

# Title: **Decentralized SME Funding Powered by Crypto (\$SVY) via MintMe**

## **Abstract**

Small and Medium Enterprises (SMEs) are essential to economic development, particularly in emerging markets. Despite their importance, SMEs face difficulty accessing capital. Savvy Lodge introduces the \$SVY token via MintMe.com—a crypto-based crowdfunding model that allows global supporters to back curated SMEs with transparency and simplicity. This whitepaper outlines the project's structure, token utility, roadmap, and impact, emphasizing our use of MintMe.com to validate and grow this ecosystem with minimal startup capital.

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## **1. Introduction**

SMEs often lack the financial resources to expand and innovate due to limitations in the traditional finance sector. Blockchain technology offers an inclusive, transparent, and decentralized alternative. By leveraging MintMe.com, Savvy Lodge can create, launch, and distribute the \$SVY token, allowing everyday investors to support small businesses from anywhere in the world.

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## **2. Problem Statement**

SMEs struggle with:

- Limited access to flexible, low-interest funding
  - Lack of digital exposure to international supporters
  - Investor skepticism due to poor transparency
  - Barriers to entering global markets
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## **3. The Savvy Lodge Solution via MintMe**

Savvy Lodge simplifies SME funding using:

1. **Business Structuring & Vetting:** SMEs apply to be featured through a curated selection process.
  2. **Token Crowdfunding via MintMe:** \$SVY token is launched and used to raise funds for selected SMEs.
  3. **Manual Milestone Monitoring:** Funds are allocated manually based on progress and verified through communication, updates, and agreements.
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#### 4. Core Components

1. **SME Vetting & Structuring:** Evaluation for transparency and readiness
  2. **MintMe Token Launch & Fundraising:** \$SVY created and launched on MintMe for global supporters
  3. **Smart Token Use (manual phase):** Early funds disbursed based on manual milestone checking
  4. **Governance via Community:** Token holders vote through Telegram or forums
  5. **Impact & Compliance Monitoring:** Simple dashboard, public reporting, and basic KYC
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#### 5. The \$SVY Token

- **Symbol:** \$SVY
  - **Platform:** MintMe.com
  - **Utility:**
    - Used to fund SMEs
    - Grants access to updates and reports
    - Governance (community votes on SME selection)
    - Potential future staking & reward mechanisms
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#### 6. Token Utility & Flow

- **Support:** Users donate or invest \$SVY in SME campaigns
  - **Access:** Token holders get updates, perks, or rewards
  - **Governance:** Participate in Telegram-based voting and suggestions
  - **Growth:** As more SMEs onboard, token value and utility may increase
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## 7. Compliance & Oversight

- SME partners submit business details for vetting
  - Manual tracking of project milestones and impact
  - Basic KYC for partners and transparency reporting
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## 8. Roadmap

**Q2 2025:** Launch \$SVY token on MintMe, open SME applications

**Q3 2025:** Onboard first 3 SMEs, run token campaigns

**Q4 2025:** Public impact reports, grow investor base

**Q1 2026:** Launch simple dashboard and community governance model

**Q2 2026:** Raise funds for platform MVP (if validated)

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## 9. Team & Partners

Founded by Sam Mardiyanto, an entrepreneur with over a decade of experience supporting SMEs. Savvy Lodge works with a growing network of business advisors, community leaders, and early adaptors.

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## 10. Conclusion

Savvy Lodge uses blockchain to bring global capital to SMEs with clarity and low-cost execution. Through MintMe.com, we offer a fast, transparent, and inclusive way to back real businesses using the \$SVY token. Join us in supporting growth from the ground up.

# **Title : Community Voting Mechanism via Telegram**

## **Overview:**

This mechanism allows \$SVY holders to participate in important project decisions—such as which SMEs receive funding—using Telegram as the main communication and coordination channel.

## **Step-by-Step Flow:**

### **1. Proposal Submission**

- Savvy Lodge publishes a list of vetted SME projects ready for funding.
- Each project includes details like business plan, funding needs, and expected impact.
- A summary of each project is posted in the Telegram voting group.

### **2. Voting Announcement**

- A voting window (e.g., 48–72 hours) is opened.
- Each project is posted as a poll or pinned message in the Telegram group.
- Only members who verify they hold \$SVY tokens (using a bot or form) can vote.

### **3. Token-Based Validation**

- A simple verification bot checks if the wallet connected to the user's Telegram ID holds \$SVY.
- 1 token = 1 vote. VIP tiers (100+ tokens = 3x voting power).

#### 4. Community Voting

- Users cast their votes on Telegram polls (or via linked Google Forms with wallet address verification).
- Voting is transparent and timestamped.

#### 5. Result Compilation

- After voting closes, results are tallied.
- Projects that meet the threshold or get the most votes proceed to the funding stage.

#### 6. Funding Execution

- Smart contracts on MintMe (or off-chain tracking) execute token transfers to approved SME projects.
- Progress and milestones are reported back to the community.

### Key Features:

- **Low barrier to entry:** Anyone with Telegram and \$SVY can vote.
- **Community-first governance:** Encourages participation and decentralization.
- **No custom app needed:** All through Telegram, integrated with MintMe wallet verifications.