B26: Private Self-Banking for your financial freedom.

The future of Banking — The Whitepaper

Community-based initiative by J.Calmettes **b26.finance**

1. What is B26

B26 is the first Private Self-Banking services powered by blockchain technology and based on a new kind of DeFi experience. B26 is not a Bank, it's Self-Banking. Become your own bank! This is the best way to have control over your money and to invest in your financial freedom, it is possible today thanks to DeFi. The ultimate trustless banking experience based on a new kind of saving account (staking) and a non-custodial wallet, to easily spend and send your stablecoins (USDC). The B26 mission is to develop a value-added utility token and a community-centric self-banking service. DeFi (Decentralized Finance) offers endless possibilities to revolutionize the banking that we know today. Why shouldn't we become the master of our money, our savings, and our investments thanks to Blockchain?

B26 has been launched to create the next generation of decentralized finance services ready to disrupt traditional banking through staking, farming and non-custodial wallet for helping you to get back control of your hard-earned money.

2. Why B26

Launch as a community-centric initiative, B26 has all the features of DeFi protocols, Staking as a new kind of saving services, Farming as a new way to get rewarded for providing liquidity and Self-Banking services based on non-custodial wallet helping people to become their own bank using B26 Mobile Self-Banking Wallet. Let's join the next banking revolution!

— B26 Token

A rare DeFi governance/utility token with a limited supply of 26,000 B26. Our utility token, B26, is an Ethereum-based (ERC-20) one which has been successfully audited by <u>Hacken Cybersecurity</u>, a prestigious and leading audit firm, which provides a very high level of security.

https://etherscan.io/token/0x481de76d5ab31e28a33b0ea1c1063adcb5b1769a

– B26 Uniswap Liquidity Pool (ETH/B26)

As a community-centric initiative, B26 Liquidity pool is a communitypowered liquidity pool on Uniswap V2 with 50% ETH/50% B26. I launched a liquidity providing call to invite the community to provide the earlyliquidity. The first liquidity call is available on **"Expenses Tracking"** telegram channel. In addition to the reward offered by B26 to thanks the early liquidity providers, they will also share 0.3% of transaction fee generated on the liquidity pool. Therefore, if you provide 20% of liquidity on Uniswap then you will earn 20% of transaction fee.

https://app.uniswap.org/#/add/0x481de76d5ab31e28a33b0ea1c1063adcb5b1769a

3. B26 Governance... Who control B26?

A decentralized governance portal will be created to manage relation between team, community-contributors and B26 token holders, helping them to take strategical decisions for the B26 products life cycle. Projects/funding/ proposals will be approved by decentralized governance thanks to a community-voting platform. All details and documentation will be updated soon, and a fully decentralized governance platform will be released later in 2021. It will give the power to everyone (developers and holders) to vote all B26 improvements.

4. B26 Products

– B26 Staking

Developed for B26 token holders, B26 Staking is a new kind of saving services. Available at "**b26.finance/stakeB26**", it will allow B26 token holders to stake their tokens and earn up to 780% annual interest, equal to 15% per week, until all B26 tokens reserved for the Pool are distributed. Developed as a real alternative to traditional saving services, B26 offers three staking plans helping you to achieve different life goals. Whether you want to fire your boss, buyyour next Lamborghini or simply get your financial freedom, we built 3 dedicated staking pool to make your dream come true (mine is to slap and definitively fire my banker). It's time to change the ratio of power and build a future where you're the boss of your own life.

— B26 Farming

Developed for Uniswap liquidity providers on ETH/B26 pair, B26 Farming will allow Liquidity providers (LPs) to farm their LP tokens (Uniswap Pool Tokens) and earn B26 tokens based on the shares of the farming pool they own.

- B26 Mobile Self-Banking

B26 Self-Banking app is a non-custodial wallet. A mobile self-banking app for USD Coin (USDC), the world's leading dollar digital stablecoin. The most powerful way to make real the new financial paradigm leading by DeFi and Blockchain. The power of your money is back in your hands with no concession. With B26 Self-Banking app you will be able to receive, store, send and spend your USDC around the World without bank headaches! B26 Private Self-Banking is the ultimate step to your freedom... An amazing opportunity to fire your banker.

- B26 Card (R&D project)

We started a Research and Development project on the possibility to release B26 Self-Banking Card on our own network, on a partner network or on a majornetwork like VISA or Mastercard. B26 Debit card will be an innovative and most common way to spend USDC around the world, unleashing the full potential of DeFi. A partnership possibility with Circle, Coinbase or Binance must be worked to make B26 Debit Card a unique DeFi product in the industry.

5. B26 Tokenomics

Contract address: 0x481de76d5ab31e28a33b0ea1c1063adcb5b1769a https://etherscan.io/token/0x481de76d5ab31e28a33b0ea1c1063adcb5b1769a

ERC-20 Contract status: Contract Source Code Verified. Smart Contract security: Successfully Audited by <u>Hacken Cybersecurity</u> Maximum Total Supply: 26,000 B26

— Overview

- Circulating Supply: 9,000 B26 (Available on Uniswap Pool)
- Staking Plans: **12,000 B26** (P1: 2000 B26, P2: 4000 B26, P3: 6000 B26)
- Farming Vault: 1,500 B26 (Locked via Smart Contract for 2 Months)
- Marketing Fund: **1,000 B26** (300 B26 used for first marketing expenses, 700 B26 locked via Smart Contract released at 116.6 tokens per month)
- Development: **1,500 B26** (800 B26 used for early-development, 700 locked via Smart Contract released at 116.6 tokens per month)
- Team: **1,000 B26** (Locked via Smart Contract released at 166.6 tokens per month)

6. B26 Leadership (Founder, Contributors & Advisor)

– J.Calmettes (Founder)

Mr. Calmettes began his professional career with the Century 21 Group in 1992 as awarded Top Manager in France (Performance Prize in LAS VEGAS [1994] and Top Real Estate Expert in France [1996]). In 2000, Mr. Calmettes joined the FNAIM network with "Action Immobilière", as Director and Co-founder of Paris area agencies (France).

In 2015, Mr. Calmettes founded JC CGPI, a consulting firm specialised in Wealth Management, which was in charge of the development of an asset portfolio of \$6 million Dollars (ε_5 million Euros) and was involved in several buy-outs. In 2018, Mr. Calmettes joined the French-British group Abundys Capital as Chief Executive Officer to develop the Private Banking and New Technologies activities in E.U. Mr. Calmettes is registered in US SEC (Securities & Exchanges Commission) under the CIK number #0001818581 since July 2020. Next to that, Mr. Calmettes is involved in various philanthropic activities and he founded B26 as a community-based initiative in 2021.

– S.Nirmal (Blockchain)

Blockchain Expert – Canada

- V.Pereira. (Network & Cybersecurity) Network & Cybersecurity Expert - France

- D.Restein (Early-Contributors) Banking product Expert - Luxembourg

- Crypto Specter (Early-Contributors) Crypto Marketing Expert - Switzerland

7. B26 Roadmap

- Early-Steps
- Project Planning ✓
- Graphic Identity 🗸
- Website launch \checkmark
- Token contract development \checkmark
- Token contract Audit 🗸
- UI Design Staking Dapp 🗸
- Staking Contract develoment (Plan 1,2 and 3) ✓
- Staking Dapp development ✓
- Uniswap Launch 🗸
- Liquidity Locked 🗸
- Whitepaper

- Roadmap 2021

- Q1: Specifications Mobile Self-Banking app
- Q1: UI Design Mobile Self-Banking app
- Q2: B26 Farming Launch
- Q2: UI Design-B26 Governance
- Q3: iOS Beta Release— Mobile Self-Banking app
- Q3: iOS V1 Release (Apple Store) Mobile Self-Banking app
- Q4: Android Beta Release— Mobile Self-Banking app
- Q4: Android V1 Release (Google Play Store) Mobile Self-Banking app
- Q4 B26 Governance Launch
- Q4: R&D Step 1 B26 Card
- Q4: R&D Step 2 UI Design B26 Card

J.Calmettes — February 2021 b26.finance