

Rikio's Message on Earth-Loving Oases N.15

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

Let's create many Earth-Loving Oases

Earth-Loving Oases (ELO) must be established
so that all the members participate in them and
so that promotion of the projects contribute to our ELFO FAMILY

My first draft Rules for investment and the 2 forms for applicants were adopted in JAN, 1, 2024 by the General Assembly of the ELFO. Then the Rules were revised, and in June 11, 2024 I also proposed some Articles and phrases to be added to the Charter. And in June 6, 2024 I propose additional rule (g) of Article 3.

Dear ELFO GA Irina Karpekina, please decide adoption of the following OELO Charter including revision, if there is no objection.

Charter of Organization of Earth-Loving Oases

We the supporters of the Organization of Earth-Loving Friendly (hereinafter referred to as OELO) recognizing that economic cooperation among its members is very important for heightening their standard of living and that of members of ELFO FAMILY, wishing to realize idea of Earth-Loving Oasis (hereinafter referred to as ELO) which is provided for in the ELFO Charter, Article 3, determined to unite our efforts to promote members' investment and loan activities, ELFO General Assembly decided to create the independent OELO as a member of the ELFO FAMILY and adopted its Charter of the Earth-Loving Oases Organization which reads as follows.

Done in Sapporo in January 1, 2024

(revised in February 16, 2024; in June 11, 2024; and in June 28, 2024)

Chapter 1. Purposes

Article 1 (Principal Purposes) The purposes of Organization of Earth-Loving Oases (hereinafter referred to as the OELO or Organization) are as follow.

1. to contribute to promoting member's Earth-Loving Oasis project by helping them make up its plan and invite investment or match up supply to demand;
2. to heighten living standard of members of ELFO FAMILY by OELO's multilateral activities;
As for ELOO Charter see: (<http://mopw.org/elo%20n9%20char%20n%20form.pdf>)
3. to research international management of residential lodging, guesthouses, monthly inns, inns, and hotels, resort and seek ways to realize them;
4. to contribute to proper operation of business and ensuring cooperative relationships with private lodging business operators, private lodging manager, private lodging intermediaries;
5. to contribute to revitalizing members' regions by inviting investment and by promoting effective use of rooms, houses, building and land there.

Here, we are talking about effective use not only in the accommodation field, but also in other colorful fields.

5. to contributing to establishment of systematic and collaborative cultural housing and accommodation facilities, taking into account the global system.

It would be great if we could get cooperation from local governments, and if possible from the Japanese government, in making this global oasis, but it is impossible to get all at once, so we will first deepen cooperation with many companies.

Chapter 2. Membership

Article 2 (Invitation) 1. Any ELFO and OELO member may invite investors, bankers, and money lending people (hereinafter referred to as Cooperators or moneylenders) to join the ELFO and the OELO.

2. A Loanee's guarantor, a broker and an advocate who will concern transaction within the framework of the present Charter shall be an OELO member.

3. All the OELO members shall be a member of their mother ELFO.

3. When people agreed to be an OELO member, their names shall be registered immediately in a General List (GL) where Cooperators, Loanees and interested persons may be listed.

Article 3 (Automatic member) Members of the following organs shall be automatically a member of the OELO.

- a. ELFO Economic and Social Department
- b. ELFO Finance and Industry Department
- c. ELFO Interstate Council's Commission for the Economic and Social Department
- d. ELFO Interstate Council's Commission for the Finance and Industry Department and
- e. ELFO Solidarity Council's Commission for the Economic and Social Department
- f. ELFO Solidarity Council's Commission for the Finance and Industry Council
- g. **ELFO Tourism and Accommodation Department.**
- h. Other organs of ELFO FAMILY, which has analogous functions with those of the OELO

Article 4 (Opening in a web-site) 1. An invitational text and an invitee's answers may be opened in a web-site for the ELFO and the OELO.

2. Any member may invite non-member people to be a Cooperator exclusively for oneself. In this case their names may not be opened in the web-site.

Article 5 (Admission, appointment and expulsion) 1. If OELO President does not express opinion against registration of them for 3 days since opening their names in the List, they shall be regarded as having entered our OELO and as appointed by President as a member.

2. When OELO President, ELFO Hon. President or ELFO President regards an OELO member as unsuitable for it, that appointment and membership may be withdrawn.

3. When 2 of OELO President, ELFO Hon. President or ELFO President agree to expulsion of a member unsuitable to ELFO FAMILY, the member may be expelled from the OELO.

Chapter 3. Organs

Article 6 (Principal Organs) The main organs of the Organization shall be a General Assembly, President, 3 VIPs, a Board of directors, Departments, and a Secretariat.

Article 7 (General Assembly) The General Assembly (hereinafter referred to as GA) is the supreme organ of the OELO, may revise the present Charter and other rules of the OELO, and its decision has priority over all the other decisions or rules.

Article 8 (3 VIPs) The three VIPs, consisting of the President, Vice-President, and Chairman of directors, shall decide on various matters while the Board of Directors is out of session.

Article 9 (Board of Directors) The Board of Directors may elect the President and Chairperson and make decisions on important matters of this Organization.

Article 10 (Departments) The Organization shall establish a lodging business operator department, a lodging manager department, a lodging intermediaries department, investment department and other necessary departments.

Article 11 (Secretariat) 1. The Secretariat will perform administrative tasks such as document preparation, communications, rosters, and accounting.

2. The Secretary General and Vice-Secretary may be paid a small amount of remuneration.

Chapter 4. General Assembly

Article 12 (Composition) 1. General Assembly (hereinafter referred to as GA) shall consist of such Cooperators, Loanees and other members ready to promote the idea of Earth-Loving Oasis (ELO). The members whose main purpose are to pursue profits may remain as a member without portfolio.

2. Chairperson of the OELO General Assembly has, in principle, such competence as ELFO Chairperson has. (See <http://mopw.org/rules%20on%20pres.n3.pdf>)

3. One member may be a Chairperson of the OELO and the ELFO at the same time.

Article 13 (Decision-making) 1. Will of the OELO may be decided, in principle, by OELO General Assembly.

Article 14 (Right to vote) Each OELO member has right to vote in accordance with a mother ELFO Charter, provided that if a member does not vote “Yes” or “No”, it is regarded as the same with that of the Representative who invited him or her to enter the OELO and who is defined in Article 40.

Article 15 (Meeting through the Internet) Meeting of the OELO may be conducted, in principle, through the Internet.

Chapter 5. President

Article 16 (President) 1. The President shall supervise the Organization, submit proposals to major organs, and appoint Organization officers.

2. President may act externally regarding a given situation by writing evaluations, proposals, statements, requests, etc.

Article 17 (Lack of powerful candidate) Considering pressure of many works on OELO President, it may adopt system of PRESIDENT of 3 HEADs while a powerful candidate for OELO President

does not appear.

Article 18 (Division of works among 3 Presidents) The 3 Presidents have the following functions.

1. 1st President shall be responsible for general affairs of the OELO.
2. 2nd President shall be responsible for foreign affairs of the OELO.
3. 3rd President shall be responsible for internal affairs of the OELO.

Article 19 (Division of functions between 2nd and 3rd Presidents) One of the standard dividing 2nd President's and 3rd President's functions is necessity of external correspondence and unnecessariness of external correspondence. The former matters belong to functions of 2nd President, while the latter matters belong to the 3rd President.

Chapter 6. Cooperation between the ELFO and the OELO

Article 209 (The ELFO's multilateral help) 1. The ELFO as a mother organization of the ELFO FAMILY will help the OELO grow as much as it can in many fields.

2. The ELFO or the OELO may receive reflecting income from their members economic activities, and shall encourage such steps.

Article 21 (The OELO's duty) The OELO's duty to the ELFO is, among others, to pay ELFO members' annual dues for as many members as possible, using savings system of a bank or investment scheme of OELO members.

Chapter 7. Rights and Duties of the OELO and the ELOC

Article 22 (Rights) 1. The General Assembly and its subsidiary Earth-Loving Oases Consultation (ELOC) composed 11 members have the right to make rules concerning the OELO.

2. ELFO Hon. President and its President may present its idea or proposal to the OELO which may be adopted by the OELO General Assembly.

Article 23 (Obligation) Neither the OELO nor ELFO itself, in principle, will be a financial subject of moneylenders, and both of them will not be responsible for any member's obligation.

Chapter 8. General List of Cooperators and Loanees

Article 24 (General List) Every Cooperator and Loanee shall present their application to the OELO

Secretariat in accordance with the present Charter and application form.

Article 25 (Applicants' preparatory duty) 1. At the 1st stage an applicant may present a message or incomplete application which may be opened in the web-site.

2. From the 2nd stage each applicant shall pay attention to points in the application form which are incomplete and seen with red phrases, and shall make one's application perfect.

Article 26 (Unnecessary items for application) While application is not in accordance with the present Rules, it may not be opened in the ELFO web-site. When an applicant sends materials unnecessary for application, the Secretariat may not keep it in custody.

Chapter 9. Relations among Cooperators and Loanees

Article 27 (Notification) When an applicant wants to begin talk on transaction with another applicant, the former shall notify Secretariat of the other partner's name.

Article 28 (Multilateral choice) A Cooperator may lend money to plural Loanees. Likewise a Loatee may borrow money from plural Cooperators.

Article 29 (Autonomy of parties of a contract) Irrespective of conditions mentioned in an application each party to transaction may amend them within frame of the present Charter.

Chapter 10. A Loatee and Memorandum of Understanding

Article 30 (Draft MOU) A Loatee or a Cooperator is responsible for presenting the 1st draft MOU (Memorandum Of Understanding). If it is burdensome for them, they may entrust any ELFO member as an assistant with making it up by a contract.

Article 31 (ELFO Model of MOU) Parties to a project shall examine a draft MOU made up in accordance with ELFO model attached to present Charter. Unless otherwise agreed, ELFO Model MOU is supposed to be the 1st draft MOU.

Article 32 (Opening the MOU) When any concerned partner presents a draft MOU, it shall be opened in the ELFO website or in a message to concerned parties. It may be opened to all ELFO members.

Article 33 (Assistant's immunity) When a Cooperator and a Loanee conclude a MOU and other contract, any party to it is responsible for one's duty and act finally, and shall not impute one's responsibility to one's assistant, the OELO, or the ELFO.

Chapter 11. Loanee's Duties

Article 34 (ZAP) 1. If a Loanee wants investment of more than 1, 000, he or she will have duty to create one's domestic or international ZAP (Zoom Amicable Party) aiming at creation of FM and Radio.

2. The Loanee has a duty to join the ELFO central ZAP for 30 minutes at least once a week, and if it is impossible, let some member join it.

3. When the ZAP grows into a FM, a Radio or a TV company, he or she may be its staff.

Article 35 (One's National ELFA) 1. If a Loanee wants investment of more than 10, 000, he or she will have duty to establish one's national ELFA (Earth-Loving Friendly Association).

2. The said Loanee may ask one's patriot to be President of the national ELFA.

Article 36 (One's National or local ELC) 1. If a Loanee wants investment of more than 100, 000, he or she will have duty to establish one's national or local ELC (Earth-Loving Company) or local ELC in accordance with rules in the ELFO FAMILY.

2. The said Loanee may ask one's patriot to be President of the national or local ELC.

Article 37 (Employment) A Loanee of the above genre will make an effort to employ one's national ELFO compatriot so that majority of workers be ELFO members.

Chapter 12. Broker

Article 38 (Definition) By the present OELO Charter a 'broker' means an ELFO member who invited a person to join ELFO FAMILY and wants this invitee to invest in another member's project and who succeeded in matching the Cooperator with a Loanee.

Article 39 (10% to ELFO FAMILY) When the above said Cooperator send capital to the Loanee by a contract, the broker will get 1% of the remittance, provided that 10% of the broker's income shall be donated to the ELFO FAMILY.

Article 40 (Supplementary investment) When a broker cannot intermediate satisfactorily between Cooperators and a Loanee for 6 months since effectuation of the MOU, any OELO member may be a partner to supply money to be sent to the Loanee.

Article 41 (Conditions of supplementary investment) In such case, considering convenience and equal opportunity for OELO members, the Loanee and the broker together will announce conditions for supplementing loan, and they shall be opened in the OELO website.

Article 42 (Broker's borrowings) 1. In order to promote flow of money to Loanees, a broker may borrow money by a contract from any member of ELFO FAMILY, and send it to the Loanees.

Article 43 (1% gain for a broker) Unless otherwise agreed, the interest to be stipulated in the above contract shall be presupposed as follows:

- a. In the case of 1st runner of 8% interest provided for in the preceding Article the broker shall refund with 7% to the members of the ELFO FAMILY.
- b. In the case of 2nd runner of 7% interest the broker shall refund with 6% to the members of the ELFO FAMILY.
- c. In the case of 3rd runner of 6% interest the broker shall refund with 6% to the members of the ELFO FAMILY.
- d. In the case of 5% interest provided for in Article 49 the broker shall refund with 4% to the members of the ELFO FAMILY.

Article 44 (10% gain to ELFO) Brokers shall, not only in the case of preceding Article, but also in general, donate 10% of their gain to the ELFO FAMILY.

Chapter 13. Representative

Article 45. (Definition of Representative) In the present Charter *'Representative'* means a member who succeeded in inviting a person to enter the OELO or the ELFO.

Article 46 (Representative and Assistant) 1. By the present Charter neither Representative nor an assistant to a Loanee or a Cooperator is a broker, provided that they shall donate 10% of their gain to the ELFO FAMILY.

Article 47 (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, Representative may receive from them a certain amount of gain as reflecting interest at least 1% of **the remittance**.

3. Representative shall not, in principle, a party to MOU (Memorandum Of Understanding).

Chapter 14. Assistant

Article 48 (Loanee's and Cooperator's assistant) Any ELFO member may be an assistant to Cooperators, **brokers**, or/and Loanees by a contract who may, in their names, invite a new Cooperator or a Loanee.

Article 49 (Remuneration) Remuneration for an assistant shall be paid from Loan by at least 1% of the money which the Cooperator sends to the Loanee so long as it is in conformity with domestic law concerned. (For example, if an assistant in Loanee's name succeeded in inviting a Cooperator to send 100 & to a Loanee, he or she will receive 1 \$ from the capital 100 \$. Actually the Loanee will receive 99 \$.)

Chapter 15. Amount of Loan and Refund

Article 50 (Limitless loan) 1. There is no limit of amount of money to be provided to a Loanee so long as the 1st and the 2nd guarantors together with security are proved by documents, which the Loanee may present after the date of application.

2. Guarantors for an applicant shall ensure their security by depositing a certain amount of money in a Cooperator (an investor, a banker etc.) by SBLC or other means with due interest to be paid to guarantors. In case the Loanee cannot refund loan, the deposit money with interest may be regarded as a part of guarantors' security.

3. Total sum of loan shall be shown with such a clean number as 1,000 \$ or 5,000 \$, 10,000 or 15.000 \$, 20,000 \$, 25,000 \$, 30, 000 \$, 35,000 \$ etc. without an odd sum which makes more difficult to count. Table of the above refund will be shown in an attachment to present Charter.

Article 51 (Limit of loan) An OELO member, who wants fund without any guarantor and security, may apply less than 10,000 US \$ provided that exact and elaborated plan shall be presented within 6 months from the date of application.

Article 52 (ELFA) An applicant of more than 10,000 US, a national ELFA and ELC (Earth-Loving Company) shall present exact and elaborated plan.

Article 53 (Period of Refund) In order to invite capital as much as possible for Loanees, period of refund, in principle, shall be 5 years which would make Cooperators (bankers or investors etc.) feel safer.

Article 54 (5% Interest on a Loan) 1. Unless otherwise agreed and 5% interest is not against domestic law of concerned party, 5% compound interest shall be applied among OELO members in general.

2. When a Loanee fails to refund in a given year above-mentioned, unless otherwise agreed, the interest of that year will be 6%, and from the 6th year the 7% of interest will be applied to the refund. Any partner shall not regard Loanee's arrears as unfriendly.

Article 55 (6~8% interest) A loanee may encourage Cooperators' early determination of their investment by refunding on the basis of an agreement, irrespective of the time of conclusion of the MOU, additional 3 % interest to 1st runners of the investment, additional 2 % interest to 2nd runners, and additional 1 % to 3rd runners.

Article 56 (International remittance) Among OELO members international remittance of money shall be conducted through Paypal or other means which the GA decides, and a receiver of money shall pay fee for the remittance of money, if not specially provided.

Chapter 16. Security and Guarantors

Article 57 (Object of security) 1. Object of security (or mortgage) may be property, money and/or negotiable instruments.

2. Object of security shall be free and clear, shall not be double mortgage.

Article 58 (Attestation by notary public) 1. Object of the security shall be attested by a notary public by Loanee's burden.

2. Authentication by the notary public shall be attested by reliable info or documents attached to the authentication.

3. When a Loanee makes one's immovable property lie in mortgage, names, addresses, email addresses etc. of some realtors nearest to the property shall be written in one's application.

Chapter 17. Assessment

Article 59 (Assessment by the OELO) 1. At any time when OELO President decides it necessary

to assess a given project by face to face meeting, any party to the MOU shall welcome the President or his agent.

2. When Loan is more than 1 million US \$, it is obligatory for the President, as early as possible, to see the Loanee face to face and other persons and objects concerned.

3. Regarding the assessment of the Loanee's project, President shall make a report for the OELO Board of Directors and for Cooperators, which shall be opened in the OELO website.

Article 60 (Costs of President's stay) 1. Transport fee between President's country and the Loanee's, and other costs necessary for his staying there may be paid from loan money which received from Cooperators.

2. Total costs for the above travel and assessment shall be decided by the Board of Directors, considering PPP etc. The fees beyond the above costs shall not be paid from the loan.

Article 61 (Assessments by 10 grades) 1. The Board of Directors shall assess the Loanee's project on several points such as security, guarantors, refund, transport, place of object, profitability etc.

2. The Loanee may comment on the above assessment, proposing better steps.

Chapter 18. OELO membership fee

Article 62 (From the ELFO) When an OELO member paid membership fee, he or she may be a ELFO member and OELO's daughter organization without paying their membership fee. The OELO may collect equal membership fee without variation.

Chapter 19. Saving and Investment

Article 63 (Members' investment for membership fee) An OELO Cooperator may invite ELFO members to save their money in one's bank, or invest in investors plan, as a result, gaining profits and subrogating their membership fee.

Article 64 (3 steps) A member can use following rules on membership fee.

1. A member (named **A**) will send a certain amount of money (US\$ which sum is **B**) to a member-bank or an investor (named **C**);
2. The **C** will gain profits by using US \$ **B**, every year shall pay **A**'s dues to the ELFO Secretariat for **A**, interest to **A**, and shall repay all remainder to **A** at the end of contract period.
3. The said certain amount of money depends upon an agreement between **A** and **C**. It is

desirable, however, that the amount would be enough for the members to pay continuously every year one's due, receiving interest.

Chapter 20. Inspection Committee

Article 65 (unfair use of loan) When a Cooperator complains of alleged unfair or unlawful use of loan to a Loanee or person responsible for account, the latter persons shall hear the other parties' opinion.

Article 66. It is desirable that the decision by majority of parties of the MOU be respected. If the Loanee is not satisfied with the said decision, it shall be submitted to procedure provided for in Chapter 16 of the present Charter.

Chapter 21. Settlement of conflicts

Article 67 (Use of OPAC or TPAC) Regarding a conflict between the Cooperators and a Loanee, it is very desirable, firstly, that they use ELFO system of OPAC (One Person Amicable Conciliation) or TPAC (Three Persons Amicable Conciliation).

Article 68 (Use of OJAC or TJAC) If one of the contesting parties cannot be satisfactory with award of the said conciliation, it is very desirable that they use OJAC (One Judge Arbitration Court), TJAC (Three Judges Arbitration Court).

Chapter 22. Finale Articles

Article 69 (Actual effect) Present Rules will be actually effective after the date of clarification of its lawfulness, completion of procedures, and compliance with domestic and international law. The date will be indicated clearly indicated later in the present Charter.

Article 70 (Non-responsibility of the ELFO) The OELO will not be responsible for transaction concluded before the above said date. Such negotiation and the transaction shall be regarded simply as a contract exclusively between them outside the limit of OELO.

Application for a Cooperator

- Date of application:
- Name: One's proper name: Full name:
- Nationality:
- Profession:
- Social status:
- Sex:
- Date of birth:
- Address:
- email address:
- Telephone number: mobile: company:
- Fax number:
- Line ID:
- WhatApp ID:
- Maximum amount of money to be lent: US\$
- CONDITIONS of loan:
- The purpose for which money is spent :
 - Period of repayment:
- Interest: (simple or compound interest)
- 1st repayment is US &
- 2nd repayment is US\$
- When a contract is concluded, a table interest shall be made up.
-When user of loan cannot refund it in refund period, the interest for remaining sum will be XX%
- 1st and 2nd Guarantors are necessary
 - Loan on security
 - Repayment through Paypal
- brokerage; XX% of the sum of property from its owner and XX% from the buyer

Application for Loan

- Date of application:
- Full name:
- Picture of face;
- Nationality:
- Profession:
- Social status:
- Sex:
- Date of birth:
- Address:
- URL of LinkedIn:
- email address:
- Telephone number:
- Fax number:
- Line ID:
- WhatsApp ID:
- h. Amount of money wanted by applicant:
- CONDITIONS of loan:
 - The purpose for which money is spent :
 - 1.
 - 2.
 - Detailed explanation of project:
 - Period of repayment:
 - Interest:
 - 1st and 2nd Guarantors:
 - 1st Guarantor (who must be attested by a notary public)
 - 2nd Guarantor (who must be attested by a notary public)
 - Loan on security:
 - 1st security. (value estimated: US\$) (the value must be attested by the said notary public)
 - 2nd security. (value estimated: US\$ (who value must be attested by the said notary public)
 - some pictures of security
 - Repayment through Paypal or bank transfer
- brokerage;
- My Advocate: (who shall take oath that one is an Advocate by the Attorneys-at-Law, and join the OELO)
 - Name:
 - Address:
 - email address;
 - Telephone. line; Fax etc.)
- Representative by ELFO rule:

Attachment 1. Table of Refund

1. The total sum of loan with its interests shall be refunded within 5 years.
2. The interest rate for 5 years will be 5 % to be applied every year.
3. Supposing the present MOU will be effective in December 31st, 2024, a loanee may refund the below-mentioned loan money to the Cooperators as follows

	After 1 year	After 2 years	After 3 years	Ater 4 years	After 5 years	Total Refund
1,000 \$						
5,000 \$,						
10,000 \$						
15,000 \$						
20,000 \$						
25,000 \$						
30, 000 \$						
35,000 \$						
40, 000 \$						
45,000 \$						
50, 000 \$						
60,000 \$						
70,000						
80,000						
90,000						
100,000						
1 st year	2 nd year	3 rd year	4 th year	5 year	Total sum	
5,000	4,750	24,512	28,286	37,452	100,000	

1st refund is only interest the sum of which is 5,000 \$ to be paid at the end of 2025 year.

Then remaining debts 95,000 \$ (100,000 \$ – 5,000 \$)

2nd refund is also only interest. Its sum 4,750 \$ (95,000×0.05) to be paid at the end of 2026

Then remaining debts 90,250 \$ (95,000 \$ – 4,750)

3rd refund is capita 20,000\$ and interest 4,512 \$ (90,250 \$×0.05), in all 24,512 \$ for 2027,

Then remaining debts \$ 65,738 \$ (90,250 – 24,512)

4th refund is capital sum 25,000 \$ and interest 3,286 \$ (65,738×0.05), in all 28,286 \$ for 2028,

Then remaining debts 37,452 \$ (65,738 \$ – 28,286 \$)

5th refund is capital sum 35,580 \$ and interest 1,872 \$ (37,452×0.05), in all 37,452 \$ for 2029.

Then remaining debts is none at all.

110,000

120,000						
130,000						
140,000						
150,000						
170,000						
200,000						
250,000						
300,000						
350,000						
400,000						
450,000						
500,000	25,000 \$	23,750 \$	122,562 \$	166,434 \$	170,366 \$	508,112 \$

1st refund is only interest the sum of which is 25,000 \$ to be paid at the end of 2025 year.

Then remaining debts 475,000 \$ (500,000 \$ – 25,000 \$)

2nd refund is also only interest. Its sum 23,750 \$ (475,000×0.05) to be paid at the end of 2026

Then remaining debts 451,250 \$ (475,000 \$ – 23,750)

3rd refund is capital 100,000\$ and interest 22,562\$ (451,250×0.05), in all 122,562 \$ for 2027,

Then remaining debts 328,688 \$ (451,250 – 122,562)

4th refund is capital sum 150,000\$ and interest 16,434\$ (328,688×0.05), in all 166,434 \$ for 2028,

Then remaining debts 162,254 \$ (328,688 \$ – 166,434 \$)

5th refund is capital sum 162,254 \$ and interest 8,112 \$ (162,254×0.05), in all 170,366 \$ for 2029.

550, 000
600,000
650,000
700,000
800,000
900,000
1,000,000
1,100,000
1,200,000
1,300,000
1,400,000
1,500,000
1,700,000
1,800,000
1,900,000

2,000,000							
.3,000,000							
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8. 000, 000							
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9. 000,000							
.							
10,000, 000	500,000	475,000	2,951,250	3,303,687	2908,566	10,138,503	

1st refund is only interest the sum of which is **500,000** \$ to be paid at the end of 2025 year.

Then remaining debts **9,500,000** \$ (10,000,000 \$ – 500,000 \$)

2nd refund is also only interest. Its sum **475,000** \$ (9,500,000×0.05) to be paid at the end of 2026

Then remaining debts **9,025,000** \$ (9,500,000 \$ – 475,000)

3rd refund is capita 2,500,000\$ and interest 451,250 \$ (9.025,000 \$×0.05), in all **2,951,250** \$ for 2027,

Then remaining debts **\$ 6,073,750** \$ (9,025, 000 – 2,951,250)

4th refund is capital sum 3,000,000 \$ and interest 303,687 \$ (6, 073, 750×0.05), in all **3,303,687** \$ for 2028,

Then remaining debts **2,770,063** \$ (6,073,750 \$ – 3,303687 \$)

5th refund is capital sum 2,770,063 \$ and interest 138,503 \$ (2,770,063×0.05), in all **2,908,566** \$ for 2029.

Then remaining debts is **none at all**.

地球愛オアシスをたくさん設立しよう

すべての会員が参加できるように

会員が多額の資金を持っている場合は、比較的容易に事業を運営したり、憲章第 3 条に規定された地球愛オアシスを短期間で設立することもできるでしょうが、資本が十分でない場合、会員の投資家と融資希望の会員が互いに協力する余地があります。それに関し、地球愛友好機構名誉会長は、地球愛オアシス機構憲章（案）を総会に提示し、2024 年 1 月 1 日に同案が採択されました。

同憲章にかなりの条項（第 1 条から第 9 条まで）を追加したのが、本日（2 月 16 日）の第 2 次金子案です。

親愛なる地球愛友好機構会員各位、どうぞ皆様のご意見をお聞かせください。

ELF0 総会議長カルペキナ イリーナ、反対がなければ、下記第 2 次金子案の採択を決定して下さい。

地球愛オアシス機構憲章

私たち地球愛オアシス機構の(以下、OELO という)の賛同者は、

加盟国間の経済協力が、加盟国および ELF0 ファミリーの構成員の生活水準の向上のために非常に重要であることを認識し、

ELF0 憲章第 3 条に規定されている 地球愛オアシス(以下、ELO という)の理念を実現したいと願い、加盟国の投資活動を促進するために、一致団結して取り組むことを決意し、

ELF0 総会は、ELF0 ファミリーの一員として独立した OELO を創設することを決定し、以下の通り、
地球愛オアシス機構憲章を採択した。

2024 年 1 月 1 日 札幌にて採択 （同年 1 月 14 日、追加条項）

第1章 目的

第1条（主要目的） 地球愛オアシス機構（以下、OELO または機構という）の目的は以下のとおりである。

1. 会員の地球愛オアシス プロジェクトの作成、投資誘致、需要と供給の調整を支援することで、会員の地球愛オアシス プロジェクトの推進に貢献する。

EL00 憲章については、次を参照してください：(<http://mopw.org/elo%20n9%20char%20n%20form.pdf>)

2. 住宅宿泊事業者、住宅宿泊管理者、住宅宿泊仲介業者等との協力関係の確保および業務の適正な運営に資する。

3. 住宅宿泊施設、ゲストハウス、マンスリー旅館、旅館、ホテルの国際経営を研究し、それを実現する方法を探求する。

4. 居室、住宅、建物および土地の有効活用および投資誘致を通じ、会員地域の活性化に貢献する。

ここでは宿泊分野だけでなく、多彩な分野での有効活用についてお話しています。

5. グローバルなシステムを考慮し、計画的かつ連携した文化住宅・宿泊施設の整備に貢献する。

この地球規模のオアシスづくりにあたり、地方自治体の協力、できれば政府の協力も得られればいいのですが、一度に全部は無理なので、まずは多くの企業と協力を深めていきましょう。

第2章 機関

第2条（主要機関） 本会の主な機関は、理事長、3 役、理事会、各部局、協力者代表、融資借受人代表および事務局とする。

- 第3条（会長）** 1 会長は、本会を統括し、主要機関への議案の提出および本会の役員を任命する。
2. 会長は、評価、提案、声明、要望等を文書化して、特定の状況に関し対外的に行動することができる。
- 第4条（3役）** 会長、副会長、理事長からなる3役は、理事会の閉会中に、諸事項を決定する。
- 第5条（理事会）** 理事会は、理事長および理事長を選任し、本組織の重要事項を決定できる。
- 第6条（部局）** 当機構に宿泊事業者部、宿泊管理者部、宿泊仲介部、投資部その他必要な部を置く。
- 第7条（協力者代表者）** 協力者代表者は、協力者の利益を代表し、より多くの出資者を募集して、融資先との調和のとれたマッチングを促進するものとする。
- 第8条（融資借受代表者）** 融資借受人代表者は、借人の利益を代表し、投資家とも連携し、借人との調和のとれたマッチングを促進するものとする。
- 第9条（事務局）** 1. 事務局は、書類作成、連絡、名簿作成、会計等の事務をつかさどる。
2. 事務局長および事務次官には少額の報酬が支払われる場合がある。

第3章 会員の勧誘

- 第10条（勧誘）** 1. ELF0 および OEL0 の会員は、投資家、銀行家、貸金業者(以下、協力者または貸金業者)を **ELF0 および OEL0 に招待**することができる。

5. 借受人の保証人、ブローカー、弁護士は、OELO 会員になるものとする。

6. OELO 会員は全員、母系 ELF0 の会員となるものとする。

4. OELO 会員になることに同意した者は、協力者が行う一般名簿(GL)に直ちに氏名を登録するものとする。融資借受人と利害関係者がリストされる場合があります。

第 1 1 条 (Web サイトで開示) 1. 勧誘メールとその回答は、ELF0 と OELO の Web サイトで開示できるものとする。

2. 会員は、会員以外の者をもっぱら自分のための協力者として勧誘できる。この場合、その名前は Web サイトで公開されない場合もある。

第 1 2 条 (入会と任命) 1. 名簿に名前を載せてから 3 日間、OELO 会長が登録に反対する意見を表明しない場合、その人は OELO に登録され、会長によってメンバーとして任命されたものとみなす。

2. OELO 会長、ELF0 会長、ELF0 会長が OELO 会員にふさわしくないと判断した場合、その任命および会員資格を取り消すことができる。

第 4 章 ELF0 と OELO の協力

第 1 3 条 (ELF0 の多面的支援) ELF0 ファミリーの母体組織である ELF0 は、OELO も多くの分野で可能な限り成長することを助長する。

第 1 4 条 (ELF0 に対する OELO の義務) ELF0 にたいする OELO の一義務は、銀行の貯蓄システムまた

は OEL0 会員の投資を利用して、ELF0 会員のため、できるだけ多くの同会員の年会費を支払うことである。

第5章 総会

第15条（構成） 1. 総会(以下、GA という)は、協力者、融資借受人、ELO 構想を促進する用意のあるその他の者で構成される。利益の追求を主たる目的とする会員は、無任所会員として留まることができます。

2. OEL0 総会の議長は、原則として ELF0 議長と同等の権限を有する。

(参照 <http://mopw.org/rules%20on%20pres.n3.pdf>)

3. 1 人の委員が同時に OEL0 と ELF0 の議長を兼ねることができる。

第16条（意思決定） 1. OEL0 の意思は、原則として OEL0 総会で決定することができる。

第17条（投票権） 各 OEL0 会員は、その母体である ELF0 の憲章に従って投票する権利を有する。OEL0 会員が「賛成」または「反対」に投票しなかった場合は、入会を勧誘した代表者と同じものとみなされる。

第18条（インターネットを介した会議） OEL0 の会合は、原則としてインターネットを通じて行うことができる。

第6章 3 頭会長制

第19条（有力候補者の不在） OEL0 会長への多くの仕事のプレッシャーを考慮して、OEL0 会長の有力候補者が

出現しない間は、3 頭会長制を採用することができる。

第 20 条（3 頭会長による業務の分担）：3 頭会長は、以下の役割を有する。

1. 第 1 会長は、本会の総務について責任を負う。
2. 第 2 会長は、OEL0 の外交を担当する。
3. 第 3 会長は、OEL0 の内務を担当する。

第 21 条（第 2 会長と第 3 会長の職務分担） 第 2 会長と第 3 会長の職務分担の一基準は、対外的な対応の必要性和、対外的対応の不要であり、前者は第 2 会長、後者は第 3 会長の職務に属する。

第 7 章 OEL0 および ETOC の権利と義務

第 22 条（権利） 1. 総会およびその下部組織である 11 名の理事国からなる地球愛オアシス協議会 (ETOC) は、OEL0 に関する規則を制定する権利を有する。

2. ELF0 名誉会長および ELF0 会長は、そのアイデア又は提案を OEL0 に提示することができ、OEL0 はこれを採択することができる。

第 23 条（債務） 1. OEL0 も ELF0 も、それ自体貸金業者の金銭的対象とはならず、両者とも会員の債務につき責任を負わないものとする。

第 8 章 協力者と融資借受人の一般名簿

第 24 条（一般名簿） すべての協力者および融資借受人は、この憲章および申請書に従って、OEL0 事務局に申請書を提出するものとする。

第25条（申請者の準備義務） 1. 第1段階では、申請者はメッセージまたは不完全な申請書を提示することができ、それはWebサイトで開示されることもができる。

2. 第2段階で、各申請者は、申請書の不備に注意を払い、申請書を完璧にする。

第26条（申請に不必要なもの） 申請が本規則に従っていない間は、ELF0のウェブサイトで開示されないことができる。申請者が申請に不要な資料を送付したとき、その保義務を事務局は有しない。

第9章 協力者と融資借受人との関係

第27条（通知） 申込者が他の申込者と取引に関する協議を開始することを希望するときは、当該申込者は、当事務局に対し、相手方の氏名を通知するものとする。

第28条（多边的選択） 協力者は、複数の融資借受人に融資することができ、同様に融資借受人は複数の協力者から融資を受けることができる。

第29条（契約当事者の自主性） 申請書に記載されている条件に関係なく、取引の各当事者は、この憲章の枠内でそれらを修正することができる。

第30条（契約の締結） 契約当事者は、契約を締結したとき、その旨を事務局に通知するとともに、その写しを事務局に送付しなければならない。

第10章 ELF0会費、貯蓄、投資

第31条（会費のための投資） OEL0の協力者は、ELF0会員が自分の銀行に貯蓄するよう、または、自己の投資計画に投資するよう勧誘し、その結果、利益を得て、**ELF0会員の会費を肩代わりする。**

第 3 2 条 会費のルールは、以下の通りである。

1. ELFO 会員(甲)は、会員銀行または投資家(丙)に一定額のお金(US \$乙)を送金する。
2. 丙は、US \$乙 を使用して利益を得、毎年、甲の会費を ELFO 事務局に支払い、甲に利息を支払い、契約期間の終わりに残りをすべて甲に返済するものとします。
3. 第 1 項の「一定の金額」は、甲と丙の合意による。 ただし、その金額は、メンバーが毎年継続的に支払い、利息を受け取るのに十分な金額であることが望ましい。

第 1 1 章 代表

第 3 3 条 (代表者の定義) 本規則において「代表者」とは、OEL0 への入会に人を勧誘することに成功した会員をいう。

第 3 4 条 (代表権) 1. 代表者は、被勧誘者の会員が投票権を使用しない場合、被勧誘者に代わって投票する権利を有する。

2. 協力者と融資借受人が契約を締結したときは、その代表者は、協力者と借受人から一定の仲介料を受けることができる。第 3 者がその契約の締結を助けるときは、その間の合意にもとづいて、報酬を受け取ることができる。

第 1 2 章 貸付金額

第 3 5 条 (無制限の融資) 第 1 および第 2 の保証人と担保が書類によって証明され、融資借受人が申請日後に提示できる限り、借受人に提供される金額に制限はない。

第 3 6 条 (貸付限度額) 保証人や担保なしで資金を希望している EL0C 会員は、申請日から 6 か月以内に正確で精巧な計画を提示することを条件に、100,000 米ドル未満を申請することができる。

第 37 条 (ELFA) 10,000 米国ドル以上の申請者、国別地球愛友好協会および地球愛社の申請者は、正確で詳細な計画を提示しなければならない。

第 13 章 OELO 会費

第 38 条 (ELF0) OELO 会員が、その会費を OELO に支払った場合、その会員は、ELF0 および OELO 系の子協会に会費を支払うことなく、その会員になることができる。OELO は、全会員一律の会費を徴収することができる。

第 14 章 紛争解決

第 39 条 (1 名友好調停または 3 名友好調停の利用) 協力者と融資借受人との間の紛争については、まず、1 名判事仲裁裁判所または 3 名判事仲裁裁判所の ELF0 方式を利用することが望ましい。

第 40 条 (1 名判事仲裁裁判所または 3 名判事仲裁裁判所の利用 JAC または TJAC の使用) 争う当事者の一方が当該調停の裁定に満足できない場合、1 名判事仲裁裁判所または 3 名判事仲裁裁判所を利用することが非常に望ましい。

第 15 章 最終条項

第 41 条 (実効性) 本規則は、国内法および国際法上の合法性、各種手続きの完了、その遵守が明確になった日以降に効力を生ずる。その日付は、その後この憲章にて明示される。

第 42 条 (ELF0 の非責任) ELF0 は、上記の日付より前に締結された取引について責任を負わず、このような交渉および取引は、地球愛オアシス機構外の単なる両者間の契約とみなされる。

協力者募集

- 申込日：
- 氏名：
- 国籍：
- 職業：
- 社会的地位：
- 性別：
- 生年月日：
- 住所：
- メールアドレス：
- 電話番号:携帯電話: 会社:
- FAX 番号：
- Line ID：
- WhatsApp ID：
- 融資可能な最高金額: US\$
- 貸付条件：

・お金を使う目的:

- ・返済期間:

利息: (単利または複利)

1 回目の返済は US &

2 回目の返済は US\$ です

契約が締結されると、テーブル利息が構成されるものとする。

.....ローンの利用者が返済期間内に返金できない場合、残額のインターストは XX%となる。

- ・第1、第2保証人が必要

・担保貸付

- ・ PayPal による返済

- 仲買;所有者からの財産の合計の XX%と買い手の XX%ブロム
- ELFO ルールによる代表者:

融資申込み

- 出願日：
- 氏名：
- 顔写真
- 国籍：
- 職業：
- 社会的地位：
- 性：
- 生年月日：
- 住所：
- Linkedin の URL：
- メールアドレス：
- 電話番号：
- FAX 番号：
- 回線 ID：
- WhatsApp ID：
- h です。申請者が希望する金額：
- 貸付条件：
- お金を使う目的：
 - 1.
 - 2.
 - 3.
- プロジェクトの詳細な説明：
- 返済期間：
 - 興味：
 - 第 1・第 2 保証人：
 - 第 1 保証人 (公証人の認証を受ける)
 - 第 2 保証人 (公証人の認証を受ける)
 - 担保貸付金：
 - 第 1 セキュリティ。(推定値:US\$) (上記公証人の認証を受ける)
 - 第 2 のセキュリティ。(推定値:US\$) (上記公証人の認証を受ける)
 - 警備の写真
 - PayPal または銀行振込による返済
- 仲買；
- 私の弁護士：(護士法に基づく弁護士である旨を宣誓し、OEL0 会員になること)
- 名前：
- 住所：
- メール アドレス；
- 電話： Line； FAX：
- ELFO ルールによる代表者：

