



# **MEY NETWORK**

## **WHITEPAPER**

Empowering the Future of Real-World Assets

*Version 1.0*

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# 1. INTRODUCTION

## 1.1 Background and Context

### OVERVIEW OF THE REAL ESTATE MARKET

The real estate market has long been recognized as one of the most stable and lucrative investment avenues globally. It provides investors with opportunities for capital appreciation, rental income, and portfolio diversification.



Historically, <b>real estate</b> has been a cornerstone of wealth accumulation, contributing significantly to the financial success of individuals and institutions alike. Over the past few decades, rapid urbanization, population growth, and increasing demand for residential, commercial, and industrial properties have fueled the expansion of the global real estate market.	However, despite its potential for high returns, the market is highly complex, characterized by <b>a myriad of legal, regulatory, and economic</b> factors. These complexities often make real estate investment <b>inaccessible</b> to a broader audience, <b>limiting participation</b> to wealthy individuals, institutional investors, and those with extensive industry knowledge.
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### CHALLENGES IN TRADITIONAL REAL ESTATE INVESTMENT

The traditional real estate investment landscape is fraught with challenges that hinder widespread participation and efficiency. Some of the key challenges include:

<b>High Barriers to Entry</b> Real estate investment typically requires substantial capital outlay, making it inaccessible to many potential investors. The need for large amounts of capital to acquire property, coupled with additional costs such as taxes, maintenance, and legal fees, often excludes small and medium-sized investors from entering the market.		<b>Liquidity Constraints</b> Real estate assets are inherently illiquid, meaning they cannot be easily bought or sold without a significant loss in value. This lack of liquidity poses a major risk for investors who may need to access their capital quickly, making real estate a less attractive option for those seeking more flexible investment opportunities.	
<b>Fragmented Markets</b> The real estate market is highly fragmented, with varying regulations, market conditions, and property values across different regions. This fragmentation creates inefficiencies, making it challenging for investors to navigate the market, conduct due diligence, and assess the true value of properties.		<b>Limited Access to Information</b> Traditional real estate transactions often lack transparency, with limited access to reliable data on property values, market trends, and transaction histories. This information asymmetry puts individual investors at a disadvantage, as they may not have the resources to conduct thorough market research or obtain insider knowledge.	
<b>Complex Legal and Regulatory Framework</b> The legal and regulatory landscape governing real estate transactions is complex and varies significantly across jurisdictions. Navigating these regulations requires specialized knowledge and expertise, creating additional barriers for those unfamiliar with the industry.		<b>Lengthy Transaction Processes</b> Traditional real estate transactions are often time-consuming, involving multiple parties, extensive paperwork, and prolonged negotiation periods. These lengthy processes can delay investments and reduce the overall efficiency of the market.	
<b>Risk of Market Volatility</b> Like all investments, real estate is subject to market fluctuations. Economic downturns, changes in interest rates, and shifts in demand can all impact property values, creating risks for investors. Traditional real estate investment methods often do not provide adequate mechanisms for mitigating these risks.			



## CHALLENGES IN TRADITIONAL REAL ESTATE INVESTMENT

In light of these challenges, there is a growing need for innovative solutions that can democratize access to real estate investment, enhance liquidity, increase transparency, and streamline the investment process. *The integration of blockchain technology and decentralized finance (DeFi) offers promising potential to address these issues, paving the way for a new era of real estate investment.*

## 1.2 Vision and Mission

### VISION OF MEY NETWORK

At Mey Network, we envision a world where real estate investment is democratized, accessible to everyone regardless of their financial background or geographic location.

Our goal is to transform the traditional real estate industry by leveraging the power of blockchain technology, enabling seamless, transparent, and secure investments in real-world assets.



Through **the Mey Network ecosystem**, we aim to break down the barriers that have historically limited access to property ownership and investment opportunities, fostering a global environment where anyone can participate in and benefit from the real estate market.

### MISSION STATEMENT

Our mission is two fold:



**Empower Individuals with  
Accessible Real Estate  
Investment Opportunities**

We are committed to making real estate investment inclusive and attainable for all. Through our MeyFi platform, we provide users with innovative financial tools and services, such as staking, P2P lending, and fractional ownership of tokenized properties, ensuring that everyone has the opportunity to invest in and benefit from the growth of the real estate market.



**Build a Robust Blockchain  
Infrastructure for Real-World  
Assets**

With Meychain, our dedicated Layer 1 blockchain, we are constructing a secure and scalable foundation for the development of decentralized applications (dApps) tailored to real-world assets. Our focus is on creating an ecosystem that facilitates transparency, efficiency, and innovation in real estate transactions, ultimately driving the evolution of the prop tech industry.



## 1.3 Introduction to Meey Group

### FORMATION AND DEVELOPMENT PROCESS

Meey Group is a pioneering technology corporation in the real estate sector in Vietnam, established in 2019 with the goal of applying technology to create breakthrough solutions that make the real estate market more transparent, efficient, and accessible. Driven by the ambition to conquer the world and honor the value of the Vietnamese brand and intelligence, Meey Group is led by Chairman Hoang Mai Chung.

#### Mission

Leading the digital transformation of the real estate sector, Meey Group aims to create a transparent, efficient market that optimizes real estate value, affirming Vietnamese intelligence and brand on the international stage. We strive to remain Vietnam's No.1 proptech platform, pioneering the application of advanced technology to create a smart, sustainable real estate market that delivers real value to the community.

#### Vision

To become a multinational technology corporation, building a global "Technology - Real Estate Finance" ecosystem with a market capitalization in the billions.

From its early days with just 16 employees, the company has grown to nearly 500 highly skilled staff, developing 22 representative offices across the country and a community of nearly 50,000 investors. After a process of research and development, the Meey Group team has launched the Technology - Real Estate Finance ecosystem to the market, consisting of solutions/platforms utilizing 4.0 technologies. Currently, 12 technology products have been introduced, with Meey Finance as the flagship product generating \$5 million in monthly revenue.

#### Key Products

Meey Group is not only a pioneer but also a leader in applying technology to the real estate market, creating sustainable value for customers, partners, and society. Meey Group has been and is developing and launching to the market the Technology - Real Estate Finance ecosystem comprising 4.0 technology solutions/platforms. Between 2019-2022, some of Meey Group's breakthrough products include:



##### 4.0 Real Estate Information Portal

Website [meeyland.com](https://meeyland.com) and the Meey Group app



##### Latest Planning Lookup Map Platform

Meey Map



##### Customer Demand Management Application Specifically for Real Estate Brokers

Meey CRM



##### Specialized Chat for 4.0 Real Estate Transactions

Meey Chat



##### Specialized Digital Financial Platform for Real Estate

Meey Finance



##### 3D Solutions Platform for Real Estate Transactions

Meey 3D



##### Multi-dimensional Social Network for Real Estate Project Reviews

Meey Project



##### Multi-dimensional Real Estate Project Review Forum

Meey Review



##### Real Estate Valuation Tool Using AI Technology

Meey Value



##### Multi-dimensional Real Estate Information Social Network Using AI Technology

Meey Share



##### Automatic Multi-platform Advertising Connection Portal for Real Estate

Meey Ads



##### Specialized Landing Page Building Platform for Real Estate

Meey Page



##### Comprehensive Digital Map Platform for Vietnamese People

Meey Atlas



In the future, Meey Group aims to continue optimizing the launched products, researching, developing, and introducing new products within the ecosystem to better meet the needs of the domestic market and expand internationally.

## Achievements

On March 15, 2023, Meey Group Joint Stock Company was officially granted the Certificate of Science and Technology Enterprise No. 97/DNKHCN by the Department of Science and Technology – Hanoi People's Committee for the following scientific projects:



Real estate advertising service

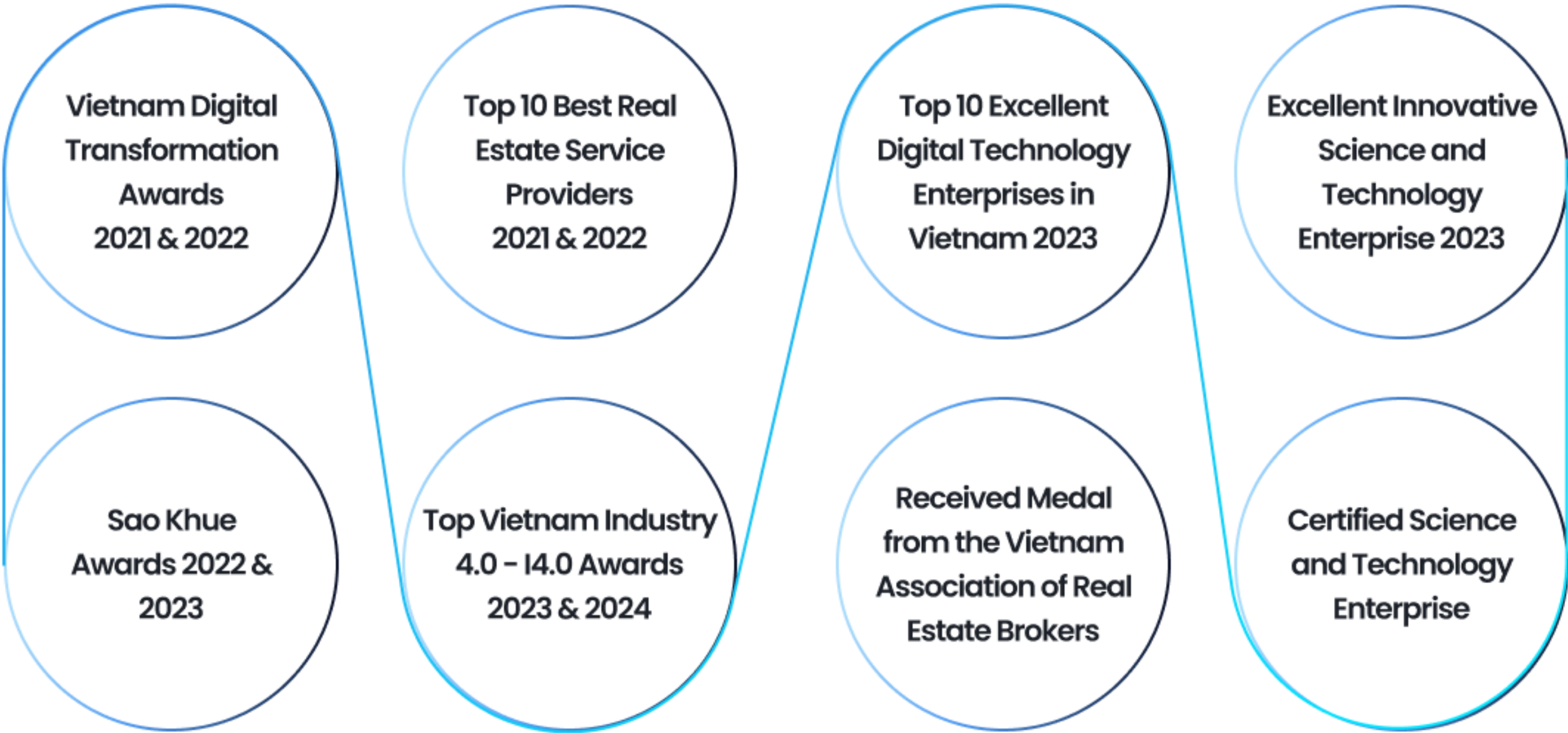


Online real estate planning  
lookup service and Meey Ads

Meey Group has also successfully obtained ISO 9001 – Quality Management Systems and ISO/IEC 27001 – Information Security Management certification from the British Standards Institution (BSI), an international certification body.

## Awards

8 major technology industry awards and certificates of merit





## PARTNERSHIPS

The development of Meey Group is also supported by a series of major partners:



### Strategic Financial Partner Alamat Capital

Assisting Meey Group in capital restructuring, attracting investment, and providing financial strategic advice to access large foreign capital sources in the future.



### VIUP Partner (National Institute of Urban and Rural Planning)

Developing and handling banking services with Meey Finance.



### PwC Partner

Advising on the review of strategic goals and business models with a long-term vision (2021) and completing the organizational structure and management mechanism (2022).



### BIDV Partner

Developing and handling banking services with Meey Finance.



### BSI Partner

Supporting the self-construction and implementation of systems to meet the requirements of ISO 9001:2015 and ISO 27001:2013 standards.



### PVcomBank Partner

Developing and handling banking services with Meey Finance.



### RMA Partner

Strategically building the brand according to international standards.



### Momo Partner

Providing payment gateways and integrating mini Apps.



### AWS Partner

Providing Cloud Computing services to enhance product performance, reduce costs, and increase user experience by optimizing system architecture, leveraging available AWS resources; training personnel to improve operational quality, save time, ensure security, and expand globally.



### CMC Corp

Providing technology infrastructure.

## Corporate Clients



Meey Group is a prominent member of major real estate and technology associations such as:





## 2. THE PROBLEM

### 2.1 Barriers to Real Estate Investment

#### HIGH ENTRY COSTS

Real estate has long been seen as a safe and lucrative investment, but the high initial capital required often puts it out of reach for most individuals

Purchasing property typically involves significant financial commitments, including down payments, mortgages, and associated legal fees.

These costs create a substantial barrier for small investors or those without access to large amounts of capital, limiting participation to a select group of wealthy individuals and institutional investors.



#### LACK OF LIQUIDITY

One of the fundamental challenges of real estate investment is the lack of liquidity

Unlike stocks or bonds, real estate assets cannot be easily or quickly sold without significant transaction costs and delays. The process of selling a property can take months, during which time the market conditions may change, potentially reducing the value of the investment. This illiquidity makes real estate a less attractive option for those seeking flexibility and quick access to their capital.

#### GEOGRAPHIC AND REGULATORY RESTRICTIONS

Real estate markets are often constrained by geographic boundaries and subject to complex regulatory frameworks that vary by region.



Investors are typically limited to purchasing property within their own country or must navigate a labyrinth of foreign investment laws if they wish to buy property abroad.

These restrictions not only limit investment opportunities but also introduce additional risks and challenges, such as currency fluctuations, legal compliance, and understanding local market dynamics.



## 2.2 Inefficiencies in Traditional Real Estate Transactions

01

### COMPLEXITY AND TIME-CONSUMING PROCESSES

The traditional real estate transaction process is notoriously complex and time-consuming.

- From the initial search for a property to the final transfer of ownership, buyers and sellers must navigate multiple intermediaries, including real estate agents, lawyers, and banks.
- Each step in the process involves extensive paperwork, legal checks, and negotiations, often leading to delays and increased costs.
- This complexity discourages many potential investors and can create friction in the market.



02



### LACK OF TRANSPARENCY

Transparency in real estate transactions is often lacking, with critical information about property ownership, legal status, and transaction history not easily accessible.

- This opacity can lead to disputes, fraud, and other legal issues, as parties involved in the transaction may not have full visibility into the property's background.
- Moreover, the reliance on intermediaries and manual processes increases the chances of errors and miscommunication, further complicating transactions.

## 2.3 Limitations of Current Solutions

### PARTIAL SOLUTIONS IN THE MARKET

While there have been attempts to address the challenges in real estate investment and transactions, most solutions have been partial or inadequate.

Traditional financial instruments, such as Real Estate Investment Trusts (REITs), provide some level of accessibility and liquidity, but they often come with high management fees and lack the direct ownership and control that many investors seek.

Similarly, crowdfunding platforms have opened up new avenues for investment, but they typically involve small-scale projects with limited returns and are still constrained by regulatory hurdles.

### TECHNOLOGICAL AND REGULATORY CONSTRAINTS

The adoption of new technologies in real estate has been slow, primarily due to the industry's conservative nature and the complexity of integrating innovative solutions within existing legal and regulatory frameworks.

Blockchain technology, for instance, offers significant potential to revolutionize real estate transactions by providing greater transparency, security, and efficiency. However, its widespread adoption is hindered by regulatory uncertainties, technological barriers, and the need for industry-wide standards.

Additionally, the lack of infrastructure to support decentralized real estate applications has limited the development and scalability of these solutions.



## 3. THE MEY NETWORK ECOSYSTEM

### 3.1 Overview of the Mey Network Ecosystem

The Mey Network is a comprehensive and innovative platform designed to transform the way real estate is invested in, managed, and transacted. By integrating blockchain technology with real-world assets, Mey seeks to democratize access to real estate investments, providing a secure, transparent, and efficient marketplace for all participants.

The ecosystem is built on the foundation of two core pillars:



#### MeyFi

MeyFi, a decentralized finance (DeFi) platform tailored for real estate, and Meychain



#### A Dedicated Layer 1 blockchain

A dedicated Layer 1 blockchain designed to support Real-World Assets (RWAs)

*Together, these components form a cohesive and scalable solution that addresses the key challenges in the real estate industry.*

## KEY COMPONENTS AND FEATURES



#### MeyFi Platform

MeyFi is the financial engine of the Mey Network, offering a range of decentralized financial services specifically designed to make real estate investment more accessible and liquid.



#### Meychain

Meychain is a purpose-built Layer 1 blockchain that underpins the entire Mey Network. It is designed to handle the complexities of real-world asset transactions, providing a secure, transparent, and efficient environment for developing and deploying decentralized applications (dApps) related to real estate.



# KEY COMPONENTS AND FEATURES

**MEYFI PLATFORM** The platform includes:



## Mey Staking

MEY holders can stake their tokens to provide liquidity and get rewards according to the APY

This creates an incentive for token holders to actively participate in the ecosystem and support liquidity.



## P2P Lending

MeyFi enables the tokenization of real estate assets, allowing users to collateralize their tokenized properties to borrow funds. This peer-to-peer lending system offers a new way for property owners to unlock liquidity and for lenders to earn attractive returns.

*MEY token does not participate into lending service.*



## Property Token Offering (PTO)

Through PTO, investors can purchase fractional ownership in tokenized real estate, allowing for more diversified portfolios and lower barriers to entry. This feature is crucial in democratizing real estate investment, making it accessible to a broader audience.



## Marketplace

The MeyFi marketplace serves as a dynamic platform where users can buy, sell, and trade tokenized real estate assets. By facilitating seamless transactions, the marketplace enhances liquidity and provides investors with more control over their investments.



**MEYCHAIN** Key features of Meychain include:



## SCALABILITY

Meychain is engineered to support a high volume of transactions, ensuring that the platform can grow and scale alongside the increasing adoption of tokenized real estate.



## SECURITY

With advanced cryptographic techniques and robust consensus mechanisms, Meychain ensures that all transactions are secure and immutable, protecting the integrity of real estate assets.




## INTEROPERABILITY

Meychain is designed to integrate seamlessly with other blockchain networks, allowing for cross-chain transactions and expanding the reach and utility of the Mey Network.




# STRATEGIC OBJECTIVES




### Democratize Real Estate Investment

Mey aims to lower the barriers to entry in the real estate market, making it possible for anyone to invest in property regardless of their financial status. By offering fractional ownership and reducing the complexity of transactions, Mey makes real estate investment more inclusive and accessible.




### Enhance Liquidity in the Real Estate Market

Through tokenization and the creation of a vibrant marketplace, Mey seeks to significantly increase liquidity in the real estate market. This enables investors to easily buy and sell their assets, providing greater flexibility and reducing the risks associated with long-term property ownership.




### Build a Robust and Scalable Infrastructure

Mey is committed to developing a secure and scalable blockchain infrastructure that can support a wide range of real-world asset applications. By providing the tools and resources necessary for dApp development, Meychain will foster innovation in the real estate sector and beyond.



### Promote Transparency and Trust

Transparency is a cornerstone of the Mey Network. By leveraging blockchain's immutable ledger and smart contracts, Mey ensures that all transactions are transparent, traceable, and free from fraud, thereby building trust among users and stakeholders.



### Foster a Global Community of Investors and Developers

Mey aims to create a thriving global community of investors, developers, and real estate professionals. By providing a platform for collaboration and innovation, Mey will drive the adoption of decentralized real estate solutions and contribute to the growth of the prop tech industry.

## 3.2 MeyFi Platform

### 3.2.1. MEY STAKING

MMEY holders can stake their tokens to provide liquidity and get rewards according to the APY. This creates an incentive for token holders to actively participate in the ecosystem and support liquidity.

In the standard Staking phase, users who already possess Mey tokens can stake them to receive reward boosted interest. We divide into 4 different tiers, respectively Dolphin, Shark, Whale and SVIP. Each tier will have different benefits and APR, the more MEY tokens you stake, the higher your APR will be boosted.

1

**DOLPHIN**

Stake:  
250,000 and 500,000  
Mey tokens

Earns:  
Dolphin" Badge

2

**SHARK**

Stake:  
>500,000 and <= 1,000,000  
Mey tokens

Earns:  
"Shark" Badge

3

**WHALE**

Stake:  
>1,000,000 and <= 2,000,000  
Mey tokens

Earns:  
"Whale" Badge

4

**SVIP**

Stake:  
More than 2,000,000  
Mey tokens

Earns:  
"VIP" Badge



### 3.2.2. P2P LENDING

Mey P2P lending is designed to be secure, transparent, and efficient, offering a streamlined process for both borrowers and lenders.

Peer-to-Peer (P2P) lending within the Mey Network is a groundbreaking feature that leverages the use of NFTs (Non-Fungible Tokens) representing real estate assets to create new opportunities for liquidity and investment returns. This system enables property owners to unlock the value of their real estate by using these NFTs as collateral for loans, while lenders can earn attractive yields by providing funds directly to borrowers. The P2P lending platform is designed to be secure, transparent, and efficient, offering a streamlined process for both borrowers and lenders.

*MEY token does not participate into lending service.*









#### Tokenization of Real Estate Assets

In the Mey Network, property owners can tokenize their real estate holdings by issuing NFTs on the Meychain. Each NFT represents a unique ownership or share in a specific property, providing a verifiable and secure digital representation of the asset. Tokenization through NFTs not only increases the liquidity of real estate by enabling fractional ownership but also facilitates seamless transactions within the MeyFi platform.

By tokenizing real estate into NFTs, property owners can easily access the value of their assets without the need to sell the property outright. These NFTs can then be used as collateral in the P2P lending marketplace, enabling owners to borrow funds against the value of their real estate.

#### Lending Process and Collateralization


The P2P lending process in the Mey Network is designed to be straightforward and accessible to a broad range of users. Here's how it works:

 <b>Verification and Valuation by Meey Finance</b> <p>Before a property can be tokenized into an NFT, Meey Finance, a member of Meey Group, plays a crucial role in verifying the legitimacy of the real estate and estimating its value. Meey Finance issues a certificate that confirms the property's authenticity and appraised value, ensuring that only legitimate and accurately valued properties are brought onto the platform.</p>	 <b>Custodial Role of Meey Finance</b> <p>Meey Finance acts as a custodial party that holds the real estate under a contract for the duration of the loan. The property remains under the custody of Meey Finance until the borrower repays the borrowed amount plus the agreed-upon APY (Annual Percentage Yield). This custodial arrangement ensures that the property is securely managed and protected throughout the loan term.</p>
 <b>Listing of NFTs</b> <p>Once the real estate has been verified, valued, and secured under a custodial contract by Meey Finance, the owner can tokenize it into NFTs and list these on the MeyFi platform. Each listing includes details about the property, the number of NFTs issued, and the terms of the loan.</p>	 <b>Loan Request Submission</b> <p>After listing, the property owner submits a loan request, specifying the amount they wish to borrow, the interest rate, and the loan duration. The NFTs representing the property are then locked in a smart contract, serving as collateral for the loan.</p>
 <b>Lender Participation</b> <p>Lenders browse the available loan requests and choose the ones that match their investment criteria. By providing funds to the borrower, lenders earn interest on the loan over the agreed-upon term.</p>	 <b>Smart Contract Execution</b> <p>The entire lending process is governed by smart contracts, which automate the loan agreement, collateral management, and repayment process. If the borrower fails to repay the loan according to the terms, the collateralized NFTs are automatically transferred to the lender, ensuring that lenders are protected from default.</p>
 <b>Real Estate Liquidation</b> <p>If the borrower is unable to repay the loan, Meey Finance will step in to manage the sale of the underlying real estate. The property, held under the custodial agreement, will be sold by Meey Finance, and the proceeds from the sale will be used to repay the borrowed funds along with the APY to the lenders. Any remaining funds after covering the loan amount and associated costs are returned to the borrower.</p>	 <b>Repayment and Yield</b> <p>Borrowers repay the loan with interest over the term, and upon successful repayment, the collateralized NFTs are released back to the borrower. Lenders receive their principal along with the accrued interest, providing them with a steady income stream.</p>



# Risk Management and Yield Opportunities


Risk management is a critical component of the P2P lending process in the Mey Network. The platform employs several mechanisms to mitigate risks for both borrowers and lenders:

**Collateralization via NFTs**


The use of real estate-backed NFTs as collateral provides a strong security layer for lenders. The value of the collateral is typically higher than the loan amount, ensuring that lenders are covered in case of default.

**Custodial Oversight by Meey Finance**

Meey Finance’s role as the custodial party ensures that the real estate collateral is securely managed throughout the loan term. This oversight adds an additional layer of protection for lenders, as Meey Finance will take responsibility for liquidating the property if necessary.

**Smart Contracts**

The automation provided by smart contracts reduces the risk of human error and fraud, ensuring that all loan agreements are executed precisely as agreed. This transparency and automation enhance trust between borrowers and lenders.

**Loan-to-Value (LTV) Ratios**

The platform enforces conservative Loan-to-Value ratios, which limit the amount a borrower can receive relative to the value of the collateral. This further protects lenders by ensuring that the collateral remains sufficient to cover the loan even in the event of market fluctuations.

**Market Liquidity**

The tokenization of real estate into NFTs and the active marketplace for trading these NFTs provide liquidity options for lenders, allowing them to sell their loan positions if they need to exit before the loan term ends.

## 3.2.3. PROPERTY TOKEN OFFERING (PTO)

The Property Token Offering (PTO) is a revolutionary feature within the Mey Network that enables the fractional ownership of real estate assets. By tokenizing properties into fractional units, PTO allows investors to participate in real estate markets with significantly lower capital requirements, democratizing access to property investment.

### FRACTIONAL OWNERSHIP MODEL

The Property Token Offering (PTO) on the MeyFi platform introduces a revolutionary way to invest in real estate by enabling fractional ownership. This model allows investors to purchase smaller, affordable portions of high-value real estate properties. By dividing real estate into fractional tokens, each representing a share of ownership, investors can diversify their portfolios with minimal capital, gaining exposure to the lucrative real estate market without the need for substantial upfront investments.

Each token is backed by a legally compliant ownership stake in the underlying real estate, providing security and transparency to investors. The MeyFi platform leverages blockchain technology to ensure that every transaction and ownership record is immutable and easily verifiable.

The token sale process on the MeyFi platform is designed with investor protections at its core. Prior to any Property Token Offering, the real estate asset undergoes rigorous due diligence, valuation, and legal verification by Meey Finance, ensuring that the property is legitimate and accurately valued. Once the property is tokenized, these tokens are made available for purchase during the PTO.

Investors can purchase tokens directly through the MeyFi platform during the sale. Each token purchased grants the investor a proportional share of ownership in the property, along with any associated rental income or appreciation in value. The smart contracts governing the tokens ensure that all investor rights are protected, including secure and automatic distribution of rental yields and easy transferability of ownership.

To safeguard investor interests, the platform also incorporates a buyback mechanism, enabling investors to sell their tokens back to the platform at market value if liquidity needs arise. Additionally, Meey Finance holds the custodial responsibility for the real estate under a contract, ensuring that if a borrower defaults on a loan secured by tokenized real estate, the property is sold to recover the borrowed funds plus interest.

### TOKEN SALE PROCESS AND INVESTOR PROTECTIONS



### 3.2.4. MARKETPLACE

The MeyFi Marketplace is the central hub for trading tokenized real estate assets within the Mey Network. It provides a dynamic and liquid environment where investors can buy, sell, and trade fractional real estate tokens with ease and confidence.

#### Trading Mechanics

The trading mechanics of the MeyFi Marketplace are designed to be user-friendly, transparent, and efficient, enabling seamless transactions between buyers and sellers.



##### Order Types

The marketplace supports various order types, including market orders, limit orders, and stop orders, giving investors flexibility in how they trade.



##### Real-Time Pricing

Prices for tokenized real estate assets are determined in real-time based on market supply and demand, ensuring that investors receive fair and accurate pricing for their trades.



##### Fractional Trading

Investors can trade fractional tokens that were initially sold through the Property Token Offering (PTO). This integration allows for greater portfolio diversification and provides liquidity for assets purchased through the PTO.

#### Liquidity and Market Dynamics

Liquidity is a key component of the MeyFi Marketplace, and the platform incorporates several features to ensure a vibrant trading environment:



##### Continuous Liquidity

The marketplace is designed to maintain continuous liquidity through a combination of automated market makers (AMMs) and traditional order books. This ensures that investors can buy and sell their tokens at any time, without significant delays or price slippage.



##### Price Discovery

The marketplace facilitates efficient price discovery by aggregating buy and sell orders, providing investors with a transparent view of market dynamics and ensuring that prices reflect true market conditions.



##### Incentives for Liquidity Providers

Users who provide liquidity to the marketplace, either by staking their tokens or participating in market-making activities, are rewarded with additional Mey tokens or other incentives, further enhancing liquidity.

#### Regulatory Compliance and Security

The MeyFi Marketplace is built with a strong emphasis on regulatory compliance and security, ensuring that all transactions are safe, secure, and legally compliant.



##### Regulatory Compliance

The marketplace operates in accordance with all relevant local and international regulations, including Know Your Customer (KYC) and Anti-Money Laundering (AML) requirements. This compliance ensures that the platform is a safe and legitimate environment for all participants.



##### Security Protocols

The marketplace employs state-of-the-art security measures, including multi-signature wallets, end-to-end encryption, and regular security audits, to protect users' assets and data from potential threats.



##### User Protections

In addition to regulatory compliance, the marketplace includes user protection features such as dispute resolution mechanisms and insurance options to safeguard investments in the event of unforeseen circumstances.



### 3.3.1. THE LAYER 1 BLOCKCHAIN

#### Consensus Mechanism

Meychain employs a robust and innovative consensus mechanism designed to ensure both security and efficiency across the network. Instead of relying on traditional Proof-of-Work (PoW) mechanisms, Meychain utilizes a system where physical devices act as validator nodes. These nodes are responsible for validating transactions, maintaining the integrity of the blockchain, and securing the network. Validators are rewarded with Meycoin (MEY) for their contributions, incentivizing honest and efficient participation.

<b>Validator Nodes</b> Physical devices connected to the network serve as validator nodes, processing and validating transactions.	<b>Energy Efficiency</b> By avoiding energy-intensive mining processes, Meychain ensures a more environmentally sustainable approach to blockchain validation.	<b>Incentivization</b> Validators are rewarded with Meycoin (MEY), encouraging widespread participation and decentralization.
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#### Scalability and Security Features

Meychain is designed to support large-scale applications with high transaction throughput while maintaining the highest levels of security. The modular architecture of Meychain allows for efficient transaction processing and data management across multiple layers, ensuring that the network can scale as needed without compromising on security.

<b>Scalability</b> The modular design of Meychain ensures that each layer—consensus, execution, asset integration, and storage—can scale independently, allowing the network to handle increasing demand as the ecosystem grows.	<b>Advanced Security Protocols</b> Meychain implements state-of-the-art security protocols, including multi-signature transactions, encryption, and regular security audits, to safeguard user assets and data.	<b>Decentralized Validation</b> By distributing the validation process across numerous physical devices, Meychain reduces the risk of centralized attacks and ensures network resilience.
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### 3.3.2. INTEGRATION WITH RWAS

#### Smart Contract Functionality

Meychain provides a versatile and powerful smart contract platform, specifically optimized for Real-World Asset (RWA) tokenization and management. These smart contracts are designed to handle complex real estate transactions, enforce legal agreements, and automate asset management tasks, such as rental payments and ownership transfers.

- **Customizable Contracts**  
Developers can create and deploy smart contracts tailored to specific RWA needs, from fractional ownership and property sales to automated revenue distribution.
- **Automated Compliance**  
Smart contracts on Meychain can incorporate compliance rules directly, ensuring that all transactions adhere to legal requirements without the need for manual intervention.
- **Interoperability**  
Meychain’s smart contracts are designed to be compatible with other blockchain networks, enabling seamless integration with existing systems and decentralized applications.

#### Compliance and Legal Frameworks

Meychain is built with a strong focus on legal compliance, ensuring that all transactions involving RWAs meet local and international regulatory standards. The platform includes built-in features that support KYC (Know Your Customer), AML (Anti-Money Laundering), and other regulatory requirements, making it easier for users and developers to operate within legal frameworks.

- **Regulatory Integration**  
Meychain’s architecture supports the integration of legal and regulatory requirements at every stage of the transaction process, from asset tokenization to trading and ownership transfers.
- **Smart Contract Compliance**  
Smart contracts are designed to automatically enforce compliance with relevant laws, reducing the risk of legal disputes and ensuring that all parties meet their obligations.
- **Legal Certainty**  
By working closely with legal experts, Meychain ensures that its platform provides the necessary legal certainty for the tokenization and trading of RWAs, making it a trusted platform for real estate and other physical assets.



### 3.3.3. DEVELOPER ECOSYSTEM

#### Tools and Resources for dApp Development

Meychain is committed to fostering a vibrant developer ecosystem by providing a comprehensive suite of tools and resources for decentralized application (dApp) development. Whether you're building a simple real estate tokenization app or a complex DeFi platform, Meychain offers everything you need to succeed.



##### Meychain SDK

The Meychain Software Development Kit (SDK) includes libraries, APIs, and documentation to help developers quickly build and deploy dApps on the platform.



##### Smart Contract Templates

Pre-built templates for common smart contract types, such as tokenization contracts and compliance enforcement, allow developers to accelerate their development process.



##### Developer Portal

Access detailed documentation, tutorials, and code samples, as well as a robust testing environment to ensure your dApps function seamlessly on Meychain.

#### Community and Support

Meychain values its developer community and offers extensive support to ensure that developers have the resources they need to innovate and grow within the ecosystem.



##### Developer Community

Join a thriving community of developers working on cutting-edge dApps and solutions within the Meychain ecosystem. Collaborate, share knowledge, and get feedback from peers and experts.



##### Technical Support

Meychain offers dedicated technical support for developers, including a help desk, live chat, and community forums, to resolve issues and provide guidance.



##### Hackathons and Grants

Participate in regular hackathons, competitions, and grant programs designed to incentivize innovation and support the development of groundbreaking dApps on Meychain.



## 4. TOKENOMICS

### 4.1 MEY Token Utility and Use Cases

#### MEY Staking

MEY holders can stake their tokens to provide liquidity and get rewards according to the APY

This creates an incentive for token holders to actively participate in the ecosystem and support liquidity.

#### Tiered Membership

Depending on the number of tokens held, members can have different access levels or benefits, creating a tiered membership system.

#### Exclusive Access

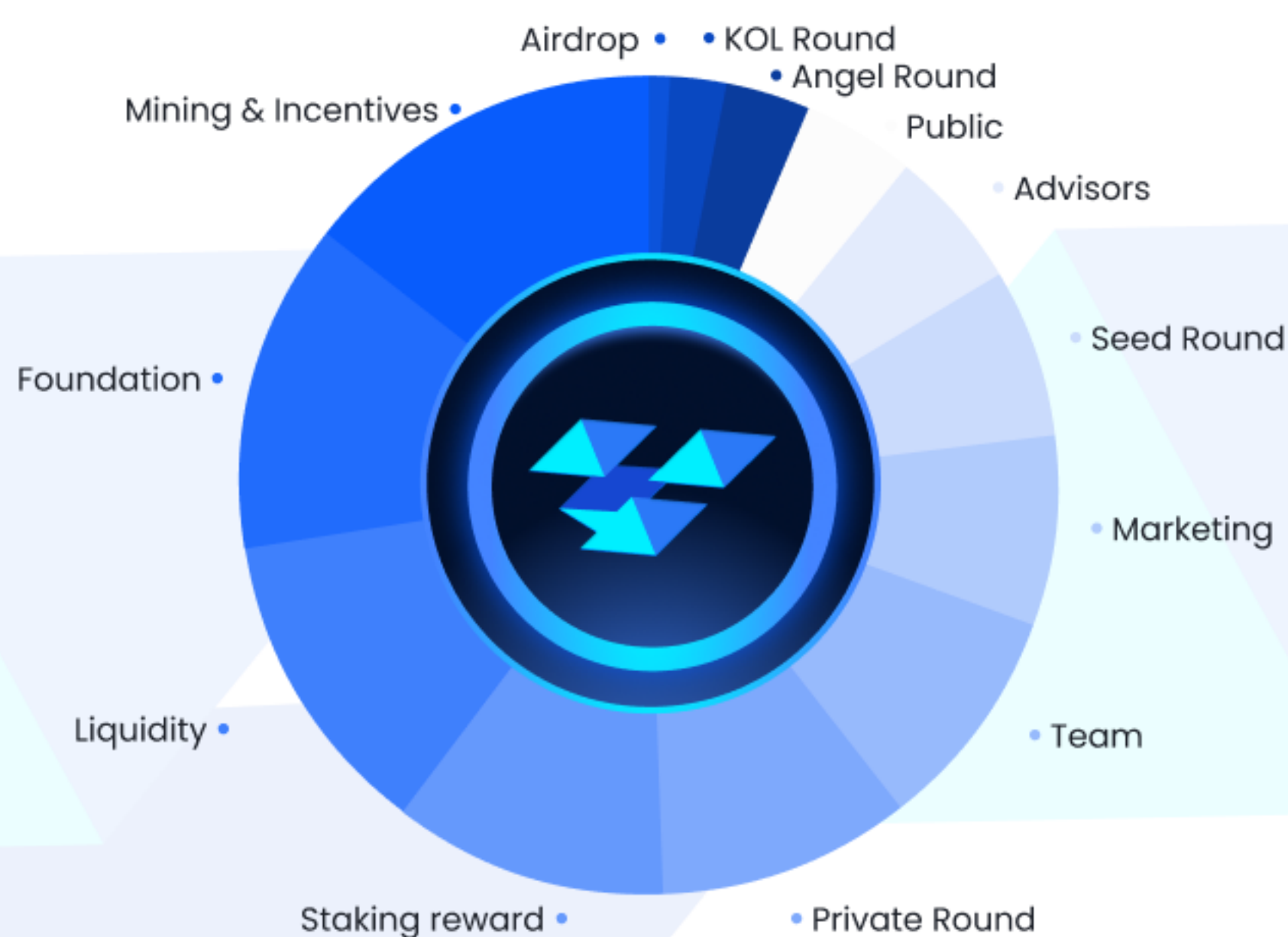
MEY holders may gain access to exclusive content, services, or communities, such as VIP areas, special events.

#### DAO Voting

Through DAO voting, MEY holders can participate and provide ideas and suggestions for the project's development progress, including proposals for new features, upgrades, and strategic initiatives.

This decentralized voting system empowers the community to shape the future of the ecosystem, ensuring that project and ecosystem development is community-driven and represents the overall idea of supporters.

### 4.2 Token Supply and Distribution





## 4.2 Token Supply and Distribution

Category	Percentage	Round Price	Target	Allocation	Initial % Release	Initial Token Release	Total Valuation	Vesting Schedule
Angel Round	2.40%	\$0.01000	\$552,000	55,200,000	3.00%	1,656,000	\$23,000,000	Unlock 3% TGE, 2 months lock then unlock linear monthly for 24 months.
Seed Round	4.00%	\$0.01250	\$1,150,000	92,000,000	7.00%	6,440,000	\$28,750,000	Unlock 7% TGE, 2 months lock then unlock linear monthly for 10 months.
Private Round	8.00%	\$0.01550	\$2,852,000	184,000,000	8.50%	15,640,000	\$35,650,000	Unlock 8.5% TGE, 2 months lock, then unlock linear monthly for 10 months.
KOL Round	1.50%	\$0.01600	\$552,000	34,500,000	15.00%	5,175,000	\$36,800,000	Unlock 15% TGE, 2 months lock, then unlock linear monthly for 06 months.
Public	2.50%	\$0.02200	\$1,265,000	57,500,000	25.00%	14,375,000	\$50,600,000	Unlock 25% TGE, cliff 01 month, then 65% daily vesting for 02 months
Mining & Incentives	30.00%	-	-	690,000,000	0.00%	0	-	Unlock 10% per quarter, start unlocking upon staking products launch.
Staking reward	10.00%	-	-	230,000,000	0.00%	0	-	Unlock 10% per quarter, start unlocking upon staking products launch.
Marketing	4.60%	-	-	105,800,000	5.00%	5,290,000	-	5% TGE, then unlock linearly monthly for 24 months.
Airdrop	1.00%	-	-	23,000,000	25.00%	5,750,000	-	25% unlock at TGE, then monthly 25%
Liquidity	10.00%	-	-	230,000,000	10.00%	23,000,000	-	Unlock 10% TGE, then unlock linearly monthly for 06 months.
Foundation	15.00%	-	-	345,000,000	0.00%	-	-	Lock 12 months, then unlock linearly 20% per quarter.
Team	8.00%	-	-	184,000,000	0.00%	0	-	Lock 12 months, then unlock linearly 20% per quarter.
Advisors	3.00%	-	-	69,000,000	0.00%	0	-	Lock 06 months, then unlock linearly 20% per quarter.
TOTAL	100.00%	-	\$6,371,000	2,300,000,000	-	77,326,000	-	-



# USE CASES AND APPLICATIONS

The Mey Network is designed to provide value to a wide range of participants, including real estate investors, developers, end-users, and consumers. By leveraging the power of blockchain technology, Mey opens up new opportunities for investment, ownership, and financial empowerment.

## 5.1 Real Estate Investors

### BENEFITS AND OPPORTUNITIES

The Mey Network offers numerous benefits and opportunities for real estate investors, transforming the traditional investment landscape:

Lower Barriers to Entry	Increased Liquidity	Diversification	Enhanced Returns	Transparency and Security
<p>Through the Property Token Offering (PTO), investors can gain access to real estate investments with significantly lower capital requirements.</p> <p>Fractional ownership allows investors to diversify their portfolios across multiple properties without the need for substantial upfront capital.</p>	<p>Traditionally, real estate investments are illiquid, requiring long holding periods before investors can realize their returns.</p> <p>The MeyFi Marketplace solves this by allowing investors to buy, sell, and trade tokenized real estate assets in real-time, providing greater flexibility and liquidity.</p>	<p>With the ability to invest in fractional shares of various properties, investors can spread their risk across different asset types and geographic locations.</p> <p>This diversification reduces the impact of market fluctuations and enhances overall portfolio stability.</p>	<p>The Mey Network offers multiple avenues for generating returns, including staking, P2P lending, and capital appreciation from the tokenized real estate assets.</p> <p>Investors can also benefit from special privileges and higher APY rates if they hold certain NFTs, such as the "Early Contributor" NFT.</p>	<p>Blockchain technology ensures that all transactions within the Mey Network are transparent, secure, and immutable.</p> <p>Investors have full visibility into the ownership, valuation, and transaction history of each property, reducing the risk of fraud and enhancing trust.</p>

### CASE STUDIES

 Case Study 1: Diversified Investment Portfolio
<p>A mid-sized investor with \$50,000 to invest traditionally struggled to diversify across multiple real estate assets due to high entry costs. By leveraging Mey's PTO and purchasing fractional tokens of various properties, the investor was able to build a diversified portfolio of residential, commercial, and industrial properties. This diversification not only spread the risk but also provided steady income streams through rental yields and capital appreciation.</p>
 Case Study 2: Liquidity Through the MeyFi Marketplace
<p>An institutional investor initially purchased tokens representing a share of a commercial property through the PTO. When market conditions changed and the investor needed to reallocate capital, they quickly sold their tokens on the MeyFi Marketplace, accessing liquidity that would have been difficult to achieve in traditional real estate markets. This flexibility allowed the investor to respond to market opportunities and optimize their portfolio in real-time.</p>



## 5.2 End-Users and Consumers



### ACCESS TO REAL ESTATE MARKETS

The Mey Network democratizes access to real estate markets, making it possible for everyday consumers to invest in property without the need for large sums of money or extensive knowledge of the real estate industry:



#### Affordable Investment Options

By offering fractional ownership through the PTO, Mey allows end-users to invest in real estate with as little as a few hundred dollars. This accessibility is particularly beneficial for individuals who have been priced out of traditional real estate markets.



#### Global Reach

End-users can access a wide range of properties from different regions and markets, breaking down geographic barriers that typically limit investment opportunities. This global reach enables users to diversify their investments and participate in international real estate markets.



#### User-Friendly Platform

The MeyFi platform is designed to be intuitive and easy to use, even for those with little experience in real estate or blockchain technology. The seamless interface and comprehensive support resources ensure that end-users can confidently participate in the ecosystem.



### FINANCIAL INCLUSION AND EMPOWERMENT

Mey is committed to promoting financial inclusion and empowering individuals by providing them with the tools and opportunities to build wealth through real estate:



#### Empowerment Through Ownership

By enabling fractional ownership of real estate, Mey empowers individuals to become property owners, even if they could not afford to purchase a full property. This sense of ownership contributes to financial stability and long-term wealth generation.



#### Inclusive Financial Services

The P2P lending platform within MeyFi allows end-users to access loans by using their tokenized real estate as collateral. This service is particularly valuable for those who might not have access to traditional banking services, offering them an alternative way to unlock the value of their assets.



#### Community and Education

Mey fosters a community of investors and users who can learn from one another and share their experiences. The platform also provides educational resources to help users understand the benefits of real estate investment and how to navigate the ecosystem, further empowering them to make informed financial decisions.



# TECHNOLOGY AND SECURITY

## 6.1 Blockchain Technology

### Underlying Technologies and Protocols

Meychain is built on a foundation of cutting-edge blockchain technologies designed to support the secure, scalable, and efficient tokenization and management of Real-World Assets (RWAs). The architecture is modular, enabling high performance across various layers, including consensus, execution, asset integration, and storage.

1

**Modular Architecture**

Meychain's architecture separates critical functions into distinct layers to optimize scalability and security. Each layer—consensus, execution, asset integration, and storage—works independently yet cohesively, allowing for efficient transaction processing and asset management.

2

**Consensus Mechanism**

Meychain utilizes validator nodes for transaction validation, ensuring the network's security and decentralization. This approach not only enhances energy efficiency but also provides a scalable solution for processing a high volume of transactions.

3

**Token Bridging**

Initially, Meycoin (MEY) will be released on the Base chain to establish the token's utility and circulation within the broader blockchain ecosystem. Upon the launch of Meychain in Q4 2025, a secure bridge will be implemented to migrate Meycoin from the Base chain to Meychain, ensuring continuity and seamless integration.

## 6.2 Smart Contracts



### Security Audits and Verification

Meychain places a strong emphasis on the security of its smart contracts. To ensure the highest standards of safety, all smart contracts deployed on Meychain undergo rigorous security audits and verification processes.

**Comprehensive Audits**

Third-party security firms conduct detailed audits of all smart contracts to identify and mitigate potential vulnerabilities. These audits cover every aspect of the contract's functionality, from code logic to interaction with external systems.

**Formal Verification**

In addition to standard audits, Meychain employs formal verification methods to mathematically prove the correctness of critical smart contracts, ensuring that they perform exactly as intended under all conditions.

### Automation and Efficiency

Meychain's smart contracts are designed for high efficiency, enabling automated processes that reduce the need for manual intervention and minimize the risk of human error.

**Automated Compliance**

Smart contracts can automatically enforce compliance with legal and regulatory standards, streamlining processes such as ownership transfers, rental payments, and revenue distributions.

**Efficiency at Scale**

By optimizing smart contract execution within the modular architecture, Meychain ensures that large-scale applications can run efficiently, even as the network scales.



### DATA PROTECTION MEASURES



#### Data Protection Measures

Meychain incorporates robust data protection measures to ensure that user data and asset information are kept secure at all times. The platform uses a combination of encryption, secure storage solutions, and decentralized identity management to protect sensitive information.

##### ● Encryption

All data transmitted and stored on Meychain is encrypted using advanced cryptographic techniques, ensuring that it remains secure from unauthorized access.

##### ● Decentralized Storage

Meychain's storage layer is designed to decentralize data management, distributing data across multiple nodes to prevent single points of failure and enhance security.

### Compliance with Global Standards

#### Compliance with Global Standards

Meychain is committed to adhering to global data protection standards, ensuring that the platform is compliant with regulations such as the General Data Protection Regulation (GDPR) in Europe, the California Consumer Privacy Act (CCPA) in the United States, and other relevant frameworks.

##### ● Regulatory Compliance

Meychain's architecture and operational protocols are designed to meet or exceed the requirements of major global data protection regulations, providing users with confidence that their data is handled responsibly.

##### ● Ongoing Monitoring

Meychain continuously monitors changes in global data protection laws and updates its compliance strategies accordingly, ensuring that the platform remains aligned with the latest legal requirements.



# 7. ROADMAP AND DEVELOPMENT PLAN

## 7.1 Phase 1: Launch of MeyFi Platform

### KEY MILESTONES AND DELIVERABLES

#### SEPTEMBER 2024

##### 1 Mey P2P Lending

Launch of the peer-to-peer lending feature on the MeyFi platform, enabling users to lend funds directly to property owners, with the potential to earn interest on their investments.

##### 2 Mey Staking

Introduction of the staking functionality, allowing users to stake their MEY tokens to earn rewards.

#### OCTOBER 2024

##### 1 Property Token Offering (PTO)

Rollout of the Property Token Offering, where users can invest in tokenized real estate assets, democratizing access to high-value properties through fractional ownership.

#### NOVEMBER 2024

##### 1 Marketplace

Launch of the MeyFi Marketplace, providing a platform for users to trade tokenized real estate assets, lending opportunities, and other related financial products.

### INITIAL ROLLOUT AND ADOPTION STRATEGY

#### SEPTEMBER 2024

##### 1 Mey Tap Game

A gamified engagement tool similar to Hamster Combat, designed to attract and engage users with the MeyFi platform. This interactive game will serve as a fun entry point for users to learn about the platform's features while earning rewards.

##### 2 AMA and Online-Offline Events

A series of "Ask Me Anything" (AMA) sessions and educational events, both online and offline, aimed at educating users about MeyFi's functionalities, benefits, and opportunities. These events will serve to build community trust, answer user questions, and drive platform adoption.



## 7.2 Phase 2: Development of Meychain

### BLOCKCHAIN DEVELOPMENT STAGES

**NOVEMBER 2024 – JULY 2025**

#### Development Timeline

During this period, Meychain will undergo crucial stages of development, focusing on building a robust, secure, and scalable blockchain infrastructure.

The development process will include the creation of smart contracts, integration of staking and governance mechanisms, and ensuring compliance with regulatory standards.

### TESTNET AND MAINNET LAUNCHES

**SEPTEMBER 2025**

#### Testnet Launch

Introduction of the Meychain testnet, allowing developers and early adopters to test the network's functionalities, smart contracts, and integration with MeyFi. This stage is crucial for identifying and addressing any potential issues before the public release.

#### Mainnet Launch

Following a successful testnet phase, the Meychain mainnet will be launched, enabling full functionality, including token transfers, staking, and DAO governance.

## 7.3 Phase 3: Expansion and Scaling

### GLOBAL MARKET EXPANSION

**2025**

#### Opening Offices in Strategic Global Locations

As part of its global expansion strategy, Mey Group will establish offices in key markets such as Dubai, Malaysia, and Thailand. These offices will focus on tokenizing Real-World Assets (RWA) in these regions, extending the reach of the Mey ecosystem, and facilitating cross-border real estate investments.

This expansion will also include partnerships with local stakeholders to ensure compliance with regional regulations and to optimize market penetration.



# 8. LEGAL AND REGULATORY CONSIDERATIONS

## 8.1 Compliance and Licensing



### Jurisdictional Challenges

Operating within the real estate and blockchain sectors involves navigating a complex web of regulations that vary significantly across different jurisdictions. Each country has its own legal framework governing real estate transactions, digital assets, and blockchain technology.

These jurisdictional differences can create challenges in ensuring compliance across borders, particularly when it comes to tokenizing real-world assets (RWA) and offering them on a global platform like MeyFi. The Mey Group will need to carefully analyze and adhere to the specific regulations in each jurisdiction where it operates, which may involve working closely with local legal experts to navigate these complexities.



### Licenses and Certifications

To operate legally and maintain trust within the market, Mey Group must obtain the necessary licenses and certifications for both its real estate and blockchain activities. This includes real estate licenses for conducting property transactions, as well as financial licenses for activities like peer-to-peer lending and offering fractional ownership through tokenized assets.

Additionally, Mey Group will seek certifications such as ISO standards for information security and quality management, ensuring that its operations meet global best practices and regulatory requirements.

## 8.2 Regulatory Environment

### 1 CURRENT REGULATORY LANDSCAPE

The regulatory landscape for both real estate and blockchain technology is evolving rapidly. In many regions, governments are still developing frameworks for the legal recognition of digital assets and blockchain-based transactions. Currently, there is a patchwork of regulations, with some jurisdictions embracing innovation and others imposing strict controls. The Mey Group must stay abreast of these developments, ensuring that its operations are fully compliant with the most up-to-date legal requirements. This includes complying with anti-money laundering (AML) laws, know-your-customer (KYC) procedures, and data protection regulations, which are increasingly becoming standard across the industry.

### 2 FUTURE TRENDS AND CHALLENGES

Looking forward, the regulatory environment is expected to become more stringent as governments and regulatory bodies seek to balance the promotion of innovation with the need to protect consumers and maintain market integrity. Mey Group anticipates the introduction of more comprehensive regulations related to digital assets, blockchain technology, and cross-border transactions. Potential challenges include the need for greater transparency, enhanced reporting requirements, and the possibility of increased scrutiny from financial regulators. Mey Group will proactively engage with regulators, participate in industry forums, and adapt its business practices to meet these emerging challenges.



## 8.3 Risk Factors



### LEGAL RISKS

Engaging in the tokenization of real-world assets and operating across multiple jurisdictions inherently carries legal risks. These risks include potential disputes over property rights, the enforceability of smart contracts, and the interpretation of digital asset regulations.

Additionally, the risk of regulatory non-compliance could lead to legal penalties, restrictions on operations, or damage to the company's reputation.



### MARKET RISKS

The value of tokenized assets and the success of the MeyFi platform are subject to market risks, including fluctuations in real estate prices, changes in investor sentiment, and macroeconomic factors.

Market volatility can impact the liquidity and value of tokenized properties, posing risks to investors and the platform's overall stability. Additionally, market acceptance of blockchain-based real estate transactions is still in its early stages, which may affect adoption rates and growth.



### TECHNOLOGICAL RISKS

As a technology-driven platform, MeyFi and Meychain face several technological risks. These include the potential for cyberattacks, vulnerabilities in smart contracts, and technical failures that could disrupt operations or lead to financial losses.

Additionally, the rapid pace of technological change means that Mey Group must continually invest in research and development to stay competitive and mitigate the risk of obsolescence. Ensuring the robustness and security of the platform is paramount to maintaining user trust and safeguarding assets.



## 9. TEAM AND ADVISORS

### 9.1 Core Team



Danny Le

CEO

Danny Le, CEO of MeyNetwork, is a blockchain expert with a Master's in Information Systems. With experience as a military contractor and founder of multiple ventures, he excels in leadership and innovation. Backed by a strong network of venture capitalists, Danny is driving MeyNetwork to transform the blockchain industry.



Quyen Vu

CMO

Ms. Quyen Vu is a seasoned Corporate branding, communication, and PR expert with over 15 years of experience, honed through her 10 years of studies and work in the UK and various European countries.

She has a proven track record of building and leading high-performing teams, demonstrating strong leadership, strategic thinking, and expertise in marketing, operations, crisis, and risk management. She is highly adept at managing large-scale projects and consistently delivers exceptional results.



Steve Tran

COO

With a background in Aerospace Engineering and a Master of Technology from Ulsan, Mr. Steve returned to Vietnam to lead groundbreaking Metaverse projects. Known for attracting venture capital, Steve excels in driving blockchain success. As a GameFi pioneer and Web3 advocate, he champions decentralization, community building, and navigating the evolving legal landscape.



## 9.2 Advisors



**Mr. Victor Nguyen**

**FINANCIAL ADVISOR**

Mr. Victor Nguyen has more than 12 years of experience working in the field of Finance and Investment at leading real estate companies (Vinaconex, Sunshine Group), more than 8 years of direct investment experience in the Blockchain and cryptocurrency markets. He has completed the Master of Finance program, and owns prestigious certificates in Finance in the world such as ACCA, CFA.

As the CFO of Meey Group with close relationships with investment funds around the world, he has contributed significantly to the strong development of Meey Group | The leading digital transformation technology enterprise in the region. Victor Nguyen's participation has become a solid premise in the development process and promoted the Project to success.



**Scofield Luong**

**STRATEGIC ADVISOR**

Scofield is a long-time blockchain and cryptocurrency enthusiast since 2017. Scofield holds a degree in Aerospace Engineering from the University of Technology and an MBA from the Swiss Institute for Information and Management (SIMI).

He is also the founder of BSCS and Meta Tech Company, one of the leading incubator hubs and technology companies in the Web3 field in Asia. He has more than 7 years of research and work in the blockchain and cryptocurrency fields. He possesses extensive experience in consulting, guiding, and raising capital for blockchain startups. He has a lot of experience leading projects to success.



**Thành PMI**

**TECHNICAL ADVISOR**

Mr. Nguyen Hoang Xuan Thanh has more than 17 years of experience in technology sector, especialy in banking and fintech. He is currently manager of Software Center 1.

He has a strong background in managing team, project management and service management. In addition, he is currently acting as technical consultant for Meey Finance Project



**LOGAN**

**ADVISOR**

Vu Hai Nguyen (Logan) is a Fintech and blockchain expert with a decade of experience driving digital transformation in Industry 4.0. He has led strategic initiatives that leverage digital ledger technologies, pushing organizations towards financial modernization. Vu holds a Bachelor's in Computer Science from Vietnam National University and an MBA in Marketing Management from Australia, combining technical expertise with business acumen.