Ajo

I have been working on a new electronic implementation of a community savings scheme popular in West Africa called 'ajo'. It is a fully peer to peer savings system. The word 'ajo' is a Yoruba word that translates to "group or organisational savings".

This implementation will enable groups of people pool resources in savings or lottery style pools.

In designing version 1, the goal was simplicity which is why a random order is chosen for the lottery pool. The savings pool tries to emulate the traditional 'ajo', while allowing the community completely to manage the custody of the funds without an intermediary.

The main features:
- Savings pools enable participants to save in any ERC-20 token of their choice
- Lottery pools enable participants to pool any ERC-20 token of their choice with a random address winning the pot
- Open and auditable transactions