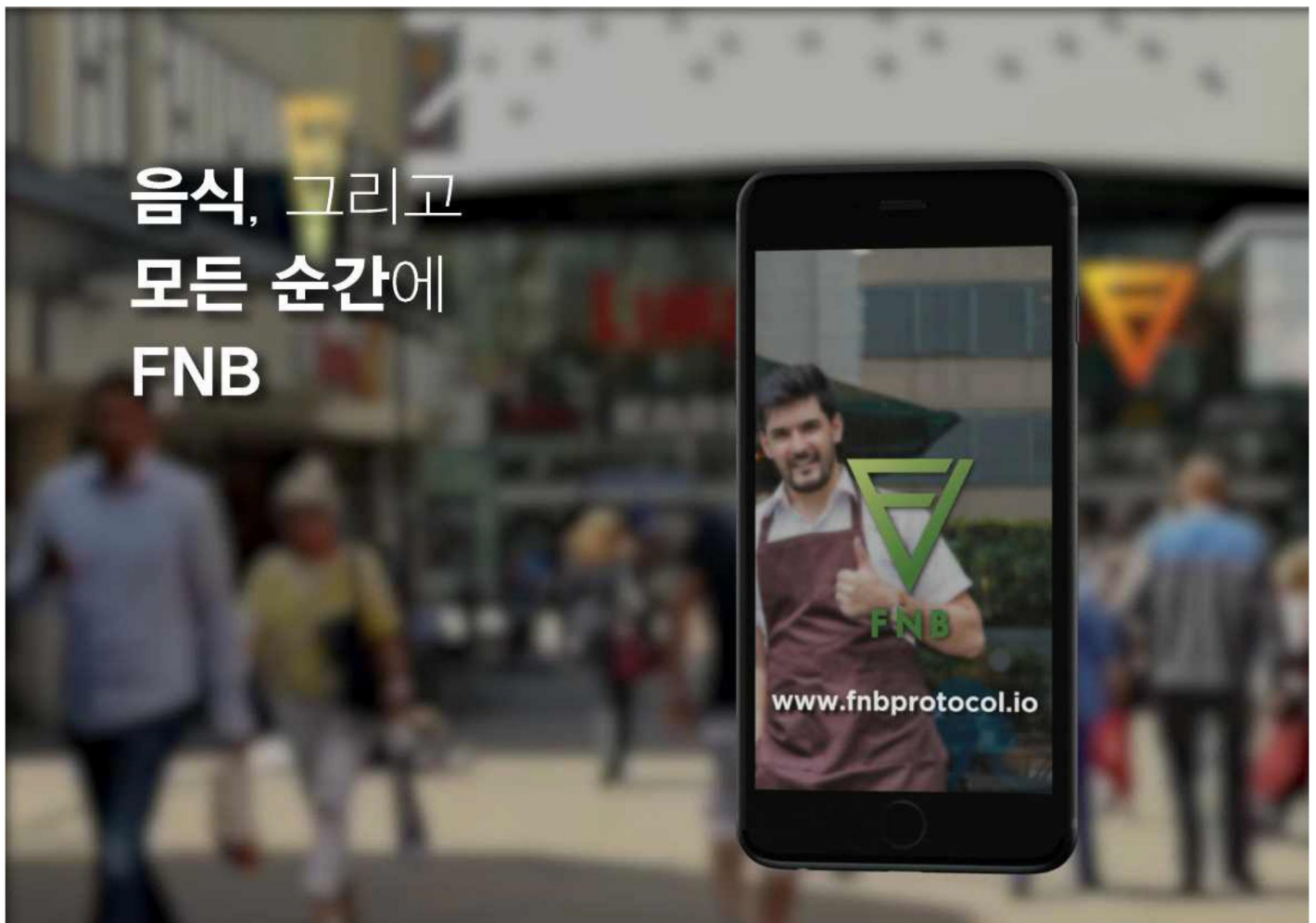
| 1. 프랜차이즈 등록          | 2. 배너                 | 3. 부동산 물건 등록    |
|----------------------|-----------------------|-----------------|
| 6개월<br>: 토근 55,000개  | 앱 상단<br>: 토근 300,000개 | 10개 : 토근 9,900개 |
| 12개월<br>: 토근 99,000개 | 앱 하단<br>: 토근 200,000개 |                 |



“프랜차이즈 본사와 창업자와의 연결 역할을 하며  
본사, 부동산, 창업자, 협력업체 간의 생태계를 조성합니다.”

# Appendix

FNB Brochure





# Conclusion

## Conclusion

There might be many tokens that mimic our business model in the future, but over the past decade, companies that have a solid foundation from the franchise headquarters to direct stores and merchants, FNB Token of I'm CEO is the only one.

Now, in the token business field, it is a reality that we have to have strong marketing strategies and ability to appeal to the public. As you can see from our history, we also have a combination of popular marketing and broadcasting capabilities. FNB tokens will do their best to accomplish realistic transactions both domestically and globally.

The FNB Project Team

To ask more questions about I'm CEO or the token crowd sale of the I'm CEO. Please visit our official website(<http://fnbcoin.io>) or contact us at [fnbexchange@gmail.com](mailto:fnbexchange@gmail.com)

::: Official SNS Account :::

Facebook: <https://www.facebook.com/FNBex/>

Telegram : <https://t.me/fnbex>

KakaoTalk : [http://pf.kakao.com/\\_QNFIj](http://pf.kakao.com/_QNFIj)

Medium : <https://medium.com/@fnbex>

Slack: <https://fnbex.slack.com/>

Thank you

Redefining The Franchise Business Ecosystem

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**FNB**

Franchise & Blockchain