Tillward

BTC-backed working capital

Repay as customer receipts arrive.

An owner-controlled MUSD workspace on Mezo

Built by ElseMade / Shaly · Mezo Buildathon Wave 2 · November 2026

Expenses arrive before receipts.

For an independent agency, studio or seller that holds BTC and collects MUSD.

Borrowing supplies stable operating money. Tillward connects repayment to the customer payments that arrive afterward.

Borrow MUSD → choose a share → invoice → repay

The receipt counter

Money for expenses.
A share toward debt.
Cash for operations.

You choose how receipts repay the loan.

500 MUSD

Final customer payment

399	100	1
MUSD stays with the business	MUSD repays native debt	MUSD service fee

Fee = 1% of actual hosted repayment, paid from retained funds.

Illustration at 20% with routing enabled. Allocation also stops at the remaining payable loan debt.

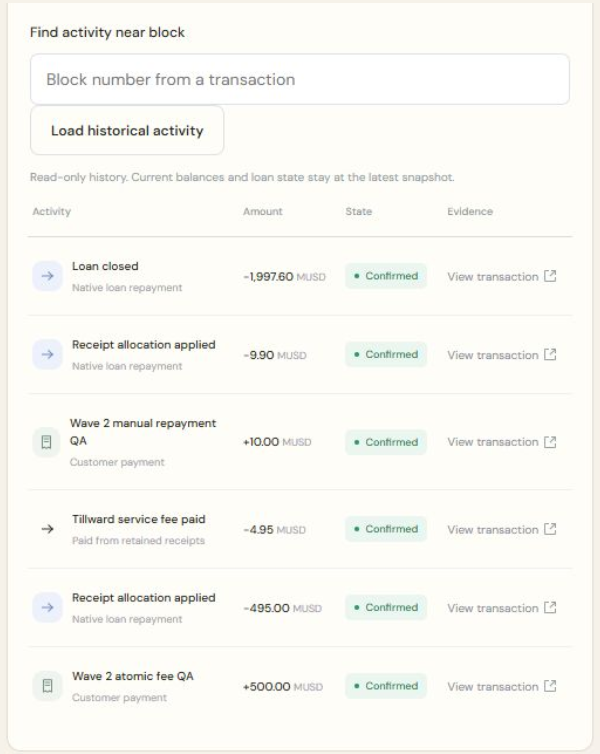
The native lender received the full 495.

500 MUSD receipt

495 MUSD native repayment

4.95 MUSD Tillward fee

0.05 MUSD business balance left



Recorded V2 QA at 99% · test assets · same-owner payer and test treasury

See the loan conditions. Choose the response.

Native conditions

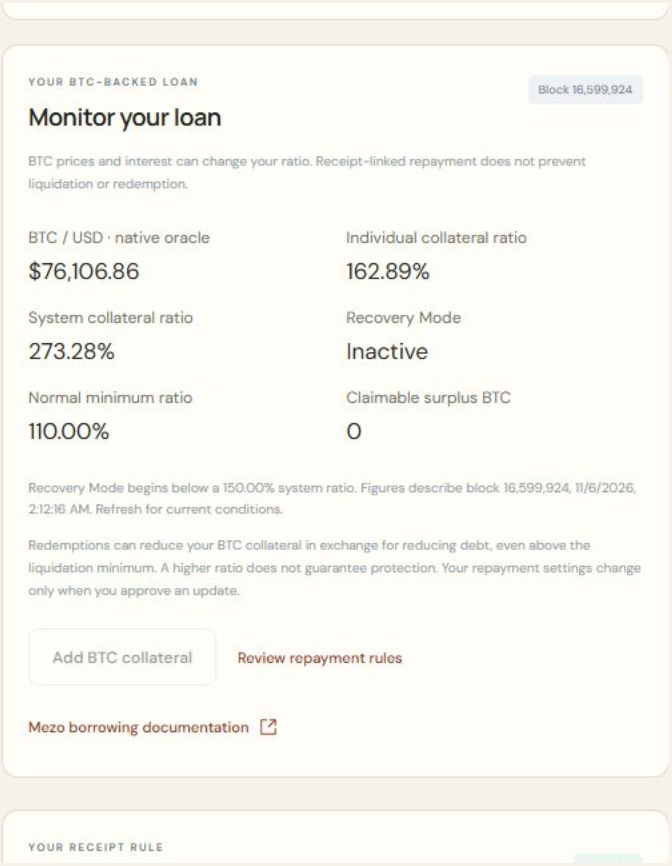
BTC price, ICR/TCR and Recovery Mode.

Owner collateral

A public 0.001 test BTC top-up was verified.

Owner control

Pause automation in Repayment rules.
Manage manual repayment and exit in Manage loan.



Actual public read-only loan conditions; ratios and prices describe the captured block.

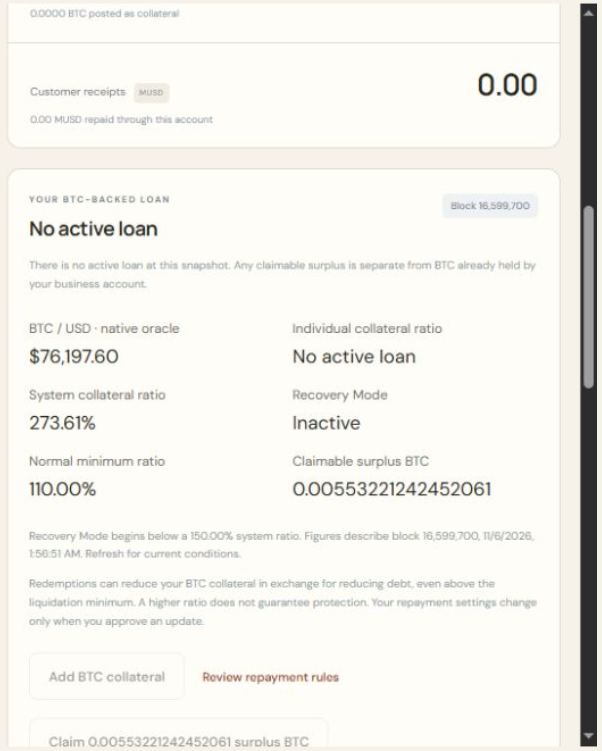
Claim the collateral left after redemption.

0.005532212424520610

test BTC claimed, then returned to its owner

Native surplus pool → business → owner

Positive entitlement became zero.
Exact business credit and owner return were checked onchain.



Close the loan. Keep the remaining cash.

0 pending

allocations or fee reserves after closure

2,600 MUSD at 80% → debt cap → owner closure

595.979326 MUSD available after closing.
0.045 test BTC returned; later receipts allocate zero.

The next test is business fit.

A working product. Customer acceptance still to validate.

1. Validate seller and payer MUSD acceptance.
2. Measure pilot volume, support time and operating costs.
3. Commission independent review before a mainnet decision.

tillward.vercel.app

github.com/ShalyX/tillward

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