

---

# Decentralized Office

Credit Union Savings/Loans on Defi Protocols  
Decentralized Image/File storage API



OKOKOH BENJAMIN

---

# 3 main Features

## Credit Union

Save on Defi Protocols as a group to earn more.

## Defi-Save

Save to earn interest on defi protocols of your choice.

## Decentralized CDN

Seamless Image / file storage api for developers

*Our System will select the best Defi-protocol and combinations that will yield best income automatically using Ai*

# Problem Statement

1. There exist need for anyone to earn more in Decentralized Finance
2. High cost of Image and File CDN
3. Unavailability of Simpler IPFS API / Interfaces
4. Ability to sell items and accept payments on ethereum network without third parties
5. Esusu(credit union) members are usually a maximum of 12 to ensure a full year cycle and to reduce the number of defaulters.



DECENTRALIZED OFFICE

# Decentralized Office

Decentralized Office offer users access to Cross Chain Saving to earn on Defi Protocols (AAVE, COMPOUND, UMA etc using local currencies) using FIAT, decentralized Image/File storage API, and lots more. ImageServer section will give developers friendly API and web interface to host file directly to IPFS decentralized storage. User can upload image from web or API (which support image and file upload via Image URI, Image URL, Base64 format, etc.). The Credit Unions (Esusu) section of the office gives users the ability to join forces and channel capital into savings and earn higher interest in stable currencies.

Generally Decentralized office is made of 3 main features.

1. Saving to earn on Defi Protocols.
2. ImageServer(Decentralized file storage/streaming).
3. The Credit Unions (Esusu) Saving in group to earn more.



# Decentralized Office

## Credit Union

Create a group; users can join and contribute funds to the pool, earnings are shared based on Esusu rules in hours with higher income for all.

## Personal Saving & Loans

Save your money in FIAT or Stable Coin, our app convert your FIAT to Stable coin and auto select best protocol/Network to invest/stake on your behalf to earn passive income. Borrow in an overcollateralized (perpetually) or undercollateralized (one-block liquidity) style.

## E-commerce

List Items for sell, Sell and Buy Items from the decentralized marketplace

## File Storage

Get access seamless/resilient upload of Images/files to IPFS via web interface and get secured url

## CDN API

JSON based API Support for image and file upload via Image URI, Image URL, Base64 format, etc





# 1. CREDIT Union

A susu or sou-sou or "asue" is a form of rotating savings and credit association, a type of informal savings club arrangement between a small group of people who take turns by "throwing hand", as the partners call it. The name is used in Africa and the Caribbean.

## → Earns more

Based on accumulated funds, a participating member will earn more income in savings

## → A loan

A member who receives a distribution early on effectively receives a loan. Our Defi Protocol will make the term shorter within hours/days.



## 2. CDN

CDN is short for **content delivery network**. A **content delivery network** is a system of distributed servers (**network**) that deliver pages and other web **content** to a user, based on the geographic locations of the user, the origin of the webpage and the **content delivery** server.

→ **Free**

The CDN System provided by IPFS is almost free and secured.

→ **Unlimited Bandwidth**

Decentralized file storage provide unlimited bandwidth

→ **Developer Friendly**

Developer API handling several file formats.



### 3. Saving & Loans

Users can save in local currency to CrossChain  
our system auto convert it to stable currencies  
then stake on defi-protocols enabling user to  
earn multiple income from

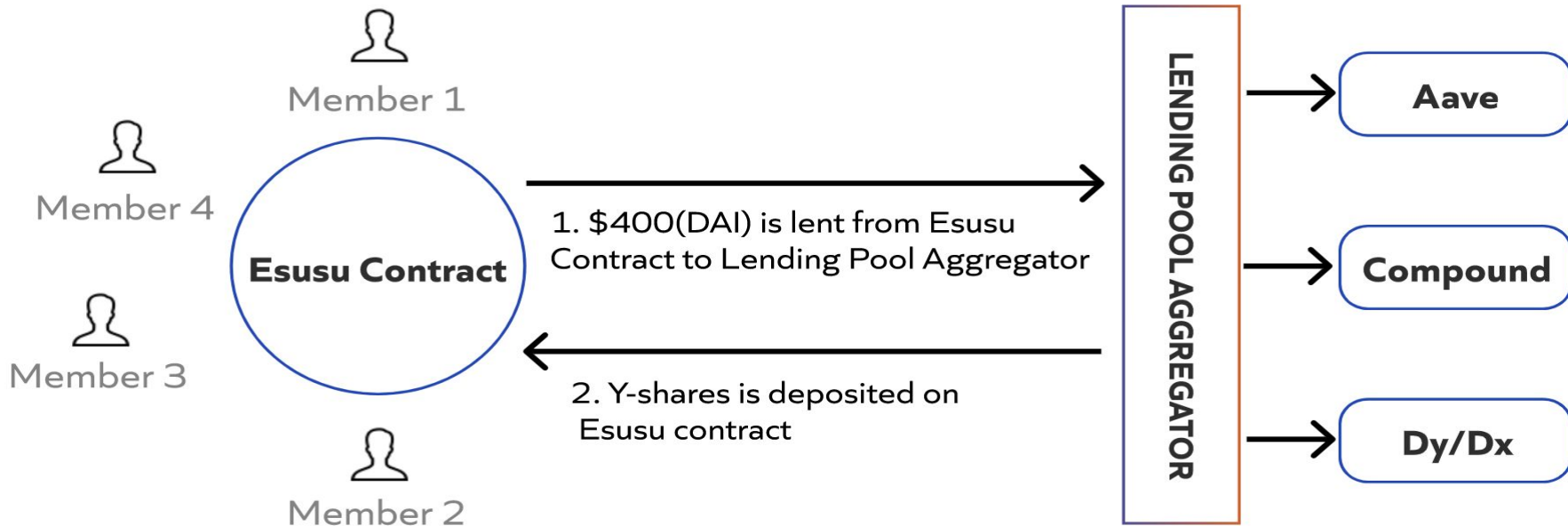
- **AAVE**
- **Compound.Finance**
- **UMA**
- Etc



# How it Works (Credit Union)

## Credit Union

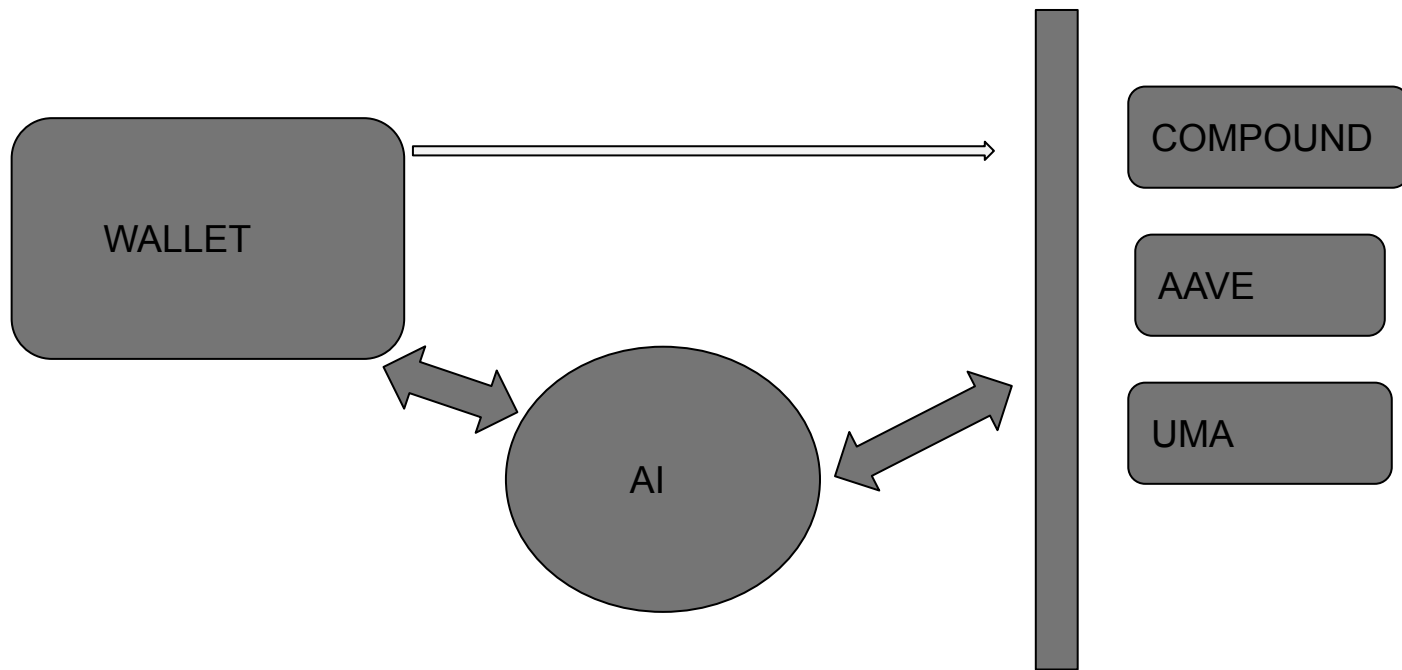
Esusu describes traditional forms of cooperation in African societies whereby groups of individuals contribute to informal savings and credit associations for their mutual benefit.



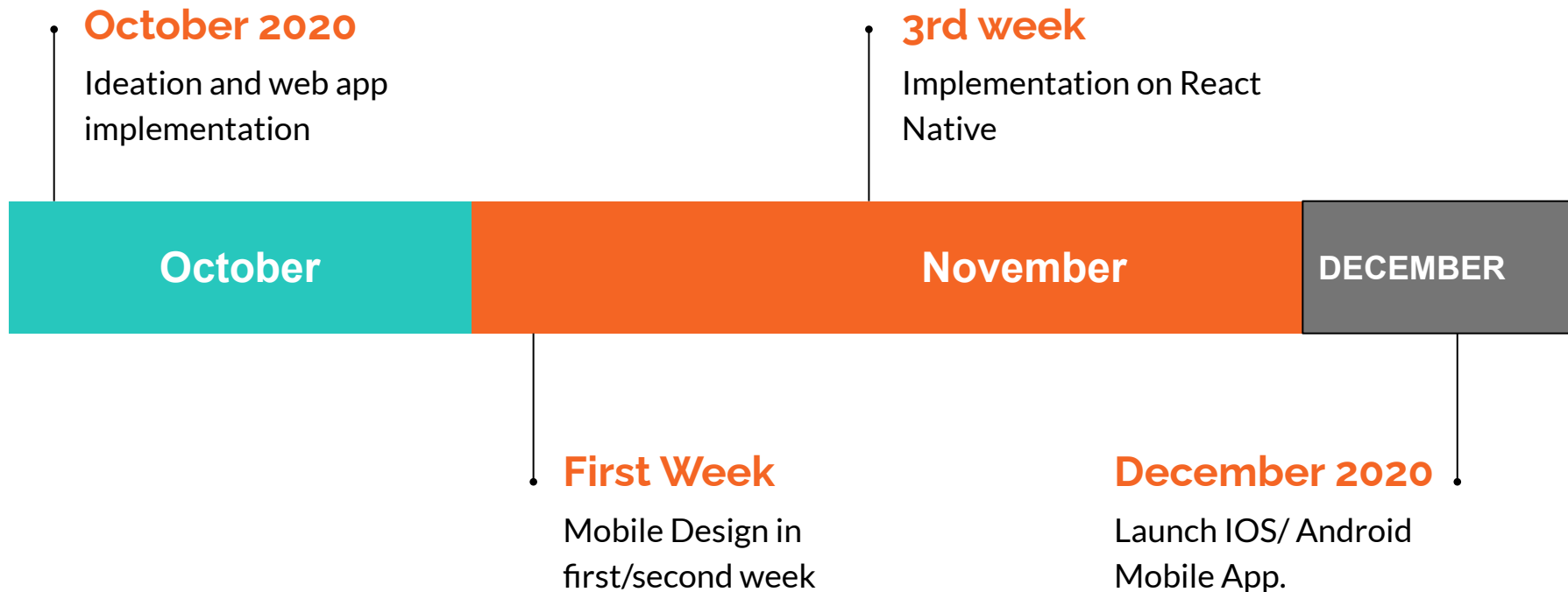
# How it Works (Personal Savings)

## Auto Staking/Supply Asset to Defi-Protocols

Decentralized Office uses Ai(Artificial Intelligence ) to determine the best profitable instrument and network to automatically invest user funds; this process is controlled by a smart contract and thus function to get maximum available profit to user.



# Milestones



# Meet Ogwugo

Ogwugo Reportedly spend over **N150,000.00/month** (~\$400) for image hosting on Cloudinary, with the start of this hackathon, we have introduced IPFS image CDN to ogwugo and right now she spend **N0.00**

*View all product image link on site:*

**<https://ogwugo.com/home.app>**

*Problem Solved for an e-commerce start up already*





# Project Demo!

<https://doffice.link>

(you are always right when you think right)

## Tip

All product are on Kovan testnet except the image cdn, you can get test eth here:

<https://gitter.im/kovan-testnet/faucet>

**Thank you and God bless us.**



**<https://doffice.link>**