

# Doge Capital's Policy

Doge Capital's is a web3 designed microfinance that provides small loans, and other financial services developers or projects who are low on funds to keep the project running or bring that idea to life. This policy sets out the guidelines for a microfinance institution to ensure that it provides financial services in a responsible, transparent, and sustainable manner.

#### **Mission Statement**

The mission of our microfinance institution is to provide financial services to developers (Project Owners) and Projects who are low on funds to fund their project or ideas. Our goal is to promote financial inclusion, reduce projects failure due to lack of funds, and promote project development in underserved communities.

This policy applies to all aspects of our microfinance institution's operations, including lending, and other financial services. This policy also applies to our staff, partners, and clients.

### Responsibilities

Our microfinance institution is responsible for ensuring that all financial services are provided in a responsible, transparent, and sustainable manner. We will ensure that all staff, partners, and clients are aware of their responsibilities and adhere to the policy.

### Lending

Our microfinance institution will provide loans to developers and projects who are low on funds. The loans will be provided at reasonable interest rates of [13 -15 %], and the repayment terms will be flexible to meet the needs of the clients. We will ensure that the loan products are appropriate for the needs of the clients and that the clients are informed of the terms and conditions of the loans.

### Risk Management

Our institution will manage risks associated with its operations. We will identify and assess risks and implement measures to mitigate risks. We will ensure that all staff and partners are trained on risk management.

## Transparency & Disclosure

Our microfinance institution is committed to transparency and disclosure. We will provide clients with clear and accurate information about our financial services, including interest rates, fees, and terms and conditions. We will ensure that clients understand the costs associated with our services.

#### Conclusion

Our microfinance institution is committed to providing financial services in a responsible, transparent, and sustainable manner. We will ensure that our operations are in line with the principles of microfinance and that we promote financial inclusion, reduce project failure, and promote project development in the underserved. We will review and update this policy regularly to ensure that it remains relevant and effective.

Lastly, the implementation of this microfinance policy is expected to have a significant positive impact on the underserved and marginalized communities. Through increased access to financial services and support for small projects, we hope to promote project growth and alleviate failure. We acknowledge that the success of this policy will depend on the cooperation and commitment of all members, including the s.holders, and the beneficiaries themselves. We remain dedicated to monitoring and evaluating the policy's progress and making necessary adjustments to ensure its effectiveness in achieving its intended goals.

