The block chain technology offers a great opportunity for us to build a more decentralized world.  
I got first introduced to Ethereum in 2016, and I read the Ethereum white paper and follow the news in the ecosystem more often from 2017.  
Since my background is Economics, I find it natural that I work on some Defi applications.   
I am fascinated by the ability of Decentralized Finance to provide world-class financial services to citizens around the world and its limitless composability. This makes our financial system both more democratic and more efficient in the allocation of capital around the world.  
The rise of Stablecoins to Ethereum is one of the defining features of recent years.   
However, most Stablecoins are denominated in dollars. This has the advantage that they have large network effects and can be traded easily between different stablecoins using liquidity pools such as Curve.   
However, this makes the use of defi applications (such as a savings account) less useful for people whose income and/or expenses are denominated in a different currency, as they are subject to exchange rate fluctuations (For people like me, who are resident in the Euro zone).  
One way to hedge this risk is to use options. However, I think that they might be too expensive for the users. My idea is to create a CFD product on Ethereum.   
The rough idea is:   
Investors can exchange a stable coin like the Dai for a token. This token can be exchanged with this contract at any time for an amount of m Dai, where m\*Dai = 1 Euro. You pay an interest rate of r to speculators who take over the other side of the exchange. So: If the USD gains in value (compared to the Euro), they will get back less Dai than what they send. If the USD falls, they are compensated by this amount.  
Using an interest-bearing token like aDai/cDai or using the tokens as collateral would minimize the opportunity cost. Given the two currencies the interest paid could even become negative (covered interest parity).