

Rikio's Message on One World Croatian Palace N.1

Respecting national and all humankind interests

May world people understand, love
and further fraternize with each other

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Harmony, Respect, Love, Good, Beauty
和[wa] 敬[kei] 愛[ai] 善[zen] 美[bi]
Life, Conscience, Truth, Cleanliness, Delight
Happiness, Health, Success, Security, Calm
Faith, Courage, Self-Control, Non-enmity, Mercy
Kindness, Thanks, Consideration, Reflection, Forgiveness
Rule of Law, Peaceful Settlement, Disarmament,
Restriction of Sovereignty, World Federation

My Dearest Precious ELFO FAMILY and Friends

I am very pleased and convinced that our members' economic cooperation within ELFO FAMILY will have very good influence not only upon our own prospect and ELFO's future in general, but also contribute to world peace and amity. So that I want to promote further my ideas and projects of Palaces on the basis of mutual understanding and for interest of all humanity.

*My idea of a project of establishing One World Palace of Earth-Loving Amity in Croatia (OWPELAC) is very dynamic, world-wide, comprehensive and **significant**.*

I wish our cooperation will be a good example for stimulating other ELFO members' activities. Therefore, as a rule, I would like to open our correspondence so that they know also our and their steps, and how for them and for us to go ahead well.

One of the characteristics of our project of Croatian Palace will be cooperation with many peoples. of members of ELFO FAMILY as well as non-members.

*Secondly, I wish that our project of Croatian Palace will be conducive toward peace, amity, and multi-cultural understanding **for one large inclusive blessed World Family!***



Santos Football Planet

Rikio's Draft MOU on Project of Croatian Palace

In September 1, 2024, I presented the 1st draft MOU (Memorandum Of Understanding) on Project of the **PELA** (Palace of Earth-Loving Amity) in Sapporo, and continued the drafting work, asking the ELFO FAMILY to recognize my 4th Draft MOU on PELA in Sapporo (or Hokkaido) and additional rules thereafter. Present draft on Croatian Palace is based on the said 4th Draft and additional rules.

(N.B. Italic is my comment.)

Memorandum Of Understanding On Croatian Palace

We partners concerning project of One World Palace of Earth-Loving Amity in Croatia (hereinafter referred to as **OWPELAC**),

[The naming is provisional.

recognizing that the realization of the present project is very significant for contributing to promotion of peace, friendship, welfare and trust among nations,

convinced that international cooperation for completion of this peaceful project will produce fruitful results, uniting people's heart around the World,

Have Resolved To Combine Our Efforts To Realize Present Project Of The OWPELAC.

ELFO members may suppose that the name of, for example, Earth-Loving Hotel or Earth Loving Oases etc. are better than the OWPELAC, but the project will be named officially by its original members of the MOU, I suppose.

Done at ?? city the ??th day of ?? month, two thousand twenty XXXXX.

I wish that at the latest it will be the 1st day of January, 2026.

PART I . INTRODUCTION

Article 1. Original Parties to the MOU Obligatory to loan or invest

Here the word invest is used as narrower conception than loan which the ordinary person may do with less restriction by law.

1. Original Parties to the Memorandum Of Understanding (hereinafter referred to as MOU) shall make up and update the present MOU, considering promotion of peace, friendship, welfare and trust among nations, uniting people's hearts around the world.

2. Original Parties to the MOU, determined firmly to realize the present project, and for whom it is obligatory to loan or invest, are, in principle, the following persons.

Here the rule does not indicate concrete amount of money, so that one can send more or less capital in the present project OWPELAC. You may, therefore, loan only 10 US\$ for this project. (At the same time 10 US\$ to Sapporo project, 10 US\$ to Croatian Project etc., dispersing risk, yet contributing considerably to international cooperation.)

- a. Rikio Kaneko, Hon. President of Earth-Loving Friendly Organization (ELFO).
- b. Loanee-Enterpriser if it is created before effectuation of the present MOU.

But it will not be easy to find soon such company, an enterpriser, a self-governing body, or their mixed entity. If so, Loanee-Enterprisr may not be an original party. In case of our ELFO member-enterprisers Messrs. Nehemie, Ivo, Alain etc. it was clear at the beginning stage that they were the very Loanees.

- c. UN Diplomat Mr. Kisembo Abraham, Pres. of the OELO (Organization for Earth-Loving Oases);

- d. Pres. Edmario Peixinho of the ELFO (Earth-Loving Friendly Organization);
- e. President of OPELA (Organization for Palaces of Earth-Loving Amity)
- f. A bank XXXXX to be in charge of accounting affairs of project OWPELAC;
- g. A building contractor responsible to complete building of the OWPELAC;
- h. The member of ELFO FAMILY who will succeed in letting bankers or investors etc. to invest capital concerning present MOU; and
- i. Any Cooperators (bankers, investors etc.) who are ready to invest in the present project in Croatia.

You cannot see any real name of any people from Croatiann this Article 1. I expect some people thereof give one's name as honorable Original Party. Why to spare 10 US \$ or even 1 US \$?

Article 2. Original Parties not obligatory to loan or invest

The bellow-mentioned persons may be a party to the present MOU without any obligation to loan or invest in the project of the OWPELAC, provided that they may do if they wish.

- a. Political parties in Croatia;
- b. Jurists and/or jurist organizations in Croatia;
- c. Educators and/or educational organizations in Croatia;
- d. Sportsman and/or sports organizations around the world;
- e. Friendly organizations around the world;
- f. Religionists and/or religious organizations around the world;
- g. Financiers and/or financial organizations around the world;
- h. Enterprisers and/or industrial organizations around the world;
- i. Cultural persons and/or cultural organizations around the world; and
- j. other persons, organizations in Croatiand around the world who are interested in the project of constructing Croatian Palace.

Article 3. Character of this partners' group

1. This partners' group will be soft, and there will not be its President, Representative or Head of this group. The above-said bank XXXXX may be a Chairperson of these partners, in principle, with equal right of vote with others.

2. Whether the bank XXXXX is willing or unwilling to be Chairperson of this soft group, Earth-Loving Amicable Fellows (ELAF) shall be organized. The ELAF shall consist of those partners that explicitly agreed to be its member. When there appear more than 3 such members, the ELFAF may work.

The ELAF may decide its composition and functions permitted by this MOU.

3. Each party to the present MOU has equal right of vote in respect of procedural matters, provided that regarding decision of amount of money and its flow for the present project, all the parties agree to vote system, within the framework of ELAF, namely a mitigated votes proportional to investment which is indicated in **ANNEX I**.

The system of votes proportional to investment of compression by one tenth, according to which, an investor of 1 unit money has 1 vote, an investor of 10 units 2 votes, an investor of 100 units 3 votes, for example.

Article 4. Purposes of the MOU

Purposes of the present MOU are the followings:

- a. to realize a project of establishment of One World Palace of Earth-Loving Amity in Croatia (Provisional naming: OWPELAC) designed in **ANNEX II**.
- b. to make up one of the best choices of OWPELAC to be applied world-wide;
- c. to promote multicultural exchange and interational cooperation;
- d. to be conducive to invigoration of economy in Croatia;
- e. to promote interational tourism, welcoming tourists in the OWPELAC.

Article 5. Joining the MOU

The MOU is open not only to any Cooperator (banks, investors etc.) at the time of signature of the MOU, but also to any person ready to cooperate with partners of the present MOU.

PART II. PRESIDENT

Article 6. Public Offering of an Loanee-Enterpriser's seat

1. The **ELAF** shall invite publicly an Loanee-Enterpriser of the present project OWPELAC from around the world though the OWPELAC will be located in Croatia.

Of course, it is very desirable that a big strong Loanee-Enterpriser appear in Croatia. Other choice, however, may be not to limit personal sphere to an enterpriser here in Croatia for early creation of the OWPELAC as well as for promoting international cooperation and multicultural understanding.

2. The Loanee-Enterpriser shall be such a person, organization or mixed form of enterprisers who is determined to carry out the present project of the OWPELAC not only for Croatia and one's commercial interest, but also for contributing to promotion of peace and friendship, uniting people's hearts around the world.

Article 7. Continuation of the ELAF

1. When the candidate for the Loanee-Enterpriser is recognized by the ELAF (Earth-Loving-Amicable Fellows) as such, and is willing to be now President of the ELAF, it will welcome so by its majority decision, replacing Chairpersonship by Presidency.

2. When the new Loanee-Enterpriser is not willing to be ELAF President, then the ELAF shall elect its President from among the said fellows.

Article 8. President's first work

1. ELAF President's first work is to swear an OATH and open one's POLICY as soon as possible. President shall mention in one's OATH partners' ideal to contribute to promotion of peace, friendship, welfare and trust among nations, uniting peoples' hearts around the World.

2. ELAF President shall mention in one's POLYCY the following points.

- a. to respect agreements concluded among parties to the present MOU;
- b. to make the present project to be a good example for other countries;
- c. to elaborate the present project OWPELAC more in detail, especially on security;
- d. to clarify if there is or not a possibility to increase loan;
- e. to explain future schedule especially on continuation of the present MOU, completion of establishment of the OWPELAC, commencement of selling flats, rooms and other spaces therein.

PART III. LOANEE-ENTERPRISE'S RIGHTS AND DUTIES

Article 9. Loan for projects of the OWPELAC

1. The Loanee-Enterpriser may receive total sum of **XXXXX US \$** while Cooperators (bankers, investors etc.) are ready to remit up to that extent.

The total sum of XXXXX US \$ may be regarded as a tentative standard, and interested persons may agree to the increase of the total sum if possible.

It is probable that by the end of 2026 and brokers cannot collect XXXXX US \$,

so that I suppose some Cooperators will remit their money separately in accordance with agreement among interested persons.

2. Even if the Loanee-Enterpriser does not receive total sum XXXXX US & by December 1st 2026, the said Loanee may begin its projects at any time on its own responsibility by its decision of majority of its members of the ELAF.

See PART IV. ENCOURAGING STEPS. When the Loanee-Enterpriser receives the loan or capital through these steps, it may begin its beginning work if the parties to the MOU decide it by majority vote.

3. Regarding capital sent to the Loanee-Enterpriser by a Cooperator after September 1, 2026, it shall be refunded, in principle, by 2035 in accordance with agreement between them.

Article 10. Security and guarantors for the OWPELAC

1. The present matter will be clarified when ELAF President will be elected, he or she will state about the given situation and policy.

2. Until recognition of Loanee-Enterpriser by the ELAF, regarding this item, ELAF President shall consult a candidate for Loanee-Enterpriser if any, specialists, and interested persons.

I expect some influential person besides ELFO member will appear sooner.

3. When the Loanee-Enterpriser is recognized by the ELAF, the Enterpriser shall announce Joint Declaration, with the ELAF President, on security and guarantors for project of establishing Croatian Palace.

Article 11. Refund and interest to be paid to Cooperators

1. The total sum of loan with its interests shall be refunded within 15 years unless otherwise provided in individual agreement between Loanee-Enterpriser and Cooperators (bankers and investors etc.).

2. The interest rate for 15 years will be **4 %** to be applied every year unless otherwise provided in individual agreement between Loanee-Enterpriser and the Cooperators.

It seems that 4% may be too high in a given situation. But it is not compulsory interest, so that contractors may choose convenient rate.

On the other hand, there may be investors or bankers which may loan with 3~2 % interest. So, it is recommended that interested persons will try to find such Cooperators by all means.

3. Supposing the present MOU will be effective in **December 1st, 2026**, Loanee-Enterpriser may refund the said XXXXX **US \$** to the Cooperators, by agreement with them, choosing one of following models:

- a. Model A of Loanee-Enterpriser's light burden seen in an **ANNEX III. A.**
- b. Model B of Loanee-Enterpriser's moderate burden seen in ANNEX II , B.
- c. Model C of Loanee-Enterpriser's heavy burden seen ANNEX II , C.
- d. Model D of mixed burden to which Loanee-Enterpriser and Cooperators agree.

Article 12. Failure to refund

1. When a Loanee-Enterpriser fails to refund in a given year above-mentioned, the interest of that year will be **5%**, and from the 6th year the **6%** of interest will be applied to the refund unless otherwise provided in individual agreement between Loanee-Enterpriser and the Cooperator concerned.

2. Any partner shall not regard arrears of LOANEE-ENTERPRISER as unfriendly.

*When a serious conflict happens, its parties shall settle it by peaceful means provided for by **PART IX. SETTLEMENT OF CONFLICTS** in the present MOU.*

PART IV. ENCOURAGING STEPS

At the beginning stage some money will be necessary for the Parties to the MOU. Main purpose of these encouraging steps is to facilitate start as soon as possible with preparatory capital.

Article 13. Encouraging 3 steps by the ELAF

1. The ELAF may encourage Cooperators' early determination of their investment by refunding, on the basis of an agreement, irrespective of the time of conclusion of the present MOU, to 1st runner of the investment with additional 3% of the sum, to 2nd runner additional 2%, to 3rd runner additional 1%, each of which is to be added to 4% provided for in Article 11, Paragraph 2.

2. In accordance with domestic law, any person around the world may be the 1st Runner, the 2nd Runner, or the 3rd Runner as one wishes.

3. Concrete conditions regarding remittance, refund etc. shall be agreed to between the Loanee-Enterpriser and the Cooperator.

At this stage it is not necessity to make a bankbook of the ELAF, to which first runners will remit their money, but flow of money shall be monitored.

4. Any runners may attach conditions to one's readiness to invest as for the its amount, refund, interest, and circumstance of investment.

Article 14. The 1st Runners with 7% interest

1. ELFO Hon. Pres. Rikio; OELO 1st Pres. ELFO 2nd Pres. Kisembo; ELFO Pres. Edmario; ELFO 3rd President; OPELA 1st, 2nd and 3rd Presidents shall be the obligatory 1st runner to demonstrate their firm determination to realize the

present objects.

- a. ELFO Hon. Pres. Mr. Rikio shall invest at least 300 US \$;
- b. OPELA Presidents shall invest at least 250 UD \$;
- c. OELO Pres, Mr. Kisembo shall invest at least 200 US \$;

In 2024 Mr. Kisembo suffered from flood in his region. What shall we do?

- d. ELFO Pres, Mr. Edmario shall invest at least 100 US \$.

Readers may laugh at Leaders' small amount of money, but they have such duty not only for Croatia, but also for many countries around the world.

2. The bank in Croatia mentioned in Article 1 shall be also an obligatory 1st runner to invest at least 3,000 US \$.

3. OPELA 2nd, 3rd Presidents and its Vice-Presidents; OELO 2nd, 3rd Presidents, and Vice-Presidents shall be also the 1st runner to remit at least 50 US \$, provided that they may claim refund for one year with simple interest of 7%.

4. Any member of ELFO FAMILY may lend one's money with 7 % interest to a specialist in investment to get maximum gain which is permitted by domestic law, enjoying the right to receive refund with 6% interest. The other 1% of the remittance will be remuneration for the said specialist.

Article 15. The 2st Runners with 6% interest

1. The following persons shall be the 2nd runner who may receive interest of annual 6% of one's remittance:

- a. Head of the ELAF;
- b. Head of following Departments of the OELO: a lodging business operator department, a lodging manager department, a lodging intermediaries department, investment department and other necessary departments.

- c. Head of following Organs of the OPELA: a Representatives' Conference, a Planning Council, an Economy Council, an Academy Council, an Education Council, Culture Council, Sports and Games Council, Tourism Council, Hotel Council, Housing Council, Hospital Council and Secretariat.
- d. Representative of Cooperators;
- e. Representative of Loanee-Enterprisers;
- f. Secretary-Generals of the OELO and PELA.

2. The 2nd Runners shall invest at least **50 US\$**.

3. Any member of ELFO FAMILY may lend one's money to a specialist in investment to get maximum gain which is permitted by domestic law, enjoying the right to receive refund with 5% interest. The other 1% of the remittance will be remuneration for the said specialist.

Article 16. The 3rd Runners with 5% interest

1. The following members of the ELFO and the ICO shall be the 3rd runner who may receive interest of annual 5% of one's remittance:

- a. Each Head of principal organs of the ELFO;
- b. Members of Interstate-Council which is composed more than 350 diplomats of ministry of foreign affairs as of July 26, 2024.
- c. Secretary-General.

2. The 3rd Runners shall invest at least **30 US\$&**.

3. Any member of ELFO FAMILY may lend one's money to a specialist in investment to get maximum gain which is permitted by domestic law, enjoying the right to receive refund with 5% interest. The other 1% of the remittance will be remuneration for the said specialist.

Article 17. Remittance

1. International remittance of money among the present partners shall be conducted through Paypal unless otherwise agreed.

2. The XXXXX bank shall have its own bankbook exclusively for its projects.

Then a member may send money directly to the bankbook. Remittance fee is almost gratis through the Paypal.

Article 18. Zoom Amicable Meeting (ZAM)

Our ELFO (Earth-loving Friendly Organization) has its daily ZAP (Zoom Amicable Party). As the OWPELAC is a different entity, I proposed a different name. But it will be useful to open the ZAM and the ZAP sometimes together.

1. The ELAF and the Loanee-Enterpriser together shall conduct ZAM (Zoom Amicable Meeting) where partners may talk about any topics concerning the present project, enjoying the meeting.

2. They shall welcome not only people from Croatia, but also such foreigners as are interested in establishing their Palace of Earth-Loving Amity in their countries. So that they shall conduct the said ZAM in English at least once a week.

3. When PELAs are established in other countries, Croatian Palace shall cooperate with them, making the most use of Zoom Amicable Meeting.

It will be very interesting for anyone to listen to talk of creators of One World Palace and to see many pictures or videos thereof. Please show events to each other.

PART V. BROKER

Article 19. Definition of a broker

1. In accordance with one's domestic law any person, not only a people from Croatia, but also any entity around the world may be a broker of the present MOU.

(As for broker, see <http://mopw.org/elo%20n3.pdf>)

2. By the present MOU a 'broker' means any member who invited a person to join the ELAF (Earth-Loving Amicable Fellows), wants this fellow to loan or/and invest for project of OWPELAC and/or who succeeded in matching the Cooperator with a Loanee-Enterpriser.

3. By present MOU 'Broker's broker' means an intermediary who mediates between a broker and buyer Loanee-Enterpriser. Broker's broker may be an assistant to him or her by a contract.

4. There may be plural domestic and foreign broker's brokers or assistants for the present project of OWPELAC.

Article 20. Invitation in writing

1. In our MOU a simple oral invitation is not enough, it shall be sent to an invitee individually in writing, and shall be answered also in writing.

Article 21. Representative

1. The person who succeeded in inviting an Loanee-Enterpriser and/or a

Cooperator (bankers or investors etc.) will be their Representative.

2. After consultation with ELAF Chairperson or President the above said inviter may vote for them in a meeting in case Loanee-Enterpriser or a Cooperator does not answer question from the Chairperson or President.

Article 22. Brokerage

When the above said Cooperator sends capital to the Loanee-Enterpriser by a contract, unless otherwise stipulated, the broker (or broker's broker) will get 1% of the remittance from a Cooperator.

Reader must know that such flow of money happens to be so great that brokerage is also not a little amount of money, and that you can get remuneration, concluding contract as an assistant.

Article 23 Supplementary investment

1. When a broker cannot intermediate satisfactorily between a Cooperator and an Loanee-Enterpriser for one year since the Cooperator's accession to the present MOU, any interested person may be a promoter to flow money (capital) to be sent to the Loanee-Enterpriser from the Cooperator.

2. In such case this party may get 1% brokerage of the remittance from the Cooperator.

Here I don't mention brokerage or commission to be given to this person from the Loanee-Enterpriser because I expect early appearance of the Loanee by lighting Loanee's burden.

PART VI. REPRESENTATIVE

Article 24. Definition of Representative

1. In the present MOU 'Representative' means a member who succeeded in inviting a person to enter the ELAF.
2. In case of existence of Representative system in a given organization interested in the present MOU, the system may be applied to in the framework of the MOU.

Article 25 Representative and Assistant

1. By the present MOU neither Representative nor an assistant to an Loanee-Enterpriser or a Cooperator, in principle, is a broker, provided that any assistants may get gains by their contract with a party to the present MOU.
2. Representative may receive reflecting interest of 0.5% of remittance sent to Loanee-Enterpriser from a Cooperator.

In case of the ELFO FAMILY, 10% of the one's gain shall be donated to the ELFO FAMILY.

Article 26. Representative's right

1. Representative has the right to vote for the invitee when the latter does not use the vote.
2. When a Cooperator and a Loanee have concluded a contract of loan, their Representative may receive from them a certain amount of gain as reflecting interest at least 1% of the remittance respectively.

PART VII. ASSISTANT

Article 27. Wide gates for gain by any person around the world

1. By a contract any person around the world as an assistant to Cooperators, Brokers, or Loanee-Enterprisers may gain 0.5 % of the remittance sent by one's effort to the Loanee-Enterpriser.

2. Their gain shall be not of brokerage character, rather that springs out as a result of useful and significant service for Cooperators, Brokers, or Loanee-Enterprisers.

In case of an ELFO member, when 100 million US \$, for example, is remitted by a Cooperator (a bank, an investor etc.) whom you invited to join ELAF,
(1) you can get its 0.5 % gain, that is, 0.5 million US \$.
(2) From among above 0.5% of the remittance its 5 % shall be donated to the OPELA, and 5 % to its mother organization ELFO.

Article 28. Assistant's immunity from obligation

An assistant may be immune from any obligation so long as one acts in accordance with the present MOU, respecting one's superior's lawful instruction. The present Article shall be applied to also assistant's assistant (a helper).

Article 29. Prescribed contract

The prescribed contract provided for in Article 26 is annexed to the present MOU as **ANNEX IV**, which will be opened in the website of the ELAF.

PART VIII. FINANCE

Article 30. Preparatory costs

1. Preparatory costs for making up the MOU and creating the ELAF (Earth-Loving Amicable Fellows) will be furnished by donation and debts, provided the latter may be repaid without interest.
2. Its first Accountant Bureau will be situated in XXXXX in Croatia.

Article 31. Accountant Bureau of 2nd stage

1. At the beginning stage of the activities of the ELAF an accountant bureau for the present projects will be created in an original member-bank ZZZZZ ready to be a party to the present MOU. (See Article 1)
2. From the 2nd stage when Presidency was recognized by the ELAF (Article 7), the bank ZZZZZZ shall make an entry of burdensome items of financial affairs among partners, so it will continue to receive 1% commission from remittance sent from a Cooperator as a capital.

Article 32. A Fundamental Agreement on OWPELAC (FAOWPELAC)

1. Regarding fundamental structure and bank bookkeeping of the new OWPELAC, President of the ELAF shall talk with the Loanee-Enterpriser and the bank provided for in Article 1, and conclude a Fundamental Agreement on OWPELAC (FAOWPELAC).
2. Irrespective of perfect or unperfect OWPELAC's independence from the ELAF, both of accounting of the ELAF and the OWPELAC shall be separated.

PART IX. SETTLEMENT OF CONFLICTS

Article 33. Sending 1st and 2nd Document

1. Parties to the present MOU, when they cannot settle their conflict by themselves and wish the ELAF to help them resolve the difference, shall present their 1st documents, to the ELAF Secretary-General, on their conflict, stating relevant points or opinion on facts, not mentioning lawfulness or unlawfulness of their acts.

2. The conflicting parties shall present their 2nd documents, to the Secretary-General, stating one's reply to the points which the other party posed in the 1st document.

3. Secretary-General may pose questions on ambiguous facts, and shall clarify them more in detail, and send all the documents of the given case to the ELAF President.

Article 34. Conciliation Commission

1. ELAF President shall organize a Conciliation Commission (CC).

2. Neither a CC member nor a conflicting party shall correspond directly in writing, they may do it via an ELAF secretary.

3. If any party does not agree to an award by the CC, the conflict shall be settled, unless otherwise provided, in Croatia by other legal means including conciliation.

Regarding ELFO members conflicts among them, they shall try to settle inter-members' difference within the frame of the ELFO's system at the first stage.

PART X. FINAL PROVISIONS

Article 35. Establishment of the OWPELAC

The ELAF shall agree, in the FAOWPELAC provided for in Article 32, not only to accounts of the OWPELAC, but also the below-mentioned fundamental matters as follow:

- a. future relations between the ELAF and the OWPELAC;
- b. legal form of the OWPELAC on whether to create it as a stock company, or foundation etc.;
- c. perfect or unperfect independent character of the OWPELAC; and
- d. cooperation among Croatian Palace and other PELAs in other countries.

Article 36. Remaining force of the present MOU

- The present MOU shall be respected even though the OWPELAC will begin its activities, provided that the staffs of the ELAF (Earth-Loving Amicable Fellows) may be increased or decreased in accordance with situation.

Article 37. Continuation of activities of the ELAF

1. ELAF members shall try to maintain continuation of the ELAF itself for the following purposes:

- a. to cooperate with Croatian Palace for its more hopeful growth; and
- b. to promote international cooperation for creation of more PELAs around the world.

2. In order to abolish the ELAF it shall be decided by a majority of two-thirds or more of its members, provided that some staffs may create a liaison office for former fellows and further international cooperation for creating PELAs in other countries.

Article 38 Custody

1. The MOU is will be in the custody of Croatian Palace and ELFO Secretariat.
2. The MOU shall be open in the OWPELAC website, provided that it may be shown provisionally in ELFO FAMILY's web-site <http://mopw.org>

Article 39 Effectuation of the MOU

1. So far as Articles 14~16 are concerned, they may be effective when the ELAF and the first runner conclude an agreement on concrete conditions.
2. After more than 50 ELAF original members are enrolled in the ELAF, the present draft MOU may come into effect, even if parties' legal seal lack, at the date when the draft MOU is opened in the ELAF website or in ELFO website (<http://mopw.org>) and since then for a week there does not appear any objection to it.

Article 40. Withdrawal

1. When a party to the present MOU wishes to withdraw from the MOU and projects, he or she shall inform beforehand at 2 months notice.
2. If less than 2 months passed since the party's accession to the present MOU, he or she can receive 90% of refund, but if more than 2 months passed, the partner cannot receive refund, and shall try to maintain one's contract.

Article 41. Succeeding Parties having invested

1. 'Succeeding Parties having invested' means those a partner who acceded the present MOU after its effectuation and invested in project of the OWPELAC.

2. These succeeding parties will have the same conditions of loan as the original partners.

Article 42. Succeeding Parties not obligatory to invest

‘Succeeding Parties not obligatory to invest’ means those parties who acceded to the present MOU after its effectuation and has not any obligation to invest, but determined to be conducive for growth of Croatian Palace and establishment of many PELAs around the world. Their honorable names are as follow:

Article 43. MOU Parties and Donators shall be praised forever

1. Parties’ and Donors’ fair names shall be carved permanently in the **ANNEX V** of the present MOU as well as in archives of the OWPELAC with their detailed information.

2. The ANNEX IV shall be an indivisible part of the present MOU. MOU Parties and Donators shall be thereafter praised forever as pioneers of promotion of peace and amity around the world for all humanity.

ANNEX I . Votes in the ELAF (Earth-Loving Amicable Fellows)

The present MOU, Article 3, Paragraph 4 stipulates that “Regarding decision of amount of money and its flow for the present project, all the parties agree to vote system, within the framework of ELAF, namely a mitigated votes proportional to investment which is indicated in **ANNEX I**.”

In accordance with this rule parties to the MOU agree to the following table:

an investor of 1 unit money (1 dollar) has 1 vote;
an investor of 10 units money (10 dollars) 2 votes;
an investor of 100 units money (100 dollars) 3 votes;
an investor of 1,000 units money (1,000 dollars) has 4 votes;
an investor of 10,000 units money (10,000 dollars) 5 votes;
an investor of 100,000 units money (100,000 dollars) 6 votes;
an investor of 1,000,000 unit money (1,000,000 dollars) 7 votes;
an investor of 10,000,000 units money (10,000,000 dollars) 8 votes;
an investor of 100,000,000 units money (100,000,000 dollars) 9 votes; and
an investor of 1,000,000,000 unit money (1,000,000,000 dollars) 10 votes.

N.B. 1.

“Decision of amount of money and its flow for the present project” is important item in the present MOU, so that the rule may be revised by a majority of two-thirds or more.

N.B. 2.

The above-mentioned vote system shall be applied restrictively within the ELAF, so that it shall not influence at all upon the vote system of Loaneer-Enterpriser and the OWPELAC (Palace of Earth-Loving and Amity in Croatia).

ANNEX II. The OWPELAC of High Building

We can suppose several kinds building of Croatian Palace, the following is one of them. A better choice, however, must be studied by the ELAF and/or the OWPELAC. In Croatian Palace will be created multicultural space.

5th floor and above: a hotel, guest house, and individual rooms

A. Almost all floors will be used as accommodation facilities, with consideration given to making it easy for domestic and foreign athletes, general foreigners, international students, and international trading company.

B. Foreign-style rooms, spaces for indigenous peoples and ethnic minorities.

C. To allow foreigners to experience homestays in Croatiann 2LDK and 3DK rooms of CROATIAN style will be provided. Several rooms will also be reserved for nearby university students.



4th floor: Spaces or offices for each region and country.

A. Spaces for regions such as North America, South America, Pacific Australia, Northeast Asia, Southwest Asia, Africa, Middle East, and Europe, or rooms for each country will be provided.

B. The wishes of the users will be respected as to which fields (economy, culture, or other) they wish to use the facilities for.

3rd floor: Stage for various presentations, movies, FM radio broadcasts.

A. On the stage, various types of singing and dancing, plays, lectures, etc.

B. There is a screen at the front, audio equipment and overhead projectors

can be used, dressing rooms, and equipment for simultaneous interpretation.

C. The FM radio station in this hall will be called "Earth-Loving FM in Croatia" (tentative name).

2nd floor: Multipurpose hall for culture, language, sports, etc.

A. Western music, Oriental music, children's songs, jazz, rock, ballet, hula dancing, karaoke etc.)

B. Teaching Arabian language and major world languages (language classes)

C. Sports: Kendo, Judo, table tennis, Tai Chi, Taekwondo, yoga, rooms for the Paralympics, etc.

D. Go, chess, etc. Children's games from around the world.

E. Showers, small public baths, saunas, foreign-style saunas, etc.



1st floor: Tea room, Arabian food, coffee shop, rotating ethnic cuisine

A. Tea room in front of the entrance (visitors are entertained here)

B. Focus on Arabian cuisine.

C. Rotating ethnic cuisine is also a major feature on the first floor, with 4 rotations of samples of typical dishes from various ethnic groups, mainly sushi. If you like what you sample, you can immediately go to that ethnic restaurant.



1st basement: a parking garage

2nd basement: a parking garage

3rd basement: a parking garage

ANNEX III. Models of Refund

In accordance with Article 11, an Loanee-Enterpriser may refund the loan to the Cooperators, by agreement with them, choosing one of following models:

a. Model A of Loanee-Enterpriser's light burden

An Loanee-Enterpriser may not refund any principal (capital 元本) and its interest for 2 years.

b. Model B of Loanee-Enterpriser's moderate burden

An Loanee-Enterpriser may not refund any principal (capital 元本) but its interest for 2 years.

c. Model C of Loanee-Enterpriser's heavy burden

An Loanee-Enterpriser may not refund any principal (capital 元本) and its interest for 1 year.

d. Model D of LOANEE-ENTERPRISER's heavier burden

An Loanee-Enterpriser may not refund any principal (capital 元本) but its interest for 1 year.

e. Model E of LOANEE-ENTERPRISER's heaviest burden

An Loanee-Enterpriser shall refund principal (capital 元本) and its interest from the 1st year.

f. Model F of mixed burden to which LOANEE-ENTERPRISER and Cooperators agree.

An Loanee-Enterpriser may refund principal (capital 元本) and its interest in accordance with agreement between them.

ANNEX IV. Prescribed Contract for an Assistant

Any person may be an assistant to Cooperators (bankers, investors etc.), brokers, or/and Loanees by a contract who may, in their names, invite a new Cooperator or a Loatee. (OELO Charter, Article 48. <http://mopw.org/elo%20n15%20char-e-240810.pdf>).

I expect especially many persons interested in the OWPELAC to pay utmost attention to this kind of popular contract to which, in principle, any person may be a contracting party and may be wealthy and conducive to the world peace and amity.

Below you can see, for example, a draft Contract between a broker E. P. (let's name him or her so) and, in principle, any person (let's name A. P.)

A Contract between E. M. and A.P. on Amity and Cooperation

E.M. and A. P. have honor to have concluded the present Contract between E.M. and A. P. on Amity and Cooperation.

Article 1. One of great sources of happiness

Both contracting parties shall make efforts so that present Contract be one of great sources of happiness for us and ELAF members by demonstrating a good example of promoting peace, amity and cooperation between us as well as among peoples.

Article 2. 1 % of remittance

1. A.P. shall help E.M. invite Cooperators or Enterprisers to the ELAF, receiving 1 % of remittance which was sent by A.P.'s effort to the Enterprisers.
2. By an agreement A.P. may also be Loatee-Enterpriser WW (as named in

Article 1)'s good Assistant to invite, in WW's name, potential Cooperators (bankers, investors etc.) for him, receiving 1 % of remittance which was sent by A.P.'s effort.

In the case of ELFO from among above 1% of the remittance its 5 % shall be donated to the Organization of Earth-Loving Oases (OELO), and 5 % to its mother organization ELFO (Earth-Loving Friendly Organization) which, when it received the said 5 %, shall donate immediately its 20 % to national Red Crosses of belligerent States for children suffering from war.

Article 3. A due form of invitation

A.P. shall send invitational message which reads, in principle, that A.P. is a member of the ELAF, and a personal assistant to a broker E.P.; that E.P. and I are making utmost efforts to realize establishment of Croatian Palace; and that the Loanee-Enterpriser will be very pleased if (Cooperator's name) is interested in them, seeing its MOU (Memorandum of understanding) attached to the present message.

Article 5. Immunity from obligation

A.P. may be immune from any obligation so long as A.P. acts in accordance with OELO Charter, respecting E.M.'s lawful instruction.

Article 6. Settlement of conflicts

1. When E.M. and A.P cannot settle their conflict by themselves and wish the ELAF to help them resolve the difference, shall present their 1st documents, and 2nd document as provided for in the present MOU, Article 31.

2. Conciliation Commission shall be organized as stipulated in the present MOU, Article 32.

3. If any party does not agree to an award by the CC, the conflict shall be settled, unless otherwise provided, in Croatia by other legal means.

Assistant's Helper

I, Kaneko Rikio, am extremely busy as I have to assist various Cooperators (bankers, investors, etc.), brokers, and Loanee-Enterprisers as an Assistant. Therefore, if possible, I would be very happy if you could become a private Helper for me.

Even in the case of a personal Helper, the above-mentioned "Prescribed Contract for Assistants" will generally apply. Unless otherwise specified, the Assistant's personal Helper will receive 80% of the amount of "1% of remittance" stipulated in this prescribed contract.

In my case, as Hon. President and an Assistant under this MOU, I would like to accelerate investment with my Helper's 80% share and my 20% share.

ANNEX V. List of Contributors to Croatian Palace

There are 2 kinds of promoters: A. Loaner-promoters, and B. Promoters without loan. (See MOU, Articles 1~2, 13~16) Loaner-promoters are 760 persons in all as of MAR 12, 2025, and they are almost ELFO members.

A. Loaner promoters

1. Rikio Kaneko, ELFO Hon. President (500,000 yen. Conditions: PPP agreement; 3-year repayment period; 1st runner)
2. Abraham Kisembo, Pres. of OELO (Organization of Earth-Loving Oases) (2,000 US\$. Conditions: PPP agreement; 3-year repayment)
3. Edmario Peixinho, ELFO President (2,000 US\$. Conditions: PPP agreement; 3-year repayment; 1st runner)
4. Satoshi Miura (500 US\$, Conditions: PPP agreement; 3-year repayment; 1st runner)
5. Amba Malace, OELO Vice-Pres. (500 US\$, Conditions: PPP agreement; 3-year repayment period; 1st runner)
6. Minako Sasaki, Hon. Pres. Rikio K's sister (50,000 yen. Condition: Conclusion of PPP agreement; 3-year repayment; 1st runner)
7. Hiroyuki Sasaki, Hon. Pres. Rikio K's nephew (10,000 yen. Conclusion of PPP agreement; 2-year repayment period, 1st runner)
8. Ken Kaneko, Hon. Pres. Rikio's nephew (10,000 yen. Conclusion of PPP agreement; 2-year repayment period; 1st runner)
9. Yuba Nath, ELFO Chief Councilor of Interstate Council

**The following Diplomats are of Ministry of Foreign Affairs
Obligatory to loan at least 300 US \$ by MOU, Article 16, Paragraph 2**
These dignitaries are **351 persons** in all as of MAR12, 2025.

In October 2024 by ELFO GA's decision, the following 4 points were regarded as standard reservations for the 3rd Runners including ELFO Diplomats of MFA, unless otherwise another reservation is posed by them.

1st reservation that you will invest if the project will be realized by PPP;

2nd reservation that original preparatory capital will be accumulated enough for refund;

3rd reservation that one's refund shall be remitted during 3 years with 6% interest.

4th reservation that if Loanee-Enterpriser fails to refund, interest will be 7% after 4th year, 8% after 5th year.

5th reservation that a bank will be an original member in charge of accounting for the project.

Albania: [Viola Kaloshi](#), [Besnik Konci](#), [Eglantina Gjermeni](#), [Ardit Kurti](#)

Afghanistan: [Noor Ahmadzai](#), [Darrehee Islam](#), [Najibullah Safi](#)

Algeria: [Imen Misraoui](#), [Sabri Boukadou](#)

Angola: [Nicole Enriquez](#),

Antigua and Barbuda: [Clarence E Pilgrim](#)

Argentina: [Embajador Frydman](#), [Bahrain Mona Radhi LL.M.](#), [Marta Gabrieloni](#)

Bangladesh: [Alauddin Vuian](#), [Mohammad Jasim Uddin](#), [Alamgeer Hossain](#)

Belgium: [Jo Sullivan](#), [Frank Van Dd Cren](#), [Cristina Funes-Noppen](#),

Belarus: [Alesja Gorkusha](#); [Romanos Raad](#)

Benin: [Vincent Sayi](#), [Sanata Elisabeth Lahami](#)

Bhutan: [Lhatu Wangchuk](#)

Bosnia-Herzegovina: [Boro Bronza](#), [Haris Lukovac](#),

Botswana: [Maria Morapedi Ciwen](#), [Prof.dr Murat Ramadanovic](#)

Brazil: [Christiane Aquino Bonomo](#) ; [Francisco Luz](#), [Celia del Bubba](#), [Lilian Schiavo](#)

Bulgaria: [Radion Popov](#), [Latchezar Petkov](#), [Antoaneta Dimitrova](#), [Elena Poptodorova](#)

Burkina Faso: [Kayouro Wenceslas Coulibaly](#)

Cameroon: [AongBebey Blaise](#),

Canada: [Damien Pereira](#), [Margaret M Cullen](#)

Central Africa: [Check Hamodi](#)

China: [Chongwu Fu Rosheel Singh](#);

Congo: [Cyril Musila](#);

Comoros: [HE Sir Gladwin Tan](#)

Costa Rica: [Mariela Cruz](#), [Victor Rojas](#), [Dr. Walter Fonseca Ramirez](#)

Croatia: [Hrvoje Cikovic](#), [Josip Buljević](#),

Cypros: [Carl Kemal Akih](#), [Mavromatis](#),

Czhech Republic: [Kayouro Wenceslas Coulibaly](#)

Denmark: [Mufeed Shami](#),

Dominica: [Federico Alberto, Cuello Camilo](#)

Egypt: [Amr Mahisin](#), [Karim El Sharkawy](#), [Sherif Eissa](#), [Mohammad Moheq](#), [Hatem Elatawy](#); [Hany Rabea](#),
[Hadi Eltonsi](#), [Achraf Ibrahim](#), [Moayad Eldalie](#), [Mahmoud Ezzat](#), [Reda Bebars](#), [Ahmed Shehabeldin](#),
[Ahmed El-Shaarawy](#)

England: [Abdirazak Ashkir](#), [Karim El Sharkawy](#), [Harriet Cross](#), [Kirk Hollingsworth](#); [Mahmoud Gsaïs](#);
[Ahmed Shehabeldin](#); [Ahmed Shehabeldin](#);

El Salvador: [Sergio Gallardo](#),

Ethiopia: [Ewnetu B.Debela](#), [Merhawit Hadush](#), [Ewnetu B.Debela](#), [Merhawit Hadush](#), [Terefe Burka](#)
[OKOLI](#), [Henok Seifu Merid](#), [Genet Teshome Jirru](#); [Gatluak Reath Bayak](#), [Dr Aziza Geleta](#) ; [Kebede](#)
[Abera](#); [Helina Dinku](#);

Fiji: [Saula Sovanivalu](#), [Isha Verma](#), [Jaljeet Kumar](#), [HE Kamlesh Prakash](#)

Finland: [Mika Finska](#)

France: [Jacques Maire](#)

Croatia: [Williams Amoah](#), [Jaljeet Kumar](#),

Ghana: [Iván Romero-Martínez](#)

Greece: [Kire Ilionski Ph.D](#), [Alexandros P. Mallias](#)

Guinea Bissau: [Marcelino Gomes](#)

Haiti: [Marc-Edouin Juste](#), [Sabrina Pierre](#)

Hungary: [Attila Erdős](#), [Barbara Horváth](#), [Barbara Horváth](#)

India: [Dr Leo Rebello](#), [Srikumar Menon](#), [Yogesh Gupta](#), [Deepak Vohra](#), [Gauri Shankar Gupta](#), [Kokula Krishna Hari K](#)

Indonesia: [Kire Ilionski Ph.D](#)

Iran: [Milad Rabbani](#), [Habib Karamvand](#), [Yusef Ghane](#), [Majid Ghahremani](#)

Iraq: [Muhammed Said Sahib](#), [Atheer Alsaedy](#), [Safaa Yaseen](#), [Mohammad Hossein Emadi](#), [Safaa Yaseen](#), [Methaq Rashad](#), [Methaq Rashad](#);

Israel: [Noah Gal Gendler](#), [Raphael Schutz](#), [Violet Di'chencko](#), [Kobbi ShoshaniILIN](#), [Cheikh Niang](#)

Italy: [Amedeo Trambajolo](#), [Chiara Massarotto](#)

Ivory Cost: [Bernard LECLERC](#), [Arnaud Dibi](#)

Jordan: [Mohammad Aljbour](#); [Taleb Rifai](#);

Kazakhstan: [Aydos Bespayev](#)

Kenya: [Lameck Ombaba](#)

Kyrgyz: [Chingiz Eshimbekov](#); [Muktar Djumaliev](#)

Kuwait: [Sundus Alfaresi](#), [Salman Shaharyar](#)

Lebanon: [Nehme Khawly](#); [Dr Douraij Al Achkar](#); [Jean Bou Maachar](#);

Lethoto: [Richard Ramoeletsi](#), [Khalil Mohamad](#)

Latvia: [Indulis Berzins](#)

Liberia: [Elias Shoniyyin](#)

Lithuania: [Eduardas Borisovas](#),

Macedonia: [Zoran Jolevski](#), [KIRE ILIOSKI Ph.D](#), [H.E. Dr. Toni Atanasovski MSc](#)

Malawi: [Jane Frances Nankwenya](#), [Nir Gess](#), [Grenenger Banda](#)

Malta: [Ahmad Aziz](#), [Marcello Patti](#), [Mark Causon](#), [Thales Castro](#), [Gordon Pace Bonello](#); [Alex Sceberras Trigona](#);

Mexico: [Mario Beltrán Mainero](#), [Lily Alva](#), [Sergio Inclan Ph.D.](#), [Carlos Vilchis](#), [Eleazar Benjamin](#),

Moldova: [Valeriu Chiveri](#);

Mongolia: [Ariunbold Yadmaa](#), [Davaadorj Khishigdelger](#), [Ayurzana Kharaavch](#), [Avirmid Battur](#)

Morocco: [Moncif Cherkaoui Jaouad](#), [Abdelmalek Kettani](#), [Siham Mourabit](#); [M'barek Afekouh](#);

Myanmar: [Phway Ei Thaw Lwin](#); [Khaled Abdelrahman](#); [Thein Min Htun](#);

Namibia: [Riaan Eksteen PhD](#),

Nepal: [Mr. Bhuwan Paudel](#), [Shankar Sharma](#), [Yuba Nath Lamsal](#)

Netherland: [Hans G. Smaling](#), [Rita Dulci Rahman](#),

Niger: [Bruno Hoter](#),

Nigeria: [Ebiye Tombiri](#), [Ostitadinma Anaedu](#), [Mary ozonwanji](#); [Francis Leye](#);

Oman: [Elie Sleiman](#)

Pakistan: [Faisal Abro](#)

Palau: [Antonis Haralambous](#)

Palestina: [Mohamed Khanfar](#), [Linda Sobeh Ali](#); [Mohammed Tarshahani](#)

Philippine: [Jesus S. Domingo](#), [John S. Kramer](#)

Poland: [Marcin Krol](#), [Tomasz Tywańczuk](#), [Robert Nowakowski](#); [Beata Pęksa](#)

Portugal: [Ahmed Amine BOUGUERRA](#), [José Costa Pereira](#)

Russia: [Andrey N. Chernyshov](#), [Acef Said](#); [Dmitry Sharapov](#);

Saint Lucia: [Caterina Cicerone](#)

Seychelles: [James Alix Michel](#)

Senegal: [Dramane Samoura](#), [Cheikh Niang](#)

Serbia: [Vesna Arsic](#),

Sierra Leone: [Johnny Sahr](#), [Amb. Hon. Victor Bockarie Foh](#)

Singapore: [Mathieu Hervillard Le Peillet](#) (cf. Vanuatu)

Slovenia: [Anita Stankovic Pavlic](#), [Matjaz Sinkovec](#)

Somalia: [Ahmed Khaire](#),

Sri Lanka: [Rasheed A.M](#), [Dr Palitha Kohona](#)), [M.H.M.N. Bandara](#)

South Africa: [Carmen Smidt](#), [Nokuphumla Mabena](#), [Vika M. Khumalo](#), [Fatima Ibrahim](#), [Afua Amenyah](#)

South Sudan: [Duol Ruach Guok](#), [Nehme KhawlyNehme Khawly, PhD](#), [Jackson Athian Manot](#)

Spain: [Juan Manuel López Nadal](#)

Sudan: [Sarah Hisham](#), [Musab N. Ibrahim](#), [Osman Mohammed](#), [Arwa Salih](#)

Sweden: [Ola Johansson](#)

Switzerland: [Othmar Hardegger](#), [Aa Reza Firdaus](#); [Steivan 斯文 Defilla 德](#); [Hansjoerg Meier](#);

Tanzania: [Edward Lowassa](#)

Tajikistan: [Khusrav Noziri](#):

Thailand: [Embajador Frydman](#), [Prae Ontira Amatavivat](#)

Togo: [Théodore TEBOU](#),

Tunisia: [Lamia Kedadi Siala](#),

UAE: [Vanda Lopes](#),

Uganda: [Eric Araali](#)

Ukraine: [Natalia Holub Kotlarchuk](#), [Natalia Radyvnychuk](#);

Uruguai: [Alberto Guani](#)

USA: [Patricia Moller](#), [Krishna Urs](#), [James Knight](#); [James Knight](#); [Bill Franciscus](#);

Vanuatu: [Bernard Leclerc](#), [Odo Tevi](#), [Mathieu Hervillard Le Peillet](#) (cf.Singapore)

Venezuela: [Claudia Salerno Caldera](#),

Yemen: [Waleed Mozahem](#)

Zambia: [Oscar Shitima](#), [Benjamin Katongo](#),,

Unknown nationality [Mohieddine BEN JEMAA](#) [Shawqy AlWaily](#)

All the OELO members are obligatory to loan

In November 2024 it was decided by the GA of the OELO that all its members would loan in the project of the PELA as much as they can. They are in all **352 persons**. They can, however, also pose the following standard reservations and other conditions which they wish.

1st reservation that you will invest if the project will be realized by PPP;

2nd reservation that original preparatory capital will be accumulated enough for refund;

3rd reservation that one's refund shall be remitted during 3 years with 6% interest.

4th reservation that if Loanee-Enterpriser fails to refund, interest will be 7% after 4th year, 8% after 5th year.

5th reservation that a bank will be an original member in charge of accounting for the project.

1095. José Alberto Rodrigues;1094. Robert Njue;1092. Eyasu (Joshua) Hailemichael;1091. John Quick;1090 王孝民; 1089. Mona Mohasin; 1088. Marcelo Oliveira; 1087.Vusi Thembekwayo; 1086.Sserugga Timothy; 1084. Jahanam Atonga; 1083. Dr.Chrishantha Dissanayake; 1081. Yusuf Jeego; 1080. Ms. Maryam; 1079. Ramez Zaki Goussous; 1078.Mr. Mohamed Elshayal; 1077. Dr Lt Col.Haider; N.1076. Amb.Abubeker; 1075. MD. Khaled Rahmatullah; 1073. Steven Yong; 1071. Kanda Magasauba; 1070. Emeka E; 1069. Corina Leyla Karnalies; 1068.Prof.Dr.Zahid; 1067. Diogenes Sobral; 1066. Bhatt K.R; 1065. Nilesh (Nil) Timbadia; 1064. Mr.VINOTH G; 1063. Mr. Mohammad Azzam; 1062. Sadhana Soni; 1060. Mrs.Winfred W. Gitonga; 1059. Sheikh Rahman; 1058. Mr. Noor; 1057. Ambassador Dr. Muhammad Shahid Amin Khan; 1055. Ms Afua Amenyah; 1054. Mrs. H.E Dr. Alisa Whyte ; 1053. BhaktiVasya (Wendy Pryor-Devineni) Nithyananda; 1052 Ken Kaneko; 1051. Dibi; 1040. Green Imoh; 1039. Alhussain Ahmed; 1038. Mr. Wagner butterfly; 1037. Avelino Ayala Sánchez; 1035. BUGINGO Annanie; 1034. AMBA MALACE;1032. Loknath Parajuli; 1025. Joseph M D Johnson; 1024. Muhammad Aslam Raza Al-Azhari; 1023. Thomson Silomba; 1022. Shantanu Biswas Shuvo; 1021. Joseph Gonzalez; 1020. Umulkhair Adam; 1019. Dr. Jocelyne Fletcher, MSc, PhD-HRM, CIPD, MPM,CIPM; 1018. Pamela Ott; 1017. Bunsaku Nagai; 1016. Hakan Ertan; 1015.Modesta Yuoni Addison; 1014. Kavin Pillai; 1013. Nche Wilfred Sanji; 1012. Enomfon Akpan; 1011. Rabeca Harawa; 1010. Antoine Kantiza; 1009. Tom William BEOGO; 1008 Tharushalini Sivathurai; 002. Amb. Bishop Nathaniel Rudolph; 1001. ADAMOU NDAM; 1000. Abdullahi Adeid; 998. Abdoul-Mansour OURO-DAMI; 996. Hameedullah Shirzad; 995. Reggie Osegi; 994. Derrick Otim; 991. Charles Uchenna Ani; 989. Fernando Rukmana; 988. Destiny Dike Okoh; 988. Mohamed Farrag; 987. Reshmi Lata; 986. Dawn Airhart Witte; 985.(Dip. N.335) Eglantina Gjermani; 984. Ms.Helen Asante; 984. Aisha Persad; 983. Henry O. Osei; 982. Amb. Abdul S. Daura; 980. Blessing Lawal; 979. Hassan Mohammadi Nevisi; 978. Stanley Ayuba SPN GGA; 977. Bailack Joiceline Jindui; 976. Firas Naasan; 975. Hassan RACHIQI 974; שמעון. Samir Asefi; 973. Dr. Waheed Musah; 972. Stuart Chambers; .971. Soilihi Mohamed Abdoulhalik; 970. Glory Mtinge; .969. Ph.D. Alberto Flores Hernández; 968.Dr. Faisal Kamal; 967. Otia Eric; 966. Mostafa El Adraoui; 965. BRUNA BOLCHAT; 964. Shiva Asadi; 963. Abbey Rafsanjan; 962. Grenenger Banda; 961 Austin Moyo; 957. Jessica Ndjadila; 954. Felix Hamayuwa;953. Rev. Dr. M. TITUS NIRMAL KUMAR; 952. Faith Gitonga; 932. Hakan Ozalpay; 931 Tshering Wangchuk; 929. Junisa Precious Gbeteh Sallu Kallon; 923 (AMB) LADY PATIENCE NKIRUKA

NWAOBASI; 922. [Ziaul Harun](#); 913. [Nasir Jamal](#); 911. [Mr. Wanderley](#); 908. [Karin Boven](#); 907. [Youresh SEDIQYAR](#); 905. [Amrita Adhikari](#); 902. [Jamal Harsam](#); 898. [Augustin Yamfu Mukau](#); 891. [Hry Dr Shaziya Tashnem Siddiqui](#); 888. [Caterina Cicerone](#); 880. [Mercy Melody Kayodi](#); 877. [HRM Joseph David Jeremiah](#); 877. [HRM Joseph David Jeremiah](#); 867. [Ms Binta Minteh](#); 861. [Amb Emmanuel Lavalie](#); 850. [Md. Nahidul Islam CSCA](#); 847. [Dr. Gallini Gallini](#); N.842. [Steve Song](#); N.841. [Eric Araali](#); 840. [Dr Karl McAlinden PhD 陶亮博士](#); N.837. [Manita Pandey](#); N.836. [Zabeh Ullah](#); N.830. [V.P.K. Rawi](#); N.829. [FEHRI HAMDI](#); 827. [Dr Valentine Oforka](#); 826. [Honorable Mberemu Elisha](#); 825. [Sujit Chaudhary](#); N.824. [Khalil Abboud](#); 822. [Ambassador Dr Justin Mubasher Dean. \(PhD.H\)](#); 820. [Seli Sariibrahimoglu](#); 817. [Ebad Rouhi](#); 815 (23 [Eric Lusandu](#); 814. [Dr. Tamara Alqolaghassi](#); 810. [Ahmed Shehabeldin](#); 807. [Enock Nkulanga](#); ;798. [Sylvain Djérambété](#); 795. [Prof. KRIS GIRISH](#); 793. [Holland Haiis](#);790. [Andrea Claudio Galluzzo di Capramozza](#); 789. [Amos Alipio](#); 787. [H.E. Amb. Lawrence YAWA](#); 786. [Tamba Augustine](#); 784. [Bola-Ige Alabi-Efeshodiamhe](#); 783. [Arturas Razbadauska](#); 778. [Yunus Gabo](#); 776. [Sunidhi Jaipuria](#); 775. [Kostas Gouliamos](#); 769. [Agboluaje Ridwan Olusoji](#); 765. [Ophélie C. Chou](#); 763. [Olakunle Solomon Fatoye](#); 761. [Samson Ayeni \[PMP MNIM\]](#); 760. [Amb.H.E. Laura Goldie](#); 759. [James safari Mwamure](#); ; 757. [Mushahid Malik](#); 756. [Md. Farhan Anjum](#); 755. [TEMBEICK JULIUS CHINYE](#); 754. [Jules Tsanga Nguelle](#); 752. [Kumar Ritesh](#); 751. [Mohammed Farooq Hussain](#); 723. [Thomas \(Camron\) Hill.](#); ❀PDDGM; 722. [Bipin Chakma](#); 721. [Ms Binta Minteh](#); 716. [Dr. Lalitkumar Tayade GGA \(He/Him\)](#); 714. 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B. Promoter without loan obligation

Sajiro Aoki, Amb. of Sapporo City for Tourism.

Kunihiro Matsumoto. ELFO Secretary of the Secretariat

Call for persons interested in Croatian Palace

November 16, 2025

Initiator Rikio Kaneko, Hon. Dr, Hon. Prof. ELFO Hon. President

I have honor to call for many peoples to cooperate with us in creating One World Palace of Earth-Loving Amity in Croatia (**OWPELAC**). As Hon. Prof. of Sapporo University (international relations), I appealed establishment of the Earth-Loving Friendship Organization (**ELFO**), and finally reached its founding on New Year's Day, 2020.

Our Organization places emphasis on peace and friendship, not division among peoples, and has been more or less successful in establishing some subsidiary organizations such as ICO (International Conciliation Organization), OELO (Organization for Earth-Loving Oases), and many national Earth-Loving Friendly Associations.

As one of the activities of the Earth-Loving Family, it was decided by the Family to build Palaces of Earth-Loving Amity in areas where it is possible, and now about 60 draft MOUs (Memorandums of Understanding) for the Palaces, including Japan, Brazil, the USA etc. have been unanimously approved.

Since the members of our ELFO FAMILY are from many countries, the OWPELAC (One World Palace of Earth-Loving Amity in Croatia) will have an international character, and the stakeholders and capital will have a global character rather than national color, and will play a role in connecting the hearts of people around the world, no matter where it is established. According to the MOU on Croatian Palace,

We Partners Concerning Project of One World Palace of Earth-Loving Amity in Croatia (hereinafter referred to as OWPELAC). [The naming is provisional],

recognizing that the realization of the present project is very significant for contributing to promotion of peace, friendship, welfare and trust among nations,

convinced that international cooperation for completion of this peaceful project will produce fruitful results, uniting people's heart around the World,

Have Resolved To Combine Our Efforts To Realize Present Project Of The OWPELAC.

The plan to establish Croatian Palace is one example of the hopes for the establishment of similar palaces around the world. Regarding the proposed MOU consisting of 43 Articles, please see the attachment to the present message or the URL to be sent to you soon.

We are currently looking for **A. Original members** who loan or invest (Article 1) and **B. Original members** without duties to loan or invest (Article 2).

Firstly, especially urgently, **we need Loanee-Enterpriser**. If an entrepreneur can run Croatian Palace on their own without a loan, of course, that would be very welcomed.

Secondly, we need supporters who will financially promote the project, such as bankers, loaners, investors, and donors. What is unique at this stage is that VIPs, Diplomats from the Ministry of Foreign Affairs and other ELFO members **in all more than 750 personalities are ready to loan for our projects**.

Thirdly, original members without loan obligations. If anyone or any organization from around the world is interested in this project, they are welcomed to become original members. The first and foremost wanted are **political parties and party members**. We want also the following persons to join us, namely: lawyers and legal organizations, educational institutions and educators, sports and game players and such organizations, friendship organizations, religious people and religious organizations, entrepreneurs and industry organizations, tourism, hotel and restaurant related personnel, cultural figures and cultural organizations, etc.

We sincerely hope for the cooperation of Croatian people and people around the world.

Reference: Earth-Loving Friendly Organization's website <http://mopw.org> ⇒ **Welcome** ⇒ **OPELA**

For inquiries, please contact Tel & Fax: 011-300-5355 (Office), Email address: kaneko-ri@jcom.home.ne.jp