



MYRMEX Whitepaper

An AI and Blockchain-Powered Ecosystem for MSMEs, Cooperatives, and OFWs

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1. Abstract

MYRMEX is building a unified ecosystem leveraging artificial intelligence and blockchain technology to solve core economic challenges faced by three key groups: Micro, Small, and Medium Enterprises (MSMEs), Cooperatives, and Overseas Filipino Workers (OFWs). The current landscape is fragmented, characterized by high fees, manual processes, and a lack of transparency.

Our solution, the **MYRMEX Hive**, integrates three powerful components:

1. **ANT Live***: An AI-powered live commerce and social e-commerce platform.
2. **Myrmex CoNet**: A blockchain-based network for digitizing and managing cooperative operations.
3. **MYRMEX Wallet**: A unified financial engine for seamless payments, merchant services, and low-cost remittances.

This ecosystem will be powered by the **MYR coin**, which will transition from a Solana-based token to its own Layer 1 EVM-compatible Proof-of-Stake (POS) blockchain, serving as the utility and gas for the entire network. Our vision is to empower millions by providing technology that "uplifts, connects, and empowers".

2. The Problem

The digital economy has left critical sectors behind. Despite their immense contribution, MSMEs, Cooperatives, and OFWs operate in high-friction environments that stifle their growth and siphon their value.

- **For MSMEs:** Merchants are trapped in a cycle of high commissions (often 10-30%) on mainstream e-commerce platforms and a volatile dependence on social media algorithms for visibility and sales. They lack the tools to build sustainable, direct-to-consumer businesses.
- **For Cooperatives:** Many cooperatives are stuck in outdated, manual processes for member management, loan disbursements, and financial reporting. This inefficiency creates operational bottlenecks and a lack of transparency, which can erode member trust.
- **For OFWs and Remittance:** Overseas workers face exorbitant fees (averaging 5-10%) just to send their hard-earned money home. Furthermore, they are disconnected from local investment and e-commerce opportunities, lacking a simple on-ramp to participate in the digital economy back home.

3. The Solution: The MYRMEX Hive

The MYRMEX Hive is a single, synergistic ecosystem designed to solve these problems by unifying these three sectors. We are not just building an app; we are building digital infrastructure.

- **ANT Live⁺** provides MSMEs with powerful AI tools to sell directly to their customers via live streaming and a robust e-commerce backend.
- **Myrmex CoNet** provides cooperatives with a blockchain-based management system, enabling instant, transparent, and auditable transactions for everything from loan disbursements to member dividends.
- **MYRMEX Wallet** acts as the financial core, connecting the entire ecosystem. It allows an OFW to send a remittance home via the wallet; that relative can then use those funds to purchase from an MSME on ANT Live⁺ or invest in their local cooperative on Myrmex CoNet.

4. Ecosystem Components

4.1. ANT Live+: Live Commerce Reinvented

ANT Live+ (formerly Ant Merchandising) is our AI-powered e-commerce app designed for social sellers and MSMEs.

- **Key Features:**
 - **AI-Powered Tools:** The platform will integrate an AI Sales Consultant to track customer behavior, an AI Ads Manager, an image enhancer, and AI-driven sales analytics to help merchants optimize their business.
 - **Live Shopping:** Integrated live streaming capabilities hosted on-platform, as well as integration with Facebook and YouTube.
 - **Full E-commerce Suite:** Includes Order Management (OMS), Warehouse Management (WMS), and integrated logistics APIs.
 - **Blockchain Payments:** All transactions are secured and processed through the MYRMEX Wallet.
- **Business Model:** A competitive subscription fee of \$19.99/month and a 5% service fee on transactions.

4.2. Myrmex CoNet: The Digital Cooperative Network

Myrmex CoNet digitizes cooperatives, bringing them onto the blockchain for unparalleled transparency and efficiency.

- **Key Features:**
 - **Blockchain-Based Management:** All member records, financial ledgers, and transactions are recorded on an immutable blockchain.
 - **Digital Transactions:** Enables instant digital disbursements of loans and dividends directly to members' MYRMEX Wallets.
 - **Enhanced Trust:** Provides all members with a transparent and auditable view of the cooperative's finances and operations.
- **Go-to-Market:** We are initiating this network through partnerships, starting with the BSU Coop, to build a comprehensive web platform for all their member transactions.

4.3. MYRMEX Wallet: The Financial Core

The MYRMEX Wallet is the unified wallet for the entire Hive, serving as the payment, remittance, and financial services engine.

- **Key Features:**
 - **Low-Cost Remittances:** Leverages the MYRMEX blockchain to offer remittances with a simple 2% fee, a fraction of the industry average.
 - **Stablecoin Integration:** The wallet will utilize various stablecoins (e.g., USDM, PHPM) for marketplace purchases and remittances, ensuring price stability for users.
 - **Merchant Financing:** MYR stablecoins will be used to provide merchant financing, creating a new, accessible credit stream for MSMEs in the ecosystem.
- **Business Model:** 2-5% transaction and withdrawal fees.

5. Technology & Blockchain Architecture

Our technology is a two-phased evolution from a token on an existing network to a sovereign, purpose-built blockchain.

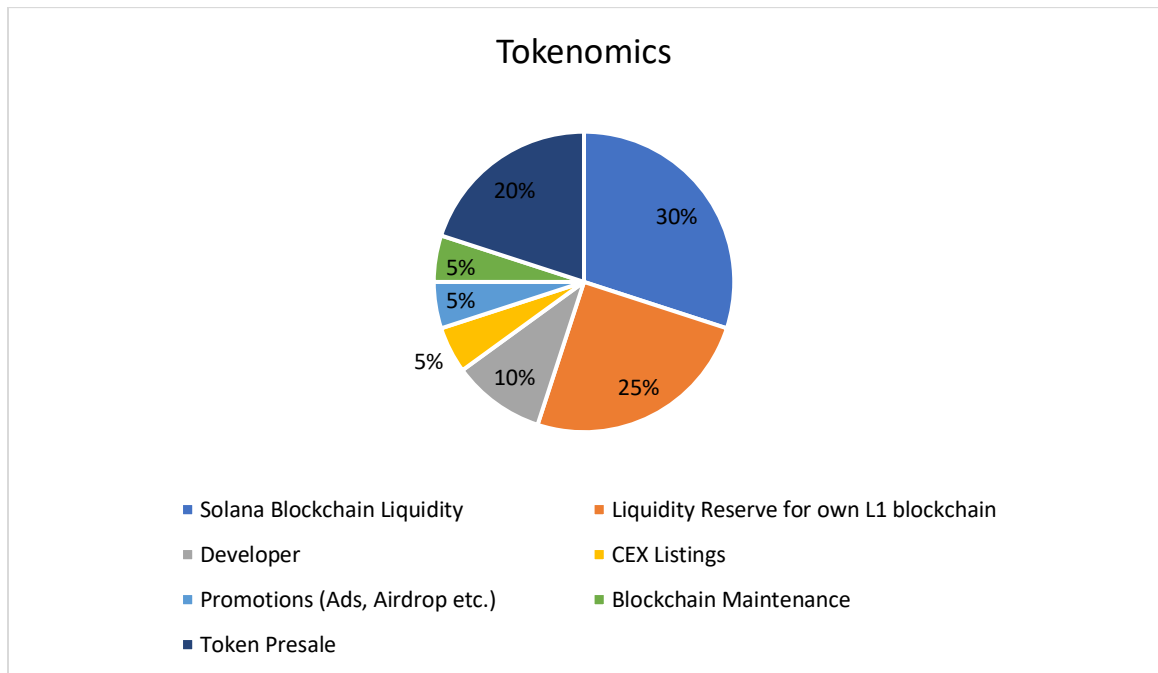
- **Phase 1: Token Generation Event (TGE)**
 - The MYR token will first be generated on the **Solana blockchain**.
 - This TGE is intended for early investor accumulation and to build community exposure, such as through a partnership with Libera.
 - An initial \$100,000 in funding is allocated for this initial liquidity.
- **Phase 2: Evolution to Layer 1 Mainnet**
 - Between July 2026 and June 2027, the MYR token will migrate to its **own Layer 1, EVM-compatible, Proof-of-Stake (POS) blockchain**.
 - This evolution from a token to a **coin** is critical for our long-term vision. It allows us to control our own gas fees, optimize for e-commerce and remittance transactions, and scale independently.
 - The funding for this integration will be at least \$100,000 or 25% of the MYR coin's value at that time, whichever is lower.
- **AI Integration**

- Our AI layer will provide practical tools for merchants, including:
 - **AI Customer Support:** Answering inquiries about the app and products.
 - **AI Sales Analytics:** Analyzing sales history to suggest growth strategies.
 - **AI Sales Consultant:** Tracking customer behavior (e.g., product view time, cart abandonment) and providing actionable reports to the merchant.
 - **Real-time Product Research:** Researching new product trends to keep merchants competitive.

6. MYR Tokenomics & Utility

The MYR coin is the central utility token that powers the MYRMEX ecosystem.

- **Token Name:** MYR (1B Max Supply)



- **Core Utility: Gas Fees:** The MYR Coin will be used as the **gas fee for all transactions** within the MYRMEX marketplace.
- **E-commerce as NFTs:** In our blockchain marketplace, a merchant uploading a product will be **minting it as an NFT**. The merchant's inventory (e.g., 5 stocks of a product) will correspond to 5 minted NFTs. When a product is sold, the NFT is transferred to the buyer and burned, creating a transparent and auditable supply chain.
- **Dual-Currency System:**

- **MYR Coin (Utility):** Used for gas, minting fees, and bidding.
- **Stablecoins (Payment):** Buyers will use MYRMEX-supported stablecoins (USDM, PHPM, etc.) for purchases. This protects merchants and consumers from the price volatility of a utility token.
- **Income Streams:**
 - **Marketplace Fees:** A 5-10% merchant fee for every completed order.
 - **Remittance Fees:** A 2% charge for each remittance transaction.
 - **Withdrawal Fees:** A 2-5% fee for fiat withdrawals.
 - **Merchant Financing:** Interest generated from providing stablecoin-based financing to merchants.

7. Market Opportunity

We are targeting three massive, underserved, and interconnected markets.

Sector	Market Size	Target Share	Target Value
MSME Social Commerce	\$5 Trillion (Global) [cite: 43, 44]	0.05%	\$2.5 Billion [cite: 45]
Cooperatives	200,000+ (Global) [cite: 46, 47]	1%	2,000 Co-ops [cite: 48]
OFW Remittances	\$36 Billion (Philippines) [cite: 49, 50]	0.5%	\$180M Flow [cite: 51]

8. Detailed Roadmap

Date	Phase	Milestone	Description
Sep-Oct 2025	E-commerce Apps	Ant Web App Launch	OMS, WMS, Logistics API, and Live Shopping (FB/YT).
Nov 2025	E-commerce Apps	Ant Mobile App (Android)	Full-featured mobile version of the web app.
Dec 2025	E-commerce Apps	Cassiopeia Horizon (Dubai)	E-commerce partnership and development for the Dubai market.
Jan-Feb 2026	Blockchain Dev	Token Generation Event (TGE)	Creation of the MYR token on the Solana Blockchain with initial liquidity.
Apr 2026	Coop Partnerships	BSU Coop Web Development	Begin digital integration for BSU Coop, preparing them for Myrmex CoNet.
May-Jul 2026	E-commerce Upgrades	AI & Platform Enhancements	Integration of AI support, sales analytics, and enhanced UI/UX.
Aug-Dec 2026	Blockchain Integration	MYRMEX Marketplace Launch	Launch of the full blockchain marketplace with product NFT minting.
Aug-Dec 2026	Blockchain Integration	MYRMEX Remittance App	Launch of the mobile wallet for low-cost blockchain remittances.

Date	Phase	Milestone	Description
2027	Mainnet & Global	Layer 1 Integration	Migration from Solana token to the sovereign MYR Coin on its own EVM-compatible mainnet.
2027	Mainnet & Global	Global Rollout	Expansion of all ecosystem services to new international markets.

9. Funding & Vision

We are currently raising a **\$500,000 Seed Round** to accelerate our product development and market entry.

Use of Proceeds:

- **40% Product & AI Development:** Aggressively building and refining the ANT Live+ AI features and the Myrmex CoNet platform.
- **25% Market Expansion:** Onboarding MSMEs and Cooperatives, and marketing to OFW communities.
- **20% Blockchain Integration:** Funding the development of our Layer 1 mainnet and the MYRMEX Wallet.
- **15% Operations & Legal:** Scaling the team and ensuring regulatory compliance.

Our Vision:

- Empower **1 Million MSMEs** with world-class e-commerce tools.
- Digitize **1,000 cooperatives**, bringing them into the web3 economy.
- Reduce OFW remittance fees by over **60%**.

10. Conclusion

MYRMEX is not just a single product but a foundational economic layer. By integrating AI-powered commerce, blockchain-based cooperative management, and low-cost financial services, we are creating a circular economy. We are building the world's first AI + Blockchain Hive for MSMEs, Cooperatives, and OFWs.

Join us in building the future of an empowered, connected economy.
