MSMEs ECOSYSTEM

Bringing Blockchain & Cryptocurrency to the Real World of Business

www.msmes.io

Whitepaper

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TABLE OF CONTENT

Facts

1. Introduction to the MSMEs Global Village....8
   - 1.1. MSMEs Global Village in Summary....9
   - 1.2. Vision....10
   - 1.3. Mission....11
   - 1.4. Components....12
2. MSMEs Coin....13
   - 2.1. What can you do with the MSMEs Coin?....15
   - 2.2. Token Allocation....15
   - 2.3. Fund Usage....15
3. MSMEs Coin Holders....18
4. MSMEs Technology....20
5. MSMEs Applications....22
   - 5.1. Scalability and Performance....24
   - 5.2. Transactions....24
   - 5.3. Fees....24
   - 5.4. Transactions Fees Beneficiaries....24
   - 5.5. MSMEs Apps....25
6. MSMEs Network....26
   - 6.1. MSMEs Network Managers....28
   - 6.2. MSMEs Network Cooperatives....28
   - 6.3. MSMEs Network NGOs....28

6.4. MSMEs Network Influencers....28
6.5. MSMEs Network Participants Compensation Plan....29
6.6. Token Allocation....29
6.7. Transaction Fees Sharing....29

7. MSMEs Initiatives....30
7.1. Example....32

8. MSMEs Financing....33
8.1. Truss Simplify....35
8.2. Investment Security Vault....36
8.3. MSMEs Business Security Vault....36

9. MSMEs Foundation....37
9.1. How the MSMEs Foundation will be Funded....39
9.2. Token Allocation....39
9.3. Transaction Fees Sharing....39
9.4. Donations....39
9.5. Management and Governance....39

10. MSMEs Academy....38
10.1. Methodology....42
10.2. How the MSMEs Academy will be Funded....42
10.3. Token Allocation....42
10.4. Donations....42

11. MSMEs Team....43
12. Risk....45
13. Competition....45
14. Roadmap 1.0....46
    14.1. 2021 Q3....47
    14.2. 2021 Q4....48
    14.3. 2022 Q1....49
    14.4. 2022 Q2....50
15. Important Notes....51

FACTS

Blockchain and its first proof of concept (POC); cryptocurrency (Bitcoin) where not built for the macro corporations to lead the next global economy but, the micro, small and medium scale enterprises to take their true position as the most important part of the global economy and for individuals to take more control of their finances.

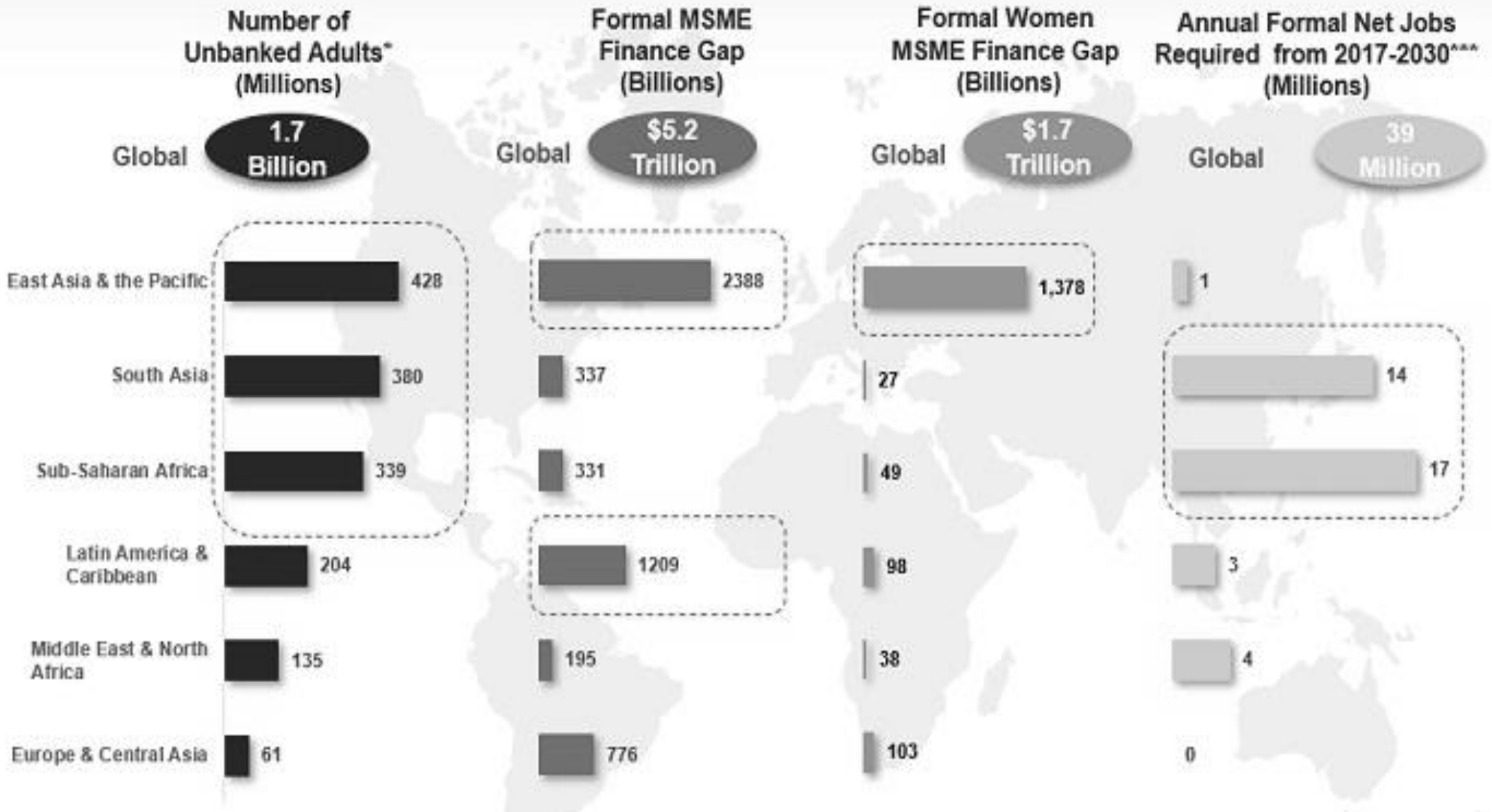
Among the many other problems facing MSMEs, access to TECHNOLOGY and FINANCE is a key constraint to MSMEs growth, it is the second most cited obstacle facing MSMEs to grow their businesses in emerging markets and developing countries.

There are approximately 400 million SMEs around the world representing about 95% of businesses, accounting for over 60-70% of employment. MSME's contribute over 70% to some economy according to some global estimate.

The World bank estimates 600 million jobs will be needed by 2030 to absorb the growing global workforce which makes MSME's development a high priority for many governments around the world.

Even with a heightened global commitment to their growth, **MSMEs** still face multiple **challenges**, including, a lack of capacity and knowledge, particularly regarding business development, access to finance, and insufficient marketing and strategic management skills.

SMEs are less likely to be able to obtain bank loans than large firms; instead, they rely on internal funds, or cash from friends and family, to launch and initially run their enterprises. The International Finance Corporation (IFC) estimates that 65 million firms, or 40% of formal micro, small and medium enterprises (MSMEs) in developing countries, have an unmet financing need of $5.2 trillion (about $16,000 per person in the US) every year, which is equivalent to 1.4 times the current level of the global MSME lending. East Asia And Pacific accounts for the largest share (46%) of the total global finance gap and is followed by Latin America and the Caribbean (23%) and Europe and Central Asia (15%). The gap volume varies considerably region to region. Latin America and the Caribbean and the Middle East and North Africa regions have the highest proportion of the finance gap compared to potential demand, measured at 87% and 88%, respectively. About half of formal SMEs don't have access to formal credit. The financing gap is even larger when micro and informal enterprises are considered – SOURCE: World Bank



*Number of Unbanked Adults is Global (including High Income OECD countries) and defined as those adults without access to a transaction account

**IDA/FCS calculations based on the 2018 IDA/FCS country classifications

*** Forecasted jobs required responds to the number of jobs needed to maintain current employment levels across regions given the forecasted changes in working age population

INTRODUCTION

TO THE MSMEs ECOSYSTEM

Like the internet which enable borderless commerce and communication, reshaped the manner people handle businesses, finances, security and the way their lives daily, the blockchain technology and cryptocurrency are the long-awaited solution to the BIGGEST problem of MSMEs “ACCESS TO FINANCE”.

To solve the problem of MSMEs access to finance globally, FOUR underlying problems of MSMEs, must also be resolved along side:

1. **MSMEs seamless access to global payment**
2. **MSMEs seamless access to global buy**
3. **MSMEs seamless access to global sell**
4. **MSMEs seamless access to global delivery**

MSMEs Ecosystem in Summary

- **The MSMEs Ecosystem is a Micro Small & Medium Scale Enterprise need and data driven global community powered by cryptocurrency and the blockchain technology**
- **A thoroughly-thought-through technology and business model that will empower MSMEs to have seamless access to Global Financing opportunities, Global Sell, Global Buy, Global Pay and Global Delivery**

VISION

Create an ecosystem where MSMEs can have a seamless access to financing regardless of their financial status or where they live.

MISSION

To achieve our vision by building the technology infrastructure and support the needed human resource to empower MSMEs to solve the underlying problem that deprive MSMEs from accessing finance

MSMEs Ecosystem consist of 10 main components

- MSMEs Coin
- MSMEs Coin Holders
- MSMEs Technology
- MSMEs Apps
- MSMEs Financing
- MSMEs Network
- MSMEs Initiatives
- MSME Foundation
- MSME Academy
- MSME Team

MSMEs COIN

A utility token that power the MSMEs Global Village Ecosystem

A utility token that power our products and services will bring independence to the MSMEs Global Village as a technology and as a community. All transactions carried out within the MSMEs Ecosystem which is positioned to deploy various P2P applications tailored to the needs of MSMEs in various sector of the global economy, will go through the MSME Coin directly or indirectly.

A limited supply of 10,000,000,000,000,000 MSMEs Tokens will be created

WHAT CAN YOU DO WITH THE MSME COIN?

- Exchange for other cryptocurrencies
- Fund Accounts
- Setup a Truss
- Provide P2P Loans
- Contribute to a Truss Vault
- Pay a liability to a Truss vault
- Donations
- Participate in group contributions
- Pay Fees
- Buy Products (groceries, etc.)
- Make P2P payments
- Staking
- Savings
- Pay for services (transportation, etc.)

Token allocation

Percentage%	Amount (MSME)	Participants
90%	9,000,000,000,000,000	Burn
2%	200,000,000,000,000	Community Supply
0.5%	50,000,000,000,000	Foundation
2%	200,000,000,000,000	Marketing
5%	500,000,000,000,000	MSMEs Financing
0.5%	50,000,000,000,000	Team

MSME Funds Usage (Burn Tokens)

90% of the total token supply will be manually burn. The manual burn process was adopted instead of the automatic burn so that the burn process can be managed. Having burn controlled by the team will help us to reward the community base ongoing achievements. The total tokens devoted to burn will be burn within a period of 1 year. To achieve this process, the total tokens that will be burn will be locked up and gradually unlocked for burning based on the allocation for each period.

MSME Funds Usage (Community Supply)

2% of the total token supply will be launch as a fair launch token on various decentralized exchanges for the community to participate in the token distribution

MSME Funds Usage (Foundation)

0.5% of the total token supply will be allocated for continued development of the ecosystem. This funds will be available for usage as detailed below:

Percentage %	Period	Allocation
50%	Year 1	25,000,000,000,000
25%	Year 2	12,500,000,000,000
25%	Year 3	12,500,000,000,000

MSME Funds Usage (Marketing)

2% of the total token supply will be used for marketing. This will be allocated as follows:

Percentage %	Allocation	Beneficiaries
30%	60,000,000,000,000	MSMEs Network
10%	20,000,000,000,000	Airdropping
10%	20,000,000,000,000	Exchanges
25%	50,000,000,000,000	Education
25%	50,000,000,000,000	Others

MSME Funds Usage (MSMEs Financing)

5% of the total token supply will be allocated to various MSMEs globally to finance their businesses and in turn provide market stability for the MSMEs Coin through continuous liquidity provision. This funds will be available for allocation as detailed below:

Percentage %	Period	Allocation
5%	Year 1	25,000,000,000,000
10%	Year 2	50,000,000,000,000
20%	Year 3	100,000,000,000,000
30%	Year 4	150,000,000,000,000
35%	Year 5	200,000,000,000,000

MSME Funds Usage (Team)

0.5% of the total token supply will be allocated to the MSMEs Global Village Team member. This will be allocated as follows:

Percentage %	Allocation	Beneficiaries
5%	2,500,000,000,000	Founder
20%	10,000,000,000,000	Co-Founders
50%	25,000,000,000,000	Developers
10	5,000,000,000,000	Continental Representatives
15	7,500,000,000,000	Country Representatives

MSME COIN HOLDERS

Every holder wins

These are individuals or groups who acquire the MSME Coin. There is one universal believe in the crypto space “whoever gets in early wins”. The MSME Coin is changing those narratives through what it calls the **Everybody Wins Model (EW-Model)**. The MSMEs Ecosystem is designed to achieve the EW-Model by putting three (3) categories of holders into consideration. Short -, Mid - and Long-term holders. This is achieved through:

- ❑ **MASSIVE DEPLOYMENT OF VARIOUS APPLICATIONS**
- ❑ **STRONG MARKET BASE FOR APPLICATIONS**
- ❑ **REVENUE SHARE**
- ❑ **AIRDROPPING**
- ❑ **TOKEN BURN**

MSMEs TECHNOLOGIES

Building on a trust and trustless system

The MSMEs technologies are built using two system model:

1. Trust System
2. Trustless System

- The trust system uses two network infrastructure: centralized and decentralized and leverage on a Chainedcircle methodology to deliver a p2p products and services through the MSMEs Apps
- The trustless system uses a fully decentralized data multi-blockchain infrastructure to provide a p2p products and services through the MSMEs Apps

MSMEs APPLICATIONS (MSME APPs)

Providing a need driven application for every MSMEs

These are suites of **P2P** Business – to – Consumers (B2C), Business – to – Business (B2B), Institutions – to – Consumers (i2C), Institutions – to – Institutions (i2i) and Institutions – to – Business (i2B) mobile, web and desktop applications.

SCALABILITY AND PERFORMANCE

The MSMEs applications are being built using three-network architecture: Centralized, distributed and decentralized and to ensure scalability each service are built on small efficient actors (micro service), so that each responsible for its own tasks and integrated with each other. This will allow developers and their likes to integrate with our platform with a push of a button.

TRANSACTIONS

Using a multi-blockchain platform we will build and broadcast transactions for multiple currencies and blockchains

FEES

Transaction fees determined based on each service within the MSME Apps and calculated based on external service charges + an agreed charges by the team with strong consideration to the users

TRANSACTION FEES BENEFICIARIES

There are approximately six (6) beneficiaries of the transaction fees with the MSMEs Global Village. They are:

- External Service Providers
- MSMEs Foundation
- MSMEs MSME Network
- MSMEs MSME Development Team
- MSMEs Financing
- MSMEs Coin holders

MSMES APPS

In the first 360 days of the MSMEs Global Village launch, we will deploy 20 MSME **P2P** Apps that will target 20 Enterprise groups, 1 MSME App that will target the global final consumer market and 1 MSME App that will target government institutions. These are:

- Consumers MSME App
- NGOs MSME App
- Agents MSME App
- Cooperative MSME Apps
- Transportation, Haulage and Logistics MSME App
- Traders/Distributors MSME Apps
- Processors MSME App
- Farmers MSME App
- Manufacturers MSME App
- Tractors Service Providers MSME App
- Security Service Providers MSME App
- Properties Service Providers MSME App
- Education Service Providers MSME App
- Business Development Service Providers MSME App
- Business Authentication and Validation Service Providers MSME App
- Legal Service Providers MSME App
- Accounting and Auditing Service Providers MSME App
- Human Resource Service Providers MSME App
- Insurance Service Providers MSME App
- Banking Service Providers MSME App
- Healthcare Service Providers MSME App
- Institution Service Providers MSME App

MSMEs NETWORK

Reaching every MSMEs globally

MSMEs Network is a marketing structure designed to drive massive adoption of the MSMEs Apps by consumers, businesses and institutions. There are FOUR main participants in the MSMEs Network; Managers, Cooperatives, NGOs and Influencers.

MSMEs NETWORK MANAGERS

As their name implies, MSMEs Network Managers are companies that work with the MSMEs Ecosystem country Administrators to identify Cooperatives and NGOs who would leverage the MSMEs Applications design for them to deliver services to their members.

MSMEs NETWORK COOPERATIVES

These are Cooperative Societies who leverage the Cooperative MSMEs App to provide cooperative services to their members. They also work in collaboration with the MSMEs Network Managers to train and help the various enterprises within their cooperatives to provide and access products and services to their target market.

MSMEs NETWORK NGOs

These are Non-governmental Organizations who leverage the NGOs MSMEs App to provide cooperative services to their members. They also work in collaboration with the MSMEs Network Managers and Cooperatives to train and help the various enterprises within their organizations to provide and access products and services to their target market.

MSMEs NETWORK INFLUENCERS

These are marketers who work with other participants within the MSMEs Network to promote the MSMEs Apps the MSMEs Global Village Ideology

MSMES NETWORK PARTICIPANTS COMPENSATION PLAN

All participants within the MSMEs Network are supported and compensated using two models: Token allocation and Transaction fees sharing

TOKEN ALLOCATION

20% of the total tokens allocated for the MSMEs Ecosystem Marketing will be set aside to support all the participants within the MSMEs Network

Percentage %	MSMEs Coin Allocated	Beneficiaries
30%	18,000,000,000,000	MSMEs Network Managers
25%	15,000,000,000,000	MSMEs Network Cooperatives
25%	15,000,000,000,000	MSMEs Network NGOs
20%	12,000,000,000,000	MSMEs Network Influencers

TRANSACTION FEES SHARING

20% 0f the total transaction fee generated within each MSMEs Network, will be given to the participants

Percentage %	Beneficiaries
30%	MSMEs Network Managers
25%	MSMEs Network Cooperatives
25%	MSMEs Network NGOs
20%	MSMEs Network Influencers

MSMEs INITIATIVE

Understanding the needs of every MSMEs Ecosystem

The MSMEs Initiatives are development plans put in place by the MSMEs Ecosystem to fully meet the needs of each MSMEs Ecosystem. Each initiative is designed to achieve its objectives by identifying participants within each MSME Ecosystem and by developing and deploying software solutions that suite the needs of each of the participants.

EXAMPLE:

Our first Initiative TAGGED (?) is designed to fully meet the technology needs of the MSMEs within the food and agricultural ecosystem. Twenty-four (24) participants are identified as participants in the food and agricultural ecosystem. They are:

1. MSMEs Network Managers whose companies are geared toward developing the Food and Agricultural sector
2. MSMEs Network Cooperative Societies in the Food and Agricultural sector
3. MSMEs Network NGOs in the Food and Agricultural sector,
4. MSMEs Network Influencers
5. Final Consumers
6. Agents
7. Transportation, Haulage and Logistics MSME App
8. Traders/Distributors MSME Apps
9. Processors MSME App
10. Farmers MSME App
11. Manufacturers MSME App
12. Tractors Service Providers MSME App
13. Security Service Providers MSME App
14. Properties Service Providers MSME App
15. Education Service Providers MSME App
16. Business Development Service Providers MSME App
17. Business Authentication and Validation Service Providers MSME App
18. Legal Service Providers MSME App
19. Accounting and Auditing Service Providers MSME App
20. Human Resource Service Providers MSME App
21. Insurance Service Providers MSME App
22. Banking Service Providers MSME App
23. Healthcare Service Providers MSME App
24. Institution Service Providers MSME App

MSMEs FINANCING

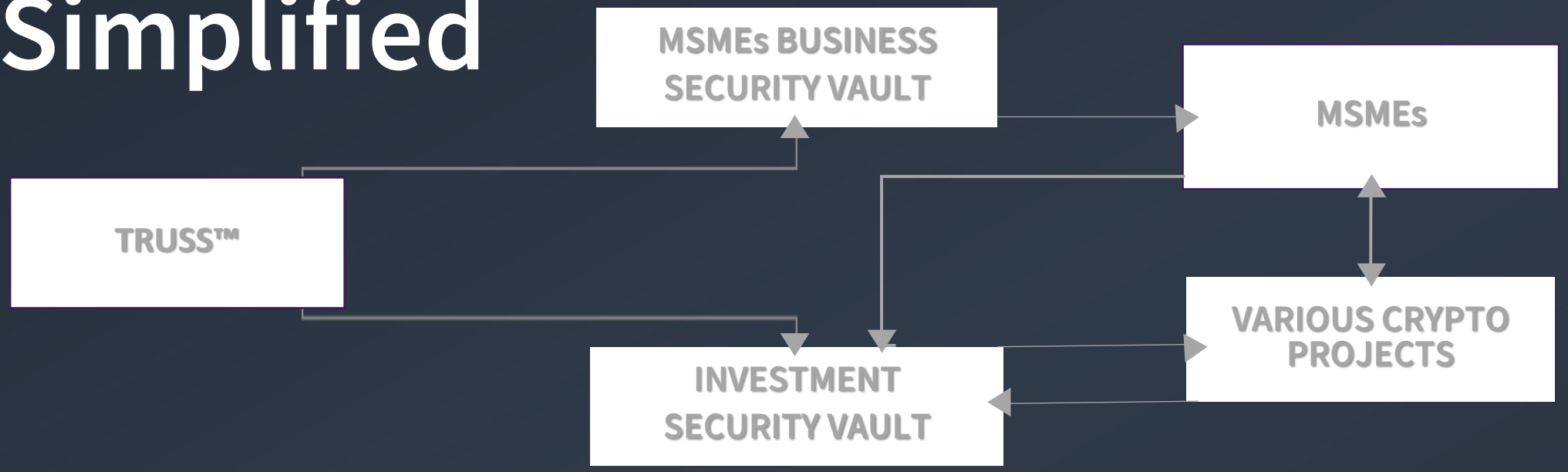
Redefining crypto investment securities

MSMEs Financing was setup to create a proof of concept (POC) of the MSMEs Global Village enterprise financing Defi product **TRUSS**. Truss ideology was conceived with TWO objectives:

1. MSMEs **SEAMLESS ACCESS** to **FINANCE** which is the major dilemma in the MSMEs sector globally, while **ASSURING 100% SECURITY** for **INVESTORS and ENTERPRISES who receive such investments.**

2. **Bring Stability to the global crypto market**

TRUSS™ Simplified



Truss™ is a holistic thoroughly-thought-through defi product that provide MSMEs with access to financing from various crypto projects and in turn bring stability to those crypto market by providing endless liquidity while providing a 100% security for each investor.

INVESTMENT SECURITY VAULT

The Truss™ model of assurance ensure that investor's investments are secured 100%. This mean that an investor will get its total investment back within an agreed period whether the business fails or succeed

MSMEs BUSINESS SECURITY VAULT

The Truss™ MSMEs Business Security Vault model of assurance ensure that each business within the MSMEs Ecosystem gets access to the necessary technology whether it's a tool, equipment or technical support to ensure the smooth operation of their businesses. As a Security for Businesses the MSMEs Business Security Vault model of assurance also ensure that such businesses have access to the required market to succeed while ensuring security for every transaction.

MSMEs FOUNDATION

Ensuring continuous development of the MSMEs Ecosystem

The MSME Foundation (MF) is a non-profit organization that will be setup to support the MSMEs Ecosystem development both financially and otherwise. The MF will not be setup as a company or a traditional non-profit. The MF will be setup as part of the MSMEs Ecosystem to fund primarily the development of the various technologies.

HOW THE MSME FOUNDATION WILL BE FUNDED

The MSMEs Global Village will employ three funding mechanism to fund the MSME Foundation:

1. **Token Allocation**
2. **Transaction Fee Sharing**
3. **Donation**

COIN ALLOCATION

0.5% of the total token supply of the MSME Coin will be allocated to the MSME Foundation

TRANSACTION FEE SHARING

20% of the total revenue generated from transaction fees will be allocated to the MSME Foundation

DONATION

The MSME Foundation will generate through donation from the MSMEs Global Village community and others within the blockchain and crypto ecosystem

MANAGEMENT AND GOVERNANCE

The MSME Foundation will be manage and governed by the MSMEs Global Village core team members in partnership with the global community

MSMEs ACADEMY

Educating MSMEs at every level to leverage blockchain and cryptocurrency to grow their business

Most Micro, Small and Medium Scale Enterprises have little or no knowledge of the crypto and blockchain ecosystem. The objective of the MSMEs Academy is designed to provide a bottom to top education approach in ensuring that MSMEs get the level of understanding they need to leverage every opportunity within the crypto and the blockchain ecosystem to grow their business

METHODOLOGY

The MSMEs Academy will leverage every method to provide MSMEs with the education they need to access every opportunity within the crypto and blockchain ecosystem to grow their business

HOW THE MSMEs ACADEMY WILL BE FUNDED

The MSMEs Global Village will employ three funding mechanism to fund the MSMEs Academy:

1. **Coin Allocation**
2. **Donation**

COIN ALLOCATION

25% of the total token supply of the MSME Coin will be allocated to the MSME Academy

DONATIONS

The MSME Academy will generate funds through donation from the MSMEs Foundation, the MSMEs Ecosystem community and others within the blockchain and crypto ecosystem

MSMEs TEAM

Committed to developing the MSMEs sector

The MSMEs Global Team consist of 5 individuals/groups with core interest and proven experience needed to achieve the goal and objectives of the MSMEs Ecosystem vision and mission. Our team are fully decentralized with a global operation working remotely. Our core team are presently working from Europe, America and Africa.

Risk

Every single idea and innovations have their own inherent risks and mistakes. There are countless risks in building solutions that can really impact humanity. Our team have the will power, vision, needed skills, experience, collaboration and leadership prowess to face any challenge, learn from mistakes, and overcome any risk.

Competition

While many in the crypto space compete with one another, we at MSMEs Global Village believe that for crypto and the blockchain technology to see adoption mostly at the grace root level where these technologies are mostly needed, will require collective effort and constructive collaboration on the part of all participants in the ecosystem. For us, the real competition is within ourselves at MSMEs Global Village; to gain more understanding of the ecosystem, translating our mistakes into developing better products, understanding our target audience the more and continually building more need driven applications and services base on users' feedbacks.

We believe that with our collaborative rather than a competitive approach, our innovative products, our target market receptiveness to our current products, business ethics, well-thought-through marketing, partnerships networks, experience, roadmap and most importantly our team uniqueness put us in a strategic position US to BRING CRYPTOCURRENCY AND BLOCKCHAIN TO THE REAL WORLD OF BUSINESS.

ROADMAP 1.0

Our Projected Target for the first 360 days

2021 Q3: July - October

#1
Website 1.0

#2
MSME Coin Fair Launch

#3
Exchange listing

#4
Launch the MSMEs Academy 1.0

#5
Token Bridges

#6
Staking

#7
Conduct 1st season token burn

#8
Conduct 1st season token airdropping

#9
Launch the MSMEs Influencers Program 1.0

#10
Commence Appointment of Country Representatives

#11
Partner with at least one MSMEs Network in one country

#12
Deploy one B2C and one B2B mobile application for one MSMEs Network

#13
Launch the MSMEs Food & Agriculture Initiative

2021 Q4: October – December

2022 Q1: January - March

#1
Website 3.0

#2
Truss 0.2 Launch

#3
Exchange Listing

#4
Conduct 3rd season token burn

#5
Conduct 3rd season token airdropping

#6
Launch the MSMEs Academy 3.0

#7
Launch the MSMEs Influencers Program 3.0

#8
Partner with at least 10 MSMEs Networks in 10 countries

#9
Deploy 8 B2B mobile application

#10
Partnership with Governments Phase: 2

2022 Q2: April - July

#1
Website 4.0

#2
Truss 0.3 Launch

#3
Unveiling of Global Team Members

#4
Exchange Listing

#5
Conduct 4th season token burn

#6
Conduct 4th season token airdropping

#7
Launch the MSMEs Academy 4.0

#8
Launch the MSMEs Influencers Program 4.0

#9
Partner with at least 20 MSMEs Networks in 20 countries

#10
Deploy 7 B2B and one i2B mobile application

#11
Partnership with Governments Phase: 3

Important Notes

MSME Coin (henceforth referred to as “MSME") are not intended to constitute securities, units in a business trust, or units in a collective investment scheme or its equivalent or any other regulated products in any jurisdiction. This Whitepaper is meant to provide more information on the MSME Token Economy, its utility and its functions, and does not constitute a prospectus or offer document of any sort. This Whitepaper does not constitute or form part of any opinion or any advice to sell, or any recommendation or solicitation of any offer to purchase MSME nor shall it or any part of it or the fact of its presentation form the basis of, any contract or investment decision. No regulatory authority has examined or approved any of the information set out in this Whitepaper. No such action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction. The publication, distribution or dissemination of this Whitepaper does not imply that the applicable laws, regulatory requirements or rules have been complied with. This Whitepaper, any part thereof and any copy thereof must not be taken or transmitted to any country where distribution or dissemination of this Whitepaper is prohibited or restricted

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