

ELFO GA Chair Irina's Message N.141

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

**Stop War and Agree to Reasonable Compromise!!
Don't Escalate Hatred and Destruction but Amity!!!**

For love, not hatred; by construction, not destruction; not dividing, but uniting world people's hearts!!

愛のため、憎悪でなく ; 創設により、破壊でなく ; 人びとの心を結んで、裂かずに!

Dear Dignities, Respected ICO, and Lovely ELFO FAMILY!!

SUMMARIZATION of 15th GA Held From SEP 1st to DEC 10th

I was appointed as GA Chair of the OELO (Organization of Earth-Loving Friendly Oases). As there was no candidate for the ELFO's and the ICO's GA Chairs, I am was obliged to sit there. I presuppose that the most important matters will be:

**Permanent Neutralization of Ukraine,
Russo-Ukrainian Peace Treaty, and
Palace of Earth-Loving Peace and Amity**

Dear Dignitaries, Respected ICO, and Lovely ELFO

Summarization of the ELFO 14th General Assembly

April 15, 2024 ~ July 31, 2024

Now I summarize systematically decisions, recognition, recommendation of the ELFO 14th GA (General Assembly) as follows. In them are included items on other organs: the ICO and the OELO. So, the present summarization may be regarded of our FAMILY.

Chair of the ELFO General Assembly is Mrs. Irina Karpekina

I wanted some member to be GA Chairperson, but no one expressed one's readiness to be Chair, so I agreed to be regarded as GA Chair as before.

Ms. Afua sent me her draft agenda items mainly on financial affairs and website etc., then Hon. Pres. Rikio also sent 4 agenda items. I wanted the GA to deliberate situation of realization of GA's former decisions. And in April 27, 2024 Mr. Rikio made an urgent motion on additional rules to a draft Charter of the OELO.

In April 15, 2024 I declared the commencement of 2nd session of 14th GA (General Assembly), and firstly, agenda item on ELFO website proposed by ELFO 3rd Pres. Ms. Afua and the Urgent motion by Hon. Pres. Rikio were adopted as shown below-mentioned somewhere.

To Pres. Putin and Pres. Zelensky will be sent GAPNU

I decided adoption of ELFO Hon. Pres. Rikio Kaneko's draft treaty to be sent to Russian and Ukrainian Presidents the draft GAPNU (General Agreement on Permanent Neutralization of Ukraine) together with outline of draft peace treaty between Russia and Ukraine. The draft GAPNU reads as follows:

General Agreement On Permanent Neutralization Of Peaceful Ukraine

WE THE PEOPLES ON OUR PRECIOS PLANET DETERMINED

to save succeeding generations from the scourge of war, especially catastrophic nuclear war,
to strengthen friendly permanent peaceful relations among peoples and States large and small, and

to promote better standard of life, not destroying human and material resources,

AND FOR THESE ENDS

to practice tolerance and live together in peace with one another as good neighbors around Ukraine,

to unite our strength to maintain permanent neutralization of Peaceful Ukraine and security thereof, and

to ensure that armed forces shall never be used permanently in Peaceful Ukraine excepting the case of self-defense,

HAVE RESOLVED TO COMBINE OUR EFFORTS TO ACOMPLISH THESE AIMS.

Accordingly, our respective Governments, Autonomies, Organizations, and Individuals have agreed to the present epoch-making General Agreement On Permanent Neutralization of Ukraine and do have honor to declare that hereby Ukraine has become permanently neutralized State, which can be proud of its historical role as a forerunner of progressive peaceful process leading to establishment of ONE World.

PART I . PERMANENT NEUTRALIZATION OF UKRAINE

Chapter 1. Purposes and Principles

Article 6. 1. The said United Nations, States, autonomies, organizations, and individuals have their Representative respectively.

2. A Representative of autonomies, organizations, and individuals shall be elected respectively in accordance with annex to the present GAPNU.

Chapter 3. Rights of Peaceful Ukraine

Article 7. Peaceful Ukraine has sovereignty, provided that she is permanently neutralized, and that her sovereignty may be restricted by other international treaties for the purpose of strengthening permanent neutrality of Peacefull Ukraine and

Article 8. 1. Peaceful Ukraine has right to maintain military forces only for self-defense.

2. When Ukraine wishes to follow policy of general and complete disarmament within Ukraine, all the parties shall support her.

3. Ukraine shall not regard such study as unfriendly, which will research Permanent Neutralization with her general and complete disarmament for the purpose of raising living standard of Ukrainian people and showing exemplary way leading to World Federation.

Article 9. Peaceful Ukraine may be a member of the United Nations, maintaining her honorary status of Permanent Neutral Peaceful Ukraine even if a war breaks out between member-States, or between a member-State and non-member-State as well as between non-member-States.

Article 10. 1. Peaceful Ukraine has right to be immune from military sanctions decided by the United Nations against aggressor or any State against which the United States is taking preventive or enforcement action.

2. Peaceful Ukraine has right to be immune, in principle, also from the other sanction decided by the United Nations

Chapter 4. Duties of Peaceful Ukraine

Article 11. 1. Peaceful Ukraine shall bind itself never to take up arms against any other State except for self-defense.

2. Peaceful Ukraine

Article 12. 1. Peaceful Ukraine shall never conclude or enter military alliance.

Article 13. 1. Peaceful Ukraine shall never enter into such international obligation as could indirectly involve it in war.

2. Peaceful Ukraine shall not take part in military exercise with any State's military forces.

Chapter 5. Acquire of territories

Article 14. Peaceful Ukraine may conclude a convention by which she can acquire, without cession of, new parts of territory with the consent of all the contracting States.

Here I took into account Ukrainian possibility that Ukraine can recover sovereignty over region which she may loose at the time of conclusion of peace treaty with Russia. It goes without saying that such alteration of sovereignty needs a new agreement among contracting parties of the treaty.

PART II . DEMILITARIZATION OF UKRAINE AND NEIGHBORING TERRITORIES

Article 15. If restrictive burden in respect demilitarization is heavy on Ukrainian shoulder, then to that extent, Russian burden will be also heavy.

Article 16. In Peaceful Ukraine such 3 non-nuclear principles shall be applied as: not producing nuclear weapon; not possessing it; and not allowing its entry into the country.

Article 17. Not only along the Russo-Ukrainian border, but also near from all the borders around her shall be created demilitarized zones with certain width of regional belt.

Article 18. A definite zone around an atomic station shall be demilitarized, and it shall never be a battlefield.

Article 19. Peaceful Ukraine and neighbouring States shall neither locate military objects within or near airports and seaports which are used exclusively for peaceful purposes such as exporting food.

Article 20. Peaceful Ukraine shall not use such a port for importing weaponry and other military purposes.

PART III. ORGANIZATION OF PALACE FOR PRMANENT EACE

Article 21 All the Parties to the present GAPNU shall make utmost efforts to change the areas destroyed by war into not arena of quarrels, but on the entire contrary, into a place of harmony, respect, love, truth, beauty, and HOPEs where spirit of peace, friendship, welfare, and cooperation rules.

Article 22. For the end declared in the preceding Article 21 an Organization for Palace of Permanent Peace (PPP) will be established in the capital Ukraine Kiev, where peace-loving States, peace-loving Autonomies (such as prefectures and cities), others organizations (such as NGOs and universities), and peace-loving individuals may collaborate in multi-international peaceful life, in many practical and theoretical fields.

Article 23. There are established as the principal organs of the PPP: General Assembly, a Security Council, an Economic and Social Council, a Territorial Council, a World Court, and a Secretariat.

This matter concerning the present Article is very important, and must studied by ELFO FAMILY at the beginning, then world-wide. I wish that if the PPP is composed of these five organs, they would be of supplementary character in relations the United Nations.

If the PPP is constituted so as to transform the United Nations, it is possible that there appear more or less States which are unwilling to join it. It is clear, however, that the United Nations must be transformed into far better organization which meets the demand of 21 century, which would abolish war completely, and which will be a source of bright HOPEs for all human beings.

Article 24. The some of the most important functions of the PPP are:

- a. to study to replenish the United Nations in military, political, legal, economic, and other fields by newer, better and more democratic ways, and to present its proposals to peoples around the world.
- b. to study ways for maintaining and strengthening permanent neutralization **not only** of Ukraine, **but also of other States** and to present its proposals to peoples around the world.
- c. to study peaceful settlement international and domestic conflicts, disarmament, international law and world law, several ways leading to One World, namely, the World Federation, and to present its proposals to peoples around the world.

The present Part 3 is very important matter. Deliberation leading to its conclusion may demand a long time. If so, point 24 or entire Part 3 may be deleted at the beginning stage.

PART IV. AMENDMENT

Article 25. Amendments to the present GAPNU shall come into force when they have been adopted by a vote of two thirds of the parties of the present GAPNU.

Article 26. General Conference of members of the GAPNU for the purpose of reviewing the present GAPNU may be held every 5 years.

PART V. RATIFICATION AND SIGNATURE

Article 27. The present GAPNU shall be ratified as follows:

- a. Regarding States, it shall be ratified by the signatory State in accordance with their respective constitutional process.
- b. Regarding Organizations, it may be ratified by signature attested by a notary public.
- c. Regarding Individuals, it may be ratified by signature also attested by a notary public.

Article 28. 1. The present GAPNU may come into force upon the deposit of ratification by Russia, Ukraine, the United Nations as an original member.

2. Other States, Organizations and Individuals may accede it by ratification.

Article 29. The present GAPNU shall remain deposited in the archives of the Government of Ukraine. Duly certified copies shall be transmitted by that Government to the other signatory States, Organizations and Individuals.

IN FAITH WHEREOF the Representatives of the Governments of Russia, Ukraine, United Nations, Organization, and Individuals have signed the present GAPNU.

DONE at the city of Kiev XX day of XX [month], twenty thousand and XX [year]

Points of Russo-Ukrainian Peace Treaty

Considering the decisions of the ELFO GA (General Assembly), ICO Pres. Rikio Kaneko proposes to the 14th ELFO GA to send Russian Pres. Putin and Ukrainian Pres. Zelensky the following points of the Russo-Ukrainian Peace Treaty (RUPT):

First of all, I want ELFO FAMILY members to see and understand matters to be talked with belligerents, which were adopted in 2022. Regarding these items, see pp.7~14 in a mail magazine "Rikio's Message.N.186, OCT 06, 2022" (<http://mopw.org/pr.%20n186-con-start.pdf>)

Now Mr. Rikio is studying these matters.

War in Gaza

I am searching if the GA decided something to do.

ELFO Pres. Edmario 2nd President of the OELO!!



I Irina Karpekina reconfirmed her declaration that ELFO Pres. Edmario Peixinho (pic.) won election of the 2nd President of the OELO (Organization of Earth-Loving Oases). He sent us the following message which reads, among others:

I would like to thank Mr. Rikio Kaneko and world leaders for the opportunity to be elected as the second President of the OELO in the NGO.

My desire is to maintain the highest level of knowledge and development.

Organizations (and companies) are social systems, that is, patterns that emerge from the network of relationships established between individuals, groups and institutions.

He sent us his own idea concerning **a building in Santa Katarina** in Brazil, and Hon. Pres. recommended him to make up a MOU by himself [AUG 3, 2024], at the same time he sent a message to a broker the following meal:

Dear Anna Fiedler

Thank you for your interesting message. I talked about it with ELFO Pres. Edmario, and agreed with him that we would try to make up MOU (Memorandum of Understanding).

From my side I have my offer to you: I want you to be interested in MOU on an African CSR Pres. Nehemie's big projects (its loan is 100 million US \$). Please see an attachment. At its last pages you see my draft MOU for him. If you are ready, I want you to be his assistant as I am.

Please consider it, I am looking forward to see your affirmative answer.

For your prosperity and happiness,

ELFO Hon. Pres. Rikio Kaneko

Election of 2nd President if the ICO

Dear Mohamed Farrag, wrote in August 26 Hon. Pres. Rikio:

I hope this message find you well. I suppose you are receiving our daily message, and know our present activities.

*I want you to **be 2nd President of the ICO** (International Conciliation Commission) and begin the work for sending our draft to Pres. Putin and Pres. Zelensky.*

I am looking forward to seeing your positive answer as soon as possible.

ICO Pres. Rikio Kaneko



N.988. [Mohamed Farrag](#) (OCT 27, 2023) [Egypt](#). United Nations WFDP. [Assistant consul at United Nations](#). He has connection with our member Mr. Datu Pradeef.(N.953) His representative is Mrs. Hope Watanabe.

[FROM ICO President Rikio Kaneko]: Dear Mohamed Farrag. Will you contribute to the development of the ICO (International Conciliation Organization)? For example, you will be Chairperson for Organizing OPAC (One Person Amicable Conciliation) or TPAC (Three Persons Amicable Conciliation).

Mohamed Farrag: Why not? [But these correspondences are old]

[FROM Rikio Kaneko, JUL 30, 2024] Dear Mohamed Farrag

I hope this message find you well. I suppose you are receiving our daily message, and know our present activities.

I want you to be 2nd President of the ICO (International Conciliation Commission) and begin the work for sending our draft to Pres. Putin and Pres. Zelensky.

I am looking forward to seeing your positive answer.

*[FROM M. Farrag] **Dear Irina, I'm ready.** ICO is non government organization?*

[FROM Irina] Dear Mohamed Farrag. Thank you so much for your readiness to be ICO President. It's great news every member will be very happy!!

Hon. Pres. Rikio Kaneko proposed to the ICO GA that election of ICO 2nd President would be conducted with election administrator Irina Karpekina as below-mentioned. As there was no objection, GA Chair **Irina Karpekina decided** the adoption of the following rules:

1. Candidates for 2nd President responsible for foreign affairs shall present POLICY (political opinion) and Oath to election administrator by 15th of August.
(But he could not present them by 15th of August!!)
2. If no member besides Mr. M. Farrag expresses one's readiness to be ICO 2nd President, election administrator shall declare that Mr. M. Farrag was elected as ICO 2nd President.
3. If by 15 of August some member recommends oneself as a candidate for the ICO 2nd President, the GA will deliberate the procedure thereof.

Dear ELFO FAMILY, as an election administrator I propose to the ELFO General Assembly (GA) that **when Mohamed Farrag present his OATH and Policy by the end of August, he will be elected as 2nd President of the ICO (International Conciliation Organization).**

Uneffective Apointment of President of the AELFA

ELFO Pres. Edmario succeeding in inviting Prof. Dr. Alam to join our ELFO FAMILY, and in **June 29, 2024** appointed him as Acting President of the AELFA (American Earth-Loving Friendly Association). Later, however, it turned out that he was not a citizen of the USA, but of Afganistan.

So, I propose to Pres. Edmario to appoint him as Acting President of the Earth-Loving Friendly Association in Afganistan (ELFAA) if he agrees.

N.1117. **Professor Dr. Alam Khan Ahmadzai** (JUL 26, 2024) **USA**. Professor & Founder and President



at Afghanistan Economic Forum, USAID, IMF, World Bank, International Banking & Financial Consultant & a half million followers

alamhm@gmail.com His Representative is Mr. Edmario.

[https://www.linkedin](https://www.linkedin.com)

I am professionally an Islamic Banking and finance specialist and the founder of Islamic Banking in Afghanistan, Islamic bonds, capital market, Islamic mortgage in Afghanistan. I served as Founding Chief of Islamic Banking of Maiwand, and Afghan Millie Bank of Afghanistan.

I am also the Board Member of Afghan United Bank and Lecturer of Islamic Banking and Economics at Jahan, Kardan, Karwan, and Rana University. Founder of Afghanistan Economic Forum and Afghanistan.

Apointment of President of the TELFA

In August 13, 2024 ELFO Pres. Edmario sent to Hon. Pres. Rikio the following message, appointing Mr. Ludovic (pic.) as Acting President of TELFA (Tanzanian Earth-Loving Friendly Association):

Dear ELFO World Leaders,

I hope this message finds you well, healthy and blessed.

I would like to receive a response from members welcoming our new member Mr. Ludovick from the country of Tanzania.

I am writing this statement to appoint our new member, Mr. Ludovick, as the Acting President of TELFA (Tanzania Earth Friendly Association).

Edmário.

ELFO President.



N.1115. Mr. **Ludovick** (JUL 25, 2024) **Tanzania**. luddo17@gmail.com His Representative is Mr. **Edmario**. <https://linkedin.com/in/ludovick-peters-29b09a2a>

*Thank you so much Edmario for considering me as a potential member for such a wonderful platform. Though I can't daily participate in the Zoom meetings as far as my work responsibilities and time confusion are concerned, I greatly appreciate your concern and **I am absolutely ready to take the position of the presidency for my country which is so far vacant.***

FROM Irina Karpekina: Congratulation on your inauguration as Acting President of the TELFA. I wish you will also plan big project as of Messrs. Nehemie, Ivo and Alain.

UN Dip. Kisembo OELO President

As there was no rival candidate for President of the ICO (International Conciliation Organization), he was elected as the ICO 1st President.

OELO Pres. Kisembo Declared

Establishment of the OELO in July 30, 2024 and appointed staff

1. The date of official establishment of the OELO is July 30, 2024
2. He appointed the following members as important staffs: (See attachment)
 - a. Mr. [AMBA MALACE](#) as Vice-Pres. of the OELO
 - b. Mr. Satoshi Miura as Vice-Pres. of the OELO
 - c. Mr. Ichihiko Kanoh as Vice-Pres. of the OELO
 - d. Mrs. Irina Karpekina as GA Chair and Secretary-General
(But Irina am ready to so by the end of this year)

Mr. Marcelo Oliviera ready to send 100 million US \$ to CSR.

OELO 2nd Pres. Edmario said in yesterday's ZAP that Brazilian Mr. Marcelo was ready to invest 100 million \$ to African CSR (Cooperate Social Responsibility).

N. 1087. Marcelo Oliveira (MAY 1, 2024) **Brazil**. Investor. His Representative is Mr. Edmario.

FROM Edmario: Hello my dear Rikio Kaneko, please send your greeting statement to our great investor and banker in Brazil. He is interested in helping the NGO ELFO with investments and financing loans. See the message from Mr. Marcelo Oliveira from São Paulo in Brazil and see if this contract agreement with creditors is possible.

Good morning, I'm Marcelo Oliveira CEO of the Phoenicia Euro LTD group. We can finance projects, we ask for SBLC investment as a guarantee.

If accepted, we can send the investment contract. And divided into two parts signed contract. And after executing the contract, we issue the SBLC to the investor and we release the funds for the projects in 4 or 5 installments depending on the stages of the project or projects.

[FROM Rikio Kaneko, AUG 5, 2024]: Dear Marcelo Oliviera, please keep good communication with Pres. Nehemie, and we must adjust his projects effectively and ASAP.

H.PPP,Hurrah!!

PPP (Public Private Partnership) a Hope

In July 28, 2024 ELFO Hon. Pres. Rikio asked Pres. Nehemie to answer several points (*italic*) He sent his reply in August 2, 2024 (purple sentences), saying **PPP will be adopted with Baraka city**. Q&A are as follows:

1. Making a bankbook for Earth-Loving ecovillage and ecotown.

For example, now ELFO Pres. Edmario is ready to send money promptly for CSR to promote early realization of its projects. But to send his money in your private bankbook or CSR's is not desirable. Maybe, he will try to send his money via Paypal. Does the CSR have its bankbook in the Paypal?

Answers: CSR Solutions does not have a Paypal bank account but we would like to create this bank book on Paypal as desired by President Edmario , we only have a project bank account.

2. Good communication

In order realize the projects it is very important to keep good communication promptly. Almost everyday I or some one is writing about your projects and send you info about it, but from your side we receive not frequently, and our questions remain unanswered.

Answer: We are going to improve our communication lately the signal of the internet connection was poor which is why we had difficulty maintaining good communication with you.

3. Pictures or video of Baraka

We want more pictures or video about Baraka because there will be built Earth-Loving ecovillage. Any picture is OK. (Right 2 pictures are from Wikipedia)

Answer: We will send you the postcard of the town of Baraka and some photos



4. Participation in ZAP (Zoom Amicable Party)

Every day at 20:00~20:30 we hold ZAP (Zoom Amicable Party). It's very desirable that many your friends join us in the ZAP. 2022

Answer: We will be present every day at 8:00 p.m. ~ 8:30 p.m. during the zoom conference. Please send us the zoom link each day to allow us to participate too.

5. Appointment of persons responsible for some sectors

How about appointing several persons as follows:

- a. *A person responsible for communication for me (How about Mr. Pinos)*
- b. *A person responsible for communication for OELO Pres. Kisembo*
- c. *A person responsible for communication for the ZAP (See Article 34 [here](#). Click it)*
- d. *A person responsible for creation of the DRC ELFA (See Article 35 [here](#). Click it)*
- e. *A person responsible for creation of the DRC ELC (Earth-Loving Company) (See Article 36 [here](#). Click it)*
- f. *A person responsible for accounting at the beginning stage*

Answer: It is better to organize a zoom conference on the subject to properly plan the actions to be carried out

6. Aspects in your MOU to be elaborated more clearly

- 1) *PPP form: if Baraka city is ready to cooperate with us considerably, PPP (Private Public Partnership is one of the best choices. Then, the city itself will be one of the parties to the MOU.*

Answer: Yes, **Baraka city is ready to cooperate with you**

considerably, PPP (Private Public Partnership) is one of the best choices. Then, the city itself will be one of the parties to the MOU.

2) *What draft Articles are questionable or to be studied more?*

Answer: It is better to organize a zoom conference to discuss about it question

3) *It is unquestionable that Article 6 on security shall be elaborated. What draft Article can you propose us?*

Answer: We will send you very soon our draft.

7. *OELO President's stay in DRC*

1) *Are you ready to receive him? Have you talked with him about his stay in your country?*

Answer: Yes, we are ready to receive the president of OELO in the Democratic Republic of Congo, which is why an official invitation was sent to him.

2) *His sudden visit is not good, will not produce fruits, so that previous communication is necessary not only with you, but also other concerned persons.*

8. *Email addresses of concerned persons*

Will you, therefore, kindly send us their email addresses, including those of your team (p.10)

Answer: Pinos: info.drc@csrsolutions.se ;

Judy: marketing@csrsolutions.se;

Pierre: logistics@csrsolutions.se;

Andries: project@csrsolutions.se;

Musubao Maene secretariat@csresolutions.se

Wide Gates to members' gain shared with FAMILY!

ELFO Hon. Pres. Rikio designed very wide gates for members' gain through a contract by which they as an assistant to loanees, Loaners, or brokers get remuneration. See, for example, a draft contract with Mr. Edmario.

Contract between Pres. Edmario Peixinho and L. E. on Amity and Cooperation

Mr. Edmario Peixinhp dos Santos, President of the ELFO, namely, Earth-Loving Friendly **Organization** (hereinafter referred to as Edmario) and L. E. (hereinafter referred to as Louis) have honor to have concluded the present Contract between Edmario and Louis on Amity and Cooperation.

Article 1. One of great sources of happiness

Both parties shall make efforts so that present Contract be one of great sources of happiness for members of One Large Blessed ELFO FAMILY by demonstrating a good example of promoting amity and cooperation between the present 2 parties.

Article 2. 1 % of remittance

Louis shall be Edmario's good assistant to invite, in Pres. Edmario's name, potential Cooperators (bankers, investors etc.) for him, receiving 1 % of remittance which was sent by Louis's effort.

Article 3. Edmario's brokerage

Edmario may also receive 1 % of remittance which was sent by Louis's effort because Edmario is formal essential broker while Louis is Edmario's personal assistant.

Article 4. Edmaio's and Loui's Donation

From among above 1% of the remittance its 5 % shall be donated to the OELO (Organization of Earth-Loving Oases), and 5 % to its mother organization ELFO 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 5. A due form of invitation

Louis shall send invitatory message, in principle, *that he is a member of the ELFO, and a personal assistant to an ELFO member Pres. Mr. Nehemie, whose company CSR is making efforts to realize big projects (400 million US \$), so that Pres. Nehemie will be very pleased if (Cooperator's name) is interested in them, seeing its MOU (Memorandum of understanding) attached to the present message.*

Article 6. Immunity from obligation

Louis may be immune from any obligation so long as he acts in accordance with OELO Charter, respecting Pres. Edmario's lawful instruction.

Article 7. Settlement of conflicts

A Contract between CSR and (Assistant's name) on Amity and Cooperation

Cooperate Social Responsibility Solutions (hereinafter referred to as CSR) and (Assistant's name) have honor to have concluded the present Contract between the CSR and (Assistant's name) on Amity and Cooperation.

Article 1. Both parties shall make efforts so that present Contract be one of great sources of happiness for members of One Large Blessed ELFO FAMILY by demonstrating good example of promoting amity and cooperation between the present 2 parties.

Article 2. (Assistant's name) shall be CSR Pres. Nehemie's good Assistant to invite, in Pres. Nehemie's name, potential Cooperators (bankers, investors etc.) for him, receiving 1 % of remittance which was sent by (Assistant's name) 's effort.

Article 3. From among above 1% of the remittance its 5 % shall be donated to the OELO, and 5 % to its mother organization ELFO which, when it received the said 5 %, shall donate immediately its 20 % to national Red Crosses of belligerent States for children suffering from war.

OELO Original Members, Automembers etc.

ELFO Secretariat and Hon. Pres. Rikio selected candidates for OELO members from the List of New Members of the ELFO. Please see them in the URL: <http://mopw.org/oelo-mem240710.pdf>

And then he proposed that 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

Dear ELFO Members, as there was not objection, **I decided** its adoption by the ELFO GA.

Then, I think it is desirable to add these rules to Charter of the OELO (Organization of Earth-Loving Oases) And I proposed to the GA to adopt my idea if there is not objection. And there was no objection, **today (August 16, 2024), I decide** adoption my prosal.

B. OELO automembers from Interstate Council

In accordance with the above decision the members, among others, of the Interstate Council's Commission for the Economic and Social Department are automembers of the OELO. There are 4 kind Commissions **A, B, C, and D**. So far as I know, their members are as follow:

A. Commission for the Economic Social Department



N. 47. Hans G. Smaling (2020/10/31) Retired Diplomat of **Netherland** Specialties: International (economic) relations;
gh.smaling@minbuza.nl



N.56 (2020/12/25) Théodore TEBOU Chargé d'Administration chez OTC-**TOGO** (Pic. Togo)
phiphi.gaba@gmail.com



N.62. Vesna Arsic (2021/02/23) Former Ambassador of the Republic of **Serbia** in Kingdom of Belgium and Grand Duchy of Luxembourg. Basic votes of Serbia is **50 votes**. vesna.arsic@yahoo.com

Dear President Rikio Kaneko. Your efforts have contributed to increasing attractiveness of ELFO and I am glad that a lot of ambassadors joined the ELFO in the meantime.



N.46. Radion Popov (2020/10/30) Exambassadorof **Bulgaria**; nominated as an economic advisor in Doha, Qatar, and Maskat, Bulgarian basic votes are **50 votes**
radionp@yahoo.com



N.93. Ambassador Carmen Smidt (2021/04/12) Former Ambassador of **South Africa** to Finland and Estonia; Central banking environment. **Vice-Chief of Economic Social Council**;
joleuesmidt42@gmail.com



N.100. Merhawit Hadush (2021/04/24) Diplomat at the Embassy of **Ethiopia**, I have worked at the Ministry of Foreign Affairs of Ethiopia since 2016. merahadish09@gmail.com



N.102. **Nokuphumla Mabena** (APR 26, 2021) **South Africa**, Foreign Service Officer/ Diplomat at Department of International Relations and Cooperation; Economic and Social Department.
tholimabs@gmail.com



N.105. **Nicole Enriquez** (MAY 4, 2021) , **Angola**, Diplomat, Strong administrative professional with a Bachelor of Science in Business Administration from The Philippine Women's University.
nicoleenriquez83@gmail.com



N.107. **Shankar Sharma** (May 9, 2021) **Nepal**: Former Ambassador at Embassy of Nepal, Washington D.C.; Hope Nozomi is his Representative because she succeeded in inviting him to our ELFO.
shankarpsharma@hotmail.com



N. 115. **Jesivan Souza** (Luly 7, 2021) Consul at Embassy of **Brasil**, Ms. Nozomi is his Representative. **Economic and Social Department** jesivans@gmail.com
FROM Hon. Pres. Rikio: Dear Jesivan Souza, you know that a Brazilian Edmario Peixinho is ELFO President, is inviting many bankers and investors join our ELFO FAMILY. I am happy if you can keep good communication with him.



N.112. **Claver Pitra** (June 7, 2021), Diplomat at Embassy of **Angola**. *Please introduce more in detail.-----*
Irina K.
claver.pitra@angolaembassy.sg



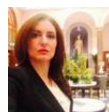
N.117. **Ariunbold Yadmaa** (July 7, 2021) Ambassador of **Mongolia** to Canada. ariunbold@gmail.com



N.127. **Deepak Vohra** (July 21, 2021) Just an ordinary son of India! **Ambassador** of **India** and Special Advisor to Prime Ministers in Africa. thedeepakvohra@gmail.com

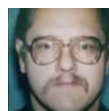


N.133. **Margaret M Cullen** (July 28, 2021) Trade Commissioner at **Canadian** Consulate. **She currently serves on the Board of Directors of the Florida Council for Public Private partnerships (fcp3).**
margaret.cullen@international.gc.ca



N.135. **Antoaneta Dimitrova** (July 29, 2021), **Bulgaria**, *I am a self-motivated and detail oriented team player who can manage time effectively.* a_dimitrova23@abv.bg
Economic and Social Department.&

Financial and Industrial Department.



N.137. **John S. Kramer** (August 1, 2021) **Philippines**. Soldier Diplomat Kramer IA Holdings Group Chairman. He was a Diplomat of MFA, but now retired. His Rep is Ms. Irina Karpekina.
jskramer@ymail.com



N.146. **HE Kamlesh Prakash** (AUG 31, 2021), High Commissioner at **Fiji** High Commission, New Delhi; Work includes enhancing the productivity of the industry and service sectors;
kamlesh05@gmail.com

B. Commission for the Finance and Industry Department



N.2 Rasheed A.M (HUSSAINIYA NAGAR Palamunai, an experienced Ambassador of **Sri Lanka** became an ELA (2020/4/28), He will have **cumulative 36 votes** (Sri Lanka's frame is 70 votes)

أن ، أخرى أمور بين من ، E L A من نامل ، الدولية المنظمات من عديدة أنواع هناك

Finance and Industry Council rasheedlanka@gmail.com



N.9. Nehme Khawly (2020/10/03) H. Consul General of The Republic of **South Sudan** to Lebanon.

Finance and Industry Council



N.36. Mr. Bhuwan Paudel (2020/9/25) Diplomat; **Nepal** Foreign Service; Permanent Mission of Nepal in Geneva;

mofabhuwan2065@gmail.com



N. 25. Oscar Shitima (2020/06/27) (Diplomat Ministry of Foreign Affairs of **Zambia**; Public Sector and outstanding leadership skills, problem-solving skills. He will have **50 votes**.)

Finance and Industry Council. oshitima@gmail.com



N.16. Federico Alberto Cuello Camilo (Ambassador Extraordinary and Plenipotentiary to the State of Qatar at the **Dominican** Ministry of Foreign Affairs.

He joined us in June 18, 2020, will have **50 votes**.

Finance and Industry Council. fcuellocamilo@gmail.com



N.17. ABONG BEBEY Blaise (Diplomat of **Cameroon** Int'l Trade Law and Policy Analyst, Africa Knowledge and Policy. He joined ELA (2020/06/20). babeyabong@yahoo.com;

FROM Hon. Pres. Tikio: Dear Abong Bebey, you know that 2 Cameroonians want Loan of 10,000, 000 US & respectively. So that I am very pleased if you can keep good communication with them. One of good choices may be PPP (Public Private Partnership).



N.69. Kestutis Kudzmanas(2021/03/22) Ambassador at Ministry of Foreign Affairs of **Lithuania** **Finance and Industry Council**

kestutis.kudzmanas@gmail.com 5



N.70.Waleed Mozahem (2021/03/22) (2021/03/22) Diplomat - Director of the Department of South America in the **Yemen** Ministry of Foreign Affairs. **Finance and Industry Council**

mozahem2012@gmail.com



N.38 Othmar Hardegger (2020/10/20) Consul General of **Switzerland** in Mumbai bei Eid. Departement für auswärtige Angelegenheiten. **Finance and Industry Council.**

othmar.hardegger@eda.admin.ch



N.42. Vika M. Khumalo (2020/10/20) Amb. Extraordinary and Plenipotentiary at Department of In'l Relations and Cooperation. **South Africa.** **Finance and Industry Council** vmkhumalox@yahoo.com



N.58 (2020/12/27) Eleazar Benjamin Ruiz y Avila, Mexican Ambassador Retired. Ministry of Foreign Affairs of **Mexico** **Finance and Industry Council.**

ruizmagana@hotmail.com



N.59 (2020/12/29) Mohammad Hossein Emadi, Italian Former Ambassador and Permanent Representative to FAO. He has **basic 60 votes** of Italia. mh.emadi@gmail.com



N.60. Moncif Cherkaoui Jaouad (2020/12/29) Deputy Head of Mission / Embassy of the Kingdom of **Morocco** to Bulgaria and North Macedonia. moncifcherkaoui@yahoo.fr



N.62. Vesna Arsic (2021/02/23) Former Ambassador of the Republic of **Serbia** in Kingdom of Belgium and Grand Duchy of Luxembourg. Basic votes of Serbia is **50 votes**.

Dear President Rikio Kaneko. Your efforts have contributed to increasing attractiveness of ELFO and I am glad that a lot of ambassadors joined the ELFO in the meantime.

Economic Social Council; Finance and Industry Council. vesna.arsic@yahoo.com

FROM Hon. Pres. Rikio: I hope this message find you well and blessed. Now I feel that finally economic activities began to be more active than before. I am happy if you can continue to be interested in our activities.



N.71. Jean-Paul Tarud-Kuborn (2021/03/25) former Ambassador of **Chile** to the UAE, the GCC and Pakistan from 2009 until May 2018, as well as the Dean of the UAE Diplomatic Corps in 2018.

Finance and Industry Council jptarud@abudhabiadvisory.com



N.67, Sarah Hisham (2021/03/19) Former Diplomat at Ministry of Foreign Affairs, **Sudan** **Finance and Industry Council** mesohisham6@gmail.com



N.76. Ahmed Abdelatif (2021/03/28)

Diplomate at MFA **Sudan**, he graduated from Juba university in 2005, acquired Master's degree, and began to work in MFA in April, 2004, **Finance and Industry Council** ahmedsb1@hotmail.com



N.77. Allan Mckenley B. (2021/03/29) Consul Gnle of the Federal Democratic Republic of **Ethiopia** an Haiti. **Finance and Industry Council** alldezir74h@gmail.com



N.81 VIOLA KALOSHI (2021/04/04) Diplomat at Ministry for Europe and Foreign Affairs of **Albania**
Dear Viola Kaloshii, please send us your email address. Otherwise you will not receive our mails.
Finacial and In dustry Council.



N.80. OSITADINMA ANAEDU (2021/04/03) AMBASSADOR of **Nigeria** ; An experienced negotiator, on Economic and Financial matters of the United Nations General Assembly; in April 17, 2021, **Appointed as Chief Councilor of Finacial and In dustry Council.** anaeduo@yahoo.com

N.83 Besnik Konci (2021/04/05) Former Ambassador of **Albania** to Canada; Experienced Chief Executive Officer besnikkonci@yahoo.com
with a demonstrated history of working in the government administration industry. **Financial and Industry Council.**





N.86. Habib Karamvand (2021/04/07) Former Diplomat at embassy of **Iran** in Japan; In Linked he says: *I've worked for three years as a diplomat in Japan. Now I am engaged in business.* **Finacial and Industry Council.** habikar817@yahoo.com



N.87. Yogesh Gupta (His Representative is Irina Karpekina because she invited him) (2021/04/08) Former Ambassador of India to Denmark and High Commissioner to Zambia and Malawi in the rank of Secretary. **Finacial and Industry Council.** ambassadorgupta@yahoo.com



N.95. Benjamin Katongo (2021/04/12) Diplomat of Zambia; Finance and Industry Council.

I am a proactive, ambitious and enthusiastic individual who has developed a mature and responsible approach to any task I undertake.



159. [Abdelmalek Kettani](#) (SEP 23, 2021) **Ambassador** of **Morocco** Abidjan Côte d'Ivoire; **Her Representative is Ms. Hope Watanabe.** amk1907@gmail.com

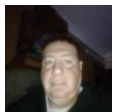


N.168. Johnny Sahr (SEP 28, 2021) Minister Plenipotentiary Head of Chancery Embassy and Permanent, **Sierra Leone** **His Rep is Ms. Irina Karpekina**

FROM ELFO Hon. Pres. Rikio Kaneko: Now our member from Sierra Leone Amb. Mr. Emmanuel want loan for his project. I will be happy if you are ready to communicate with him for the benefits of members in your country and for One Large Earth-Loving blessed family



N.187. Mark causon (OCT 28, 2021), Ambassador at Ministry of Foreign Affairs, **Malta** causonmark@hotmail.com



N.148. Hany Rabea (SEP 5, 2021), Consul at Ministry of justices **Egypt**, He acquired Master of business at University of Wales. **His Rep is Ms. Irina Karpekina.** hanyrabea67@gmail.com



N.188. Thales Castro (OCT 29, 2021), Cônsul AH of **Malta**; Professor of Political Science; International;

As an international relations professor and researcher and also as a diplomat (Consul Ad Honorem), tccastro@hotmail.com



N.189. H.E. David Kam ♥ (甘達偉) (OCT 30, 2021), Warrior for Mother Earth. davidkam@riseup.net



N.191. Mika Finska (OCT 31, 2021), Consul Trade and Investment at Consulate General of **Finland** in Hong Kong; mika.finska@gmail.com



N.192. Elie Sleiman (NOV 8, 2021), **Oman**, Diplomat at International Organization of Economic Development;



N.196. Kirk Hollingsworth (NOV 21, 2021), **UK**, Former British Diplomat; now pursuing pro bono and commercial ventures.



N.209. HE Sir Gladwin Tan (DEC 8, 2021), **Comoros**, President - Vienna International Economic Diplomacy Alliance, Chief Counsel - Economic & Commercial Counsellor's Office,



N.215.H.E. Dr. Toni Atanasovski MSc (DEC 25,2021), [Macedonia](#), Ambassador/International Business Advisory/ Negotiations/ FDI Strategy and Promotion/ PPP/ Healthcare Consultancy and project implementation/



N.238. [Dinesh Patnaik](#) (JAN 27, 2022), [India](#). Ambassador to the Kingdom of Spain; Jack of all trades, master of many.

Pic. None. N.242. [Johnstone Chizinga](#) (FEB 1, 2022), [Zambia](#), Ambassador at Zambia Embassy.

Pic.none. N.243. [Abida Islam](#) (FEB 1, 2022), [Bangladesh](#) Government Official, Ambassador of Bangladesh to the United Mexican States.

(He/she2)rasheedlanka@gmail.com;mofabhuwan2065@gmail.com;oshitima@gmail.com;fcuellocamilo@gmail.com;babeyabong@yahoo.com;kestutis.kudzmanas@gmail.com;mozahem2012@gmail.com;othmar.hardegger@eda.admin.ch;vmkhumalox@yahoo.com;ruizmagana@hotmail.com;mh.emadi@gmail.com;moncifcherkaoui@yahoo.fr;vesna.arsic@yahoo.com;jptarud@abudhabiadvisory.com

C. Commission for the Solidarity Department



N.12. [Phway Ei Thaw Lwin](#) (Diplomat of Ministry of foreign affairs of [Myanmar](#) (2013~present), she enjoys 60 votes. Solidarity Council 22460944@student.uwa.edu.au



N.29 [Sherif Eissa](#) (2020/08/27. Experienced Diplomat of [Egypt](#) . which has 70 basic votes, so he has 49 votes. He is skilled in Government. sherif_aly_eissa@hotmail.com



N.30 [Mohamed Farghal](#) (2020/10/05) Deputy Head of Mission, Consulate General of [Egypt](#) he has also 49 votes. Solidarity Council. farghalmh@gmail.com 30\$



N.34. [Aldo Javier LOPEZ](#) (2020/08/18, Head of Political Section at the Embassy of [Argentine Republic](#) in Korea. He has 60 votes. ajavierlopez76@gmail.com



N.54. (2020/12/24) [Bruno HOTIER](#) Chef du département Sécurité et Devoir de Diligence Mission EUCA, [Niger](#) He has basic 60 votes. Solidarity Council bruno.hotier@gmail.com



N.61. [Hrvoje Cikovic](#) (2021/01/02) Minister Plenipotentiary at the Embassy of the Republic of [Croatia](#) in Ankara (Turkey), He is a Vice-Chief of Interstate Council. hcikovic@gmail.com



N.74. [Roland Van Remoortele](#) (2021/03/26) Ambassador (Rtd-Hon.): In [Belgian](#) diplomatic service since 1981. Primary objective has been to further my country's economic interests and political goals: peace, respect for human rights, sustainable development. He has something to do with Asia-Europe Foundation (ASEF)

roland.vanremoortele@diplobel.fed.be 70\$ (claimed Nov 12,2021)



N.75. [Bahishta Talash](#) (2021/03/27) Former Diplomat at The Embassy of [Afghanistan](#) Experienced Member working in the international affairs industry. bahishta.talash@gmail.com



Ñ.88. [Latchezar Petkov](#) (2021/04/09) Former [Bulgarian](#) Ambassador to: Czech Republic, USA, Poland, Latvia, Lithuania. Former CG to New York, US.

Solidarity Council nyclatch@yahoo.com 50\$ (claimed Nov 12,2021)



N.92. Karim El Sharkawy (2021/04/11) Diplomat at the **Egyptian** Ministry of Foreign Affairs. **Solidarity Council.**
karimelsharkawy@aucegypt.edu



N. 160. Arwa Salih (SEP 24, 2021), Dipolmat at Ministry of Foreign Affairs **Sudan** Her Rep is Ms. Irina Karpekina. Over 15 years of work in Diplomacy, public service, and the United Nations and non-profit organizations;
arwasalih2013@gmail.com



N.185. Chiara Massarotto (OCT 28,2021), Intern at the Permanent Mission of **Italy** to the United Nations - New York. Ms. Hope Watanabe is his Rep.



N.186. Marcello Patti (OCT 28, 2021), - Diplomat and international Secretary IODR registered to the Ministry Foreign Affair Malta Government from year 2017 developing international cooperation with many governments

N.194. Siham Mourabit (NOV 15, 2021), **Morocco**, Diplomat : African Affairs/African Union/UNITED Nations/UNEP-UN HABITAT;



N.218. Avirmid Battur (DEC 30, 2021), Mongolia, Former

N.219. Reda Bebars (JAN 6, 2022), **Egypt**. Ambassador Reda Bebars, Former: Assistant Minister for Foreign Affairs. Former Ambassador of Egypt to: Poland-Mexico-Uganda.



N.237. Rajat Sharma (JAN 27, 2022), **India**, UNAccc | AMBASSADOR at The US Presidential Service Center® | Pro Vice Chancellor CIUC University Argentina;

D. Commission for the Department of Tourism and Accommodations



N.44. Ebiye Tombiri Diplomat at Embassy of **Nigeria** In Japan Tokyo. He began to work in July, 2018. FROM Hon.Pres.Rikio: Dear Ebiye Tombiri, you know, Mr. Olusoji Marcus Amusan is an ELFO member who want to loan. Loanees have duties to establish a national ELFA (Earth-Loving Friendly Association) and a national ELC (Earth-Loving Company). I am very glad if you can communicate kindly with him regarding his project.



N.45. Ahmed Khaire (2020/10/29) Diplomat at **Somalia** Embassy; my Working at somalia embassy in Pretoria since 2013 . I'm also student at university of Pretoria.

N.3. Dr Palitha Kohona (2020/09/01, Ambassador and Permanent Representative to the United Nations at **Sri Lanka**; International relations, negotiations, international legal skills, public speaking,



N.8 Robert Nowakowski (2020/09/14, diplomat in Ministry of Foreign Affairs of **Poland**; International cooperation and contacts, public and private diplomacy, problem solving, analysis of international relations and security.



N.158. Maria Morapedi CIWFM(SEP 21, 2021) EuroFM Ambassador **Botswana**; Facility Management Conference and Exhibition (FMCE) promotes the profession



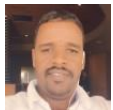
N.169. [Lhatu Wangchuk](#) (SEP 29,20221) Former Ambassador of [Bhutan](#) to UN, New York; Promotes international peace and harmony through Tourism based on philosophy of GNH (Gross National Happiness). His Rep is Ms. Irina Karpekina.



N.214. [Khem R. Lakai, CHE](#) (JAN 31,2022), [Nepal](#) Ambassador, World Innovation Forum, Founder/CEO Global Academy of Tourism & Hospitality Education. Ms. HOPE Watanabe is his Representative.

E. Commission for the Department of Tourism and Accommodations

N.44. Ebiye Tombiri Diplomat at Embassy of [Nigeria](#) In Japan Tokyo. He began to work in July, 2018..



N.45. Ahmed Khaire (2020/10/29) Diplomat at [Somalia](#) Embassy; my Working at somalia embassy in Pretoria since 2013 . I'm also student at university of Pretoria.

N.3. Dr Palitha Kohona (2020/09/01, Ambassador and Permanent Representative to the United Nations at [Sri Laanka](#); International relations, negotiations, international legal skills, public speaking,



N.8 Robert Nowakowski (2020/09/14, diplomat in Ministry of Foreign Affairs of [Poland](#); International cooperation and contacts, public and private diplomacy, problem solving, analysis of international relations and security.



N.158. [Maria Morapedi CIWFM](#) (SEP 21, 2021) EuroFM Ambassador [Botswana](#); Facility Management Conference and Exhibition (FMCE) promotes the profession



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N.214. [Khem R. Lakai, CHE](#) (JAN 31,2022), [Nepal](#) Ambassador, World Innovation Forum, Founder/CEO Global Academy of Tourism & Hospitality Education. Ms. HOPE Watanabe is his Representative.

Ms. G. Afua's proposals almost adopted

In March 31, 2024, Ms. Gillian Afua sent a message to Sapporo. I classified her points into several agenda items as below-mentioned, and Hon. Pres. Rikio added a short comment [with blue phrases](#). Ms. Afua's [reddened phrases](#) are by me. The agenda item was adopted as followed:

Website of ELFO FAMILY

1. Ms. Afua may obtain a good quality Website, at her own expense, with great graphics and features. (Ms. Afua, thank you so much. I suppose all the ELFO members are very glad at your volunteerism) It will operate in English. It will have some members log in to engage on site. Ms. Afua suggests that Ms. Afua herself, Hon. Pres. Rikio, Japanese specialist Mr. Kunihiro Matsumoto and Satoshi Miura as administrators of the website will upload and publish.

2. GA Chair Mrs. Irina (or suitable candidate) will then notify member of news by email or via the website. This will contribute greatly to ELFO image and branding and attract people.

3. Email marketing campaigns can be sent via the website application, by Mrs. Irina and maybe others by agreement, may be automated.

(Dear Ms. Afua, thank you so much!! Mr. Kunihiro and Mr. Rikio revised better the top page of ELFO website. See: <http://mopw.org> Ms. Afua may better it, of course.)

Provisionally Agenda item N.1 was adopted in April 29, 2024

Charity drives

Ms. Afua may operate charity drives not only in South Africa, but also around the world and then inform the media so she can raise awareness about ELFO. (Very good!! Thank you very much!! Then I will sing Earth-Loving Songs written by me gratis, hahaha!! It's not joke, and someone will play guitar when I sing. We can do such charity drives not only virtually, but also actually in New York or Genieve where it is easier for members to gather.)

Provisionally Agenda item N.2 was adopted in May 1, 2024

Sponsors

1. Ms. Afua proposes joining the list of Sponsors for financial events in the USA and Europe, and maybe others, at her own discretion and expense to

raise awareness on ELFO. For example, she says she can sponsor something (maybe the lunch or drinking glasses or writing stationery) at financial conferences where investors are meeting in America and list ELFO as a sponsor, at her own expense (she will pay the sponsorship). It's also very good!

2. ELFO will be named as one of the sponsors and ELFO name and logo will be advertised to very important people and Bankers. Morally we can do it.

Provisionally Agenda item N.3 was adopted in May 1, 2024

Bank account

1. Ms. Afua will open a bank account for ELFO that ELFO can use for its matters. ELFO has its central bank account in Paypal.
2. She will make the first monetary contribution and other members can also donate money to the bank account.
3. When we do ELFO projects that raise funds, then the money can go to ELFO bank account. She will administrate the account to monitor things since she will open the account. Then some of the bank transaction documents can be available for scrutiny by ELFO heads for the sake of transparency.

ELFAS

Ms. Afua will register ELFAS (Earth-Loving Friendly Association in South Africa) as an NGO in South Africa. She will use her company office address, which is a very nice location for the ELFAS address and registration. There will be boardroom access for meetings. She will pay for this. ELFAS will have a professional image. This is also very good proposal of hers!!

Provisionally Agenda item N.5 was adopted in May 1, 2024

Investors

When President Edmario invited Ms. Afua to join ELFO, she mentioned that she would be able to bring investors to ELFO. Over the years her sister, Ayane, and she have worked with investment banks, and financial institutions for her own company to do capital raises and on debt and equity financing deals. This is the network she intends to leverage for ELFO to grow. (That's also very good!! Practical talks are going on regarding some members' projects, and I wish that Ms. Afua will be a party to these MOU.)

Provisionally Agenda item N.6 was adopted in May 1, 2024

Deal and commission

1. Projects and companies that Ms. Afua deems acceptable for her investors (which are financial companies based in the USA, Europe and Asia) and the investors agree to fund with debt and equity, (Grammatically I cannot understand the underlined sentence. Will you please rewrite it?)
2. The person who brings to Ms. Afua the opportunity will earn a **commission**, she also earns a commission and she will negotiate a small commission money goes ELFO by being transferred to the ELFO bank account that I open. ELFO money will be used for ELFO matters. (Dear Ms. Afua, I am very glad if you can show me an example regarding Mr. Ivo's projects. He and Mr. Ivo will be very glad if you are ready to be the 1st runner stipulated there in the MOU.)
3. ELFO kindly notes that it's Ms. Afua's discretion which projects and companies to take to her investors because she has their funding criteria. She has the right to decline referring a deal or opportunity.

Mr Edmario's São Paulo bnb project

Hon. Pres. Rikio proposes not deliberate this agenda item this time due to Pres. Edmario's possibility to live in a foreign country.

1. Ms. Afua will evaluate **Mr Edmario's São Paulo bnb project** to check viability for investors and arrange due diligence, give criteria for investors and see how the São Paulo project can be viable to investors. (Dear Ms. Afua, such step seems to be good. Regarding his project, I have talked for several months, so let's consult sometimes each other.)
2. If it meets investor criteria, then she will let us know, because she works with bigger companies and not small individual investors. So these companies are very strict because of their investment regulations and laws in their country.
3. But also if Mr. Edmario has some middle market Brazilian companies that need debt and equity financing (What does it mean?), then if my investors find them acceptable, then it is good because he will get a commission and a small amount of money of such a deal that her investors fund she proposes is **donated to ELFO**. (Due to my poor English understanding, I want another simpler explanation.)
4. That's why she proposes publishing a website that will convey the best image for ELFO to investors and sponsorship of events that will impress investors and very important people. (Yes, conclusion is great.)

Member Participation

1. Member participation does not have to be ZAP only. Ms. Afua believes that members should be encouraged to engage on ELFO matters via several mediums on social media, on the website she offered, and in general member participation. (Yes, that's right.)
2. **Members should be able to do teamwork on ELFO matters.** Perhaps one can reach out to members to gain their involvement. She proposes a member relationship management that is similar to CRM customer relation management in the business world. **She believes we will get more out of our members this way.** Yes, I agree with her.

Pres. Edmario's Comment on Ms. Afua's proposals

My dear friends, fellow members of ELFO (Associação Mãe Terra), the fourteenth assembly of new presidential and vice-presidency positions in each country of ELFO members is now open.

I completely agree with Afua Amenyah about the improvements and investments in websites, digital platforms and social media regarding the transparency, sincerity and ethics of the NGO ELFO. This gives more legal visibility with transparency, credibility and security to ELFO websites.

All these actions by Afua Amenyah of South Africa will be free of charge as an act of solidarity in social actions with the NGO ELFO.

The NGO ELFO needs more ELFO member investors who can work in solidarity on this same spiritual and eagle vision of Afua Amenyah on ELFO's social digital projects among other improvement projects for the NGO. My dear friends, fellow members of ELFO, feel free to elaborate on your voluntary and social investment work in the NGO ELFO. Together we are stronger and more than winners.

In general, the Executive Director's leadership and management responsibilities include:

Inspire and motivate the team.

Promote a culture that reflects the organization's values, encourages good performance and rewards productivity.

Create a staffing structure that supports the organization's goals, objectives, and priorities.

Ensure have a pleasant work environment and the supplies employees and equipment they need to do their jobs efficiently.

Offer salaries and benefits that are attractive and retain qualified professionals.

Support team growth and development.

Ensure the quality, effectiveness and efficiency of programs and services

Lead by example .

Edmario Peixinho dos Santos.
Interim President of ELFO.

Charter of the OELO

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 FEB 16, 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.
As for ELOO Charter see: (<http://mopw.org/elo%20n9%20char%20n%20form.pdf>)
2. to contribute to proper operation of business and ensuring cooperative relationships with private lodging business operators, private lodging manager, private lodging intermediaries.
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 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. Organs

Article 2 (Principal Organs) The main organs of the Organization shall be President, 3 VIPs, a Board of directors, Departments, and a Secretariat.

Article 3 (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 4 (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 5 (Board of Directors) The Board of Directors may elect the President and Chairperson and make decisions on important matters of this Organization.

Article 6 (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 7 (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 3. Invitation of members

Article 8 (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 a 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 9 (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 no-member people to be a Cooperator exclusively for oneself. In this case their names may not be opened in the web-site.

Article 10 (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 4. Cooperation between the ELFO and the OELO

Article 11 (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 12 (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 5. General Assembly

Article 13 (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 14 (Decision-making) 1. Will of the OELO may be decided, in principle, by OELO General Assembly.

Article 15 (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 16 (Meeting through the Internet) Meeting of the OELO may be conducted, in principle, through the Internet.

Chapter 6. PRESIDENT of 3 HEADs

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 7. Rights and Duties of the OELO and the ELOC

Article 20 (Rights) 1. The General Assembly and its subsidiary Earth-Loving Oasese 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 21 (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 22 (General List) Every Cooperator and Loanee shall present their application to the OELO Secretariat in accordance with the present Charter and application form.

Article 23 (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 24 (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 25 (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 26 (Multilateral choice) A Cooperator may lend money to plural Loanees. Likewise a Loanee may borrow money from plural Cooperators.

Article 27 (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 Loanee and Memorandum of Understanding

Mr. Ivo 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, additional 3 % of the sum, to 2nd runner additional 2 %, to 3rd runner additional 1 %.

Article 28 (Draft MOU) A Loanee or a Cooperator is responsible for presenting the 1st draft MOU (Memorandum Of Understanding). If it is burdensome for ~~the Loanee~~ ~~them~~, ~~he or she~~ they may entrust any ELFO member as an assistant with making it up by a contract.

Article 29 (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 30 (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 31 (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 32 (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 33 (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 34 (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 35 (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 36 (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 37 (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.

Chapter 13. Representative and an Assistant

Article 38. (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 39 (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 40 (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 total sum of loan.

~~3. 10% of the said gain shall be donated to ELFO FAMILY.~~

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

Chapter 14. Assistant

Article 41 (Loanee’s and Cooperator’s assistant) Any ELFO member may be Cooperators’ or/and Loanees’ assistant by a contract who may, in their names, invite a new Cooperator or a Loanee.

Article 42 (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’ 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 \$.)

~~2. 10% of the said remuneration shall be donated to ELFO FAMILY.~~

Chapter 15. Amount of Loan and Refund

Article 43 (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 44 (Limit of loan) An OELO member, who wants fund without any guarantor and security, may apply less than ~~100,000~~ **10,000** US \$ provided that exact and elaborated plan shall be presented within 6 months from the date of application.

Article 45 (ELFA) An applicant of more than 10,000 US, a national ELFA and ELC (Earth-Loving Company) shall present exact and elaborated plan.

Article 46 (Period of Refund) 1. 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 47 (5% Interest on a Loan) Unless otherwise agreed and 5% interest is against domestic law of concerned party, 5% compound interest shall be applied among OELO members in general.

Article 48 (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.

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 49 (International remittance) 1. Among OELO members international remittance of money shall be conducted through Paypal, and a receiver of money shall pay fee for the remittance of money, if not specially provided.

Chapter 16. Security and Guarantors

Article 50 (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 51 (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 52 (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 53 (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 54 (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 55 (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 56 (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 57 (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 58 (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 59. 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 60 (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 61 (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 63 (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 64 (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.

[Original Rules were drafted by ELFO Hon. President Rikio Kaneko, and were adopted by the ELFO General Assembly in JUN 1, 2024, And then in April 27, 2024 he added additional rules with red color, and from APR 29, 2024 afterwards with rosy phrases]

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:
- WhatsApp 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 _____%

- 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 \$						
	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 162254 \$ (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.

60,000 \$
70,000
80,000

90,000						
100,000						
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						
.4,000,000						
.5,000,000						
.6.000,000						
.7.000, 000						
.8. 000, 000						
.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.

Checking of realization of decisions

The following matters were not checked in the 14th General Assembly.

Goals of 2024 Year

Earth-Loving Amicable Way!!

Amb. Kisembo's meeting US Sec. Mr. Blinken

Agenda item N.18. Draft Peace Treaty on Russo-Ukrainian War

Agenda item N.19. Joint Statement to Belligerents of Gaza War

Agenda item N.20. Indo-Nepali border conflict and OJBAC's step

Agenda item N.21. Dear Candidates for President of the ELFA!!

Agenda item N.22. ELFA President appointed by President

Agenda item N.23. Sapporo Association of the ELO

Agenda item N.24. Association of the ELO in San Paulo

Agenda item N.25. Many local Associations of ELO

Agenda item N.26. African, Brazilian, and South African ZAPs!!

Dear Leaders and ELFO FAMILY Members, please feel free to send me any opinion on the above mentioned draft of summarization of the 14th ELFO General Assembly and ELFO FAMILY.

♪♪ For One Large Earth-Loving Blessed FAMILY ♪♪

Chair of the General Assemblies of the ELFO, the ICO and the OELO
Karpekina Irina