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**Student:** Rob Honig

**Course:** CP108 Plutus/Haskell I

**Problem statement:** Most African governments are trying different measures to eliminate *corruption, bad governance, mismanagement* and *lack of accountability* in their countries but these efforts are mostly unsuccessful. As a tool for change, *blockchain* can help in solving some of these governance issues plaguing Africa.

**Task:** With this in mind, think of a way you can implement a smart contract that can help eliminate any of these ills, then implement it using Plutus.

**Possible solution:** Giving access to funds without using the so called “Middleman”. We use “Smart Contracts” for (financial) aid or microcredits, powered by the Cardano Blockchain. Lock ADA funds on the blockchain, redeem funds with the correct redeemer.

In this way no intermediary is used. This keeps human error to a minimum. Based on predetermined rules written in Haskell and Plutus.

- No middlemen involved;
- Low transaction costs;
- 24/7 available;
- Safe, secure and fast

**Script:** The *Gift.hs* can be used for this exam and can be tested at the Plutus Playground;  
<https://playground.plutus.iohkdev.io/>

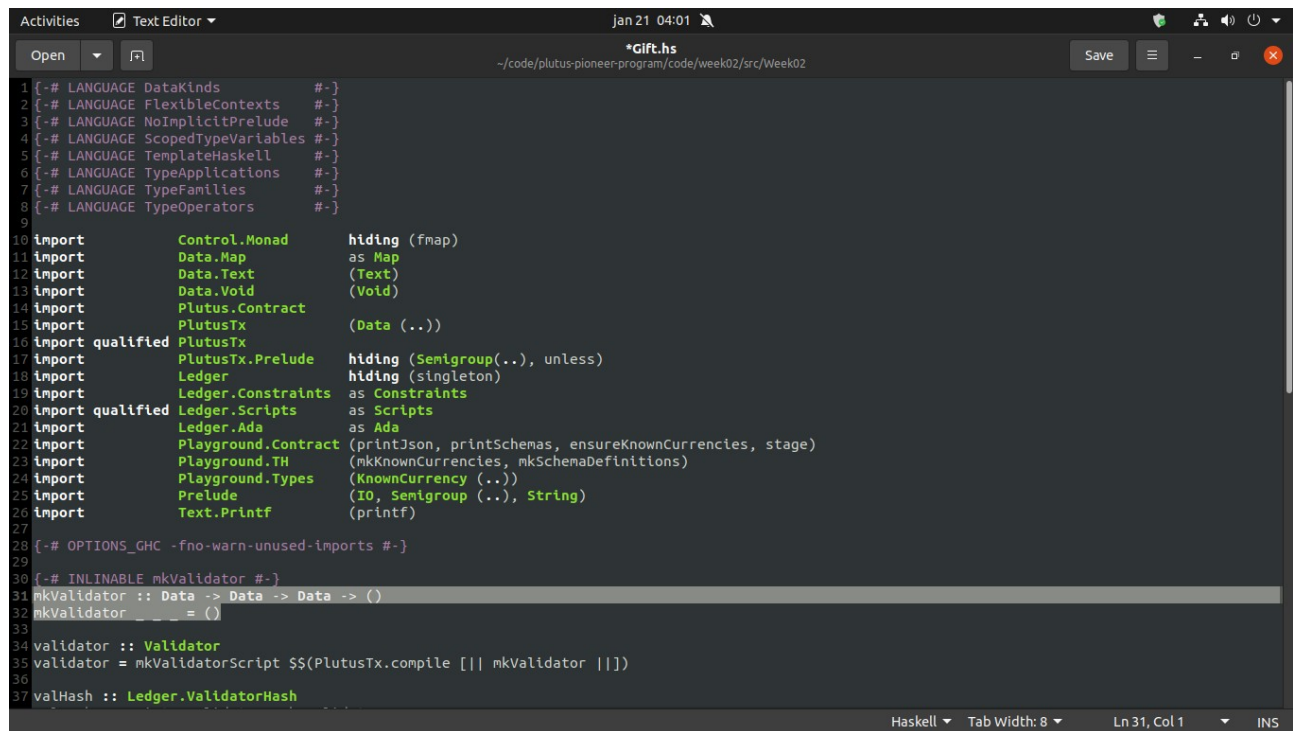
The screenshot shows the Plutus Playground web interface. At the top, there's a navigation bar with links for 'Getting Started', 'Tutorials', 'API', and 'Privacy'. Below this, a 'Demo files' section lists various scripts like 'Hello.world', 'Starter', 'Game', 'Vesting', 'Crowd Funding', and 'Error Handling'. The 'Vesting' script is selected. The main area is the 'Editor', which displays a Haskell script for a vesting scheme. The script includes imports for Control, Data, Ledger, and Plutus, and defines a vesting scheme as a PLC contract. The script is 25 lines long. At the bottom of the editor, it says 'Compilation successful'. The footer of the page includes links to 'cardano.org' and 'iohk.io', the copyright notice '© 2020 IOHK Ltd.', and links to 'GitHub', 'Twitter', and 'Feedback'.

```
1 -- Vesting scheme as a PLC contract
2 import Control.Lens (view)
3 import Control.Monad (void, when)
4 import Data.Default (Default (def))
5 import Data.Map qualified as Map
6 import Data.Text qualified as T
7
8 import Ledger (Address, POSIXTime, POSIXTimeRange, PaymentPubKeyHash (unPaymentPubKeyHash), Validator)
9 import Ledger.Ada qualified as Ada
10 import Ledger.Constraints (TxConstraints, mustBeSignedBy, mustPayToTheScript, mustValidateIn)
11 import Ledger.Constraints qualified as Constraints
12 import Ledger.Contexts (ScriptContext (..), TxInfo (..))
13 import Ledger.Contexts qualified as Validation
14 import Ledger.Interval qualified as Interval
15 import Ledger.TimeSlot qualified as TimeSlot
16 import Ledger.Tx qualified as Tx
17 import Ledger.Typed.Scripts qualified as Scripts
18 import Ledger.Value (Value)
19 import Ledger.Value qualified as Value
20 import Playground.Contract
21 import Plutus.Contract
22 import Plutus.Contract.Test
23 import Plutus.Contract.Typed.Tx qualified as Typed
24 import PlutusTx qualified
25 import PlutusTx.Prelude hiding (Semigroup (..), fold)
```

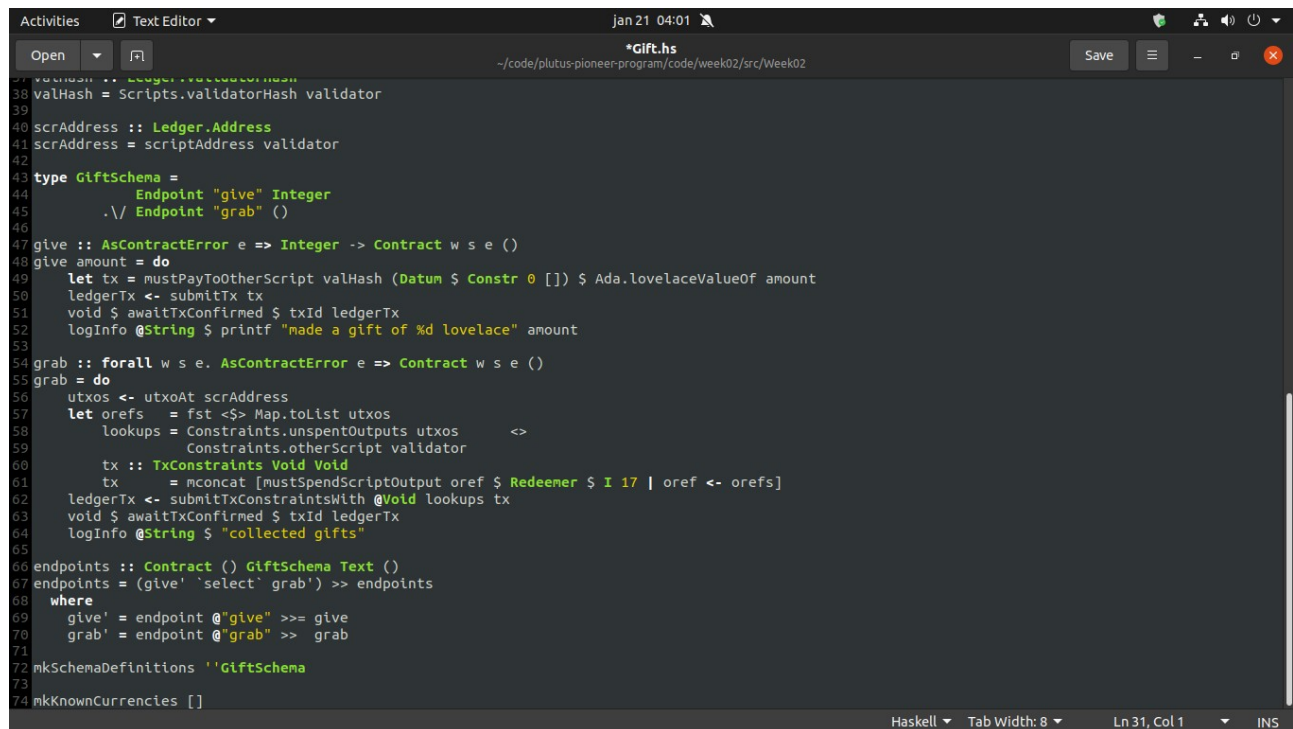
**Language:** Haskell and Plutus

**Idea:** The idea is to create a marketplace where lenders and borrowers can meet to take out micro loans. As a result, borrowers can obtain funds without the intervention of an intermediary. After both parties have reached an agreement, the lender can prepare a loan that can be redeemed by the borrower using a code. To accomplish this we can use the previously mentioned **Gift.hs** script example from Week 02 of the Plutus Pioneer Program.

### Example *Gift.hs*:



```
1 {-# LANGUAGE DataKinds           #-}
2 {-# LANGUAGE FlexibleContexts     #-}
3 {-# LANGUAGE NoImplicitPrelude    #-}
4 {-# LANGUAGE ScopedTypeVariables #-}
5 {-# LANGUAGE TemplateHaskell      #-}
6 {-# LANGUAGE TypeApplications     #-}
7 {-# LANGUAGE TypeFamilies         #-}
8 {-# LANGUAGE TypeOperators        #-}
9
10 import           Control.Monad      hiding (fmap)
11 import           Data.Map           as Map
12 import           Data.Text          (Text)
13 import           Data.Void          (Void)
14 import           Plutus.Contract
15 import           PlutusTx           (Data (..))
16 import qualified PlutusTx           as PlutusTx
17 import           PlutusTx.Prelude   hiding (Semigroup(..), unless)
18 import           Ledger             hiding (singleton)
19 import           Ledger.Constraints as Constraints
20 import qualified Ledger.Scripts      as Scripts
21 import           Ledger.Ada         as Ada
22 import           Playground.Contract (printJson, printSchemas, ensureKnownCurrencies, stage)
23 import           Playground.TH       (mkKnownCurrencies, mkSchemaDefinitions)
24 import           Playground.Types    (KnownCurrency (..))
25 import           Prelude             (IO, Semigroup (..), String)
26 import           Text.Printf         (printf)
27
28 {-# OPTIONS_GHC -fno-warn-unused-imports #-}
29
30 {-# INLINABLE mkValidator #-}
31 mkValidator :: Data -> Data -> Data -> ()
32 mkValidator _ _ _ = ()
33
34 validator :: Validator
35 validator = mkValidatorScript $(PlutusTx.compile [] mkValidator [])
36
37 valHash :: Ledger.ValidatorHash
```



```
38 valHash = Scripts.validatorHash validator
39
40 scrAddress :: Ledger.Address
41 scrAddress = scriptAddress validator
42
43 type GiftSchema =
44   Endpoint "give" Integer
45   .\ Endpoint "grab" ()
46
47 give :: AsContractError e => Integer -> Contract w s e ()
48 give amount = do
49   let tx = mustPayToOtherScript valHash (Datum $ Constr 0 []) $ Ada.lovelaceValueOf amount
50   ledgerTx <- submitTx tx
51   void $ awaitTxConfirmed $ txId ledgerTx
52   logInfo @String $ printf "made a gift of %d lovelace" amount
53
54 grab :: forall w s e. AsContractError e => Contract w s e ()
55 grab = do
56   utxos <- utxoAt scrAddress
57   let orefs = fst <$> Map.toList utxos
58       lookups = Constraints.unspentOutputs utxos <=>
59               Constraints.otherScript validator
60   tx :: TxConstraints Void Void
61   tx = mconcat [mustSpendScriptOutput oref $ Redeemer $ I 17 | oref <- orefs]
62   ledgerTx <- submitTxConstraintsWith @Void lookups tx
63   void $ awaitTxConfirmed $ txId ledgerTx
64   logInfo @String $ "collected gifts"
65
66 endpoints :: Contract () GiftSchema Text ()
67 endpoints = (give `select` grab) >> endpoints
68 where
69   give' = endpoint @"give" >=> give
70   grab' = endpoint @"grab" >> grab
71
72 mkSchemaDefinitions ''GiftSchema
73
74 mkKnownCurrencies []
```

**Code:** Important part for us but also of this script is validation. The borrower gets his personal private key / code that he can use to redeem funds. He will be able to unlock the funds when valid.

The ***Gift.hs*** script can be integrated in the marketplace. The Haskell function `mkValidator` (1) that represents the validator can be modified. The function consists of three arguments: `Datum`, `Redeemer` and `ScriptContext`. These share the same data types called `data`.

(1) `mkValidator :: Data → Data → Data → ()`

(2) `mkValidator :: () → Integer → ScriptContext → Bool`

The modified `mkValidator` (2) is an example. The lender can give the borrower the code to unlock the funds in the Marketplace. In this example the borrowers code is represented by an `Integer`.

Custom data types can be used too and we did not talk about the `ScriptContext`. There are lots of possibilities with the validation script to transfer or donate funds without the use of a Middleman and this keeps human error to a minimum.