

ELFO Ivo's Message N.30



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Respecting national and all humankind interests

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

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OCT 02, 2024: <http://mopw.org/>



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

As for past Ivo's Messages N.1~16 see <http://mopw.org/loanees-240427.pdf> (pp.16~74)

Considering that now our ELFO FAMILY is going to establish PELPAs (Palace of Earth-Loving Peace and Amity) around the world, I would like to add revisions to the 4 the draft, show you my 5th Draft MOU as follows (N.B. Red phrases are recent amendment, rose words are the newest additions.):

5th Draft MOU

Memorandum Of Understanding on Mr. Ivo Arrey's Projects

We Partners Concerning Mr. Ivo Arrey's Projects,

recognizing that the realization of his projects is important for contributing to
rise in standard of living of partners as well as interested Cameroonians,
convinced that international cooperation for completion of his projects will
produce fruitful results, being an example uniting hearts of ELFO members
and world peoples,

Have Resolved To Combine Our Efforts To Realize His Projects.

Done at the city of Yaoundé the xxx th day of xxx month, two thousand
twenty five.

Article 1. Parties to the MOU

1. Original Parties to the Memorandum Of Understanding (hereinafter referred to as MOU) shall be, in principle,

a. Loanee Mr. Ivo Arrey;

b. Mr. Edmario Peixinho who is Repr. of bankers and investors concerning present MOU;

c. Many Cooperators (bankers, investors etc.) whom Mr. Edmario invited to join the ELFO FAMILY, and **who are ready invest in Mr. Ivo's projects;**

d. Any member willing to invest in Mr. Ivo's projects; and

e. Afriland First Bank ready to be in charge of accounting affairs concerning Mr. Ivo's projects. (**Dear Ivo, have you agreed with the bank about it?? If you haven't, a Brazilian Banco BS2 <comunica@ses.bancobs2.com.br> seems to be a party to your MOU.**)

2. Mr. Rikio Kaneko, who happened to invite Mr. Ivo to join the ELFO, will not be a party to the Present MOU, but will be his personal assistant.

Article 2. Character of this partners' group

1. This partners' group around Mr. Ivo's projects will be soft, and there will not be its President, Representative or Head of the group. The above-said bank may be a Chair with equal right of vote with others, but will not be superior over other partners. (Par in parem non habet jurisdictionem)

2. Mr. Ivo may appoint ELFO Hon. Pres. Rikio Kaneko as his 1st Assistant responsible for arranging affairs.

Article 3. Purposes of the MOU

1. Purposes of the MOU are the followings:

a. to realize a project of Earth-Loving Fish Farm;

b. to realize a project of **Little Palace of Earth-Loving Peace and Amity;**

c. to realize a project of **Grand Palace of Earth-Loving Peace and Amity**

(to build and sell 100 apartments as well as build and run 100 rooms hotel)

d. create value to be shared fairly among parties to the MOU.

e. to enlarge opportunity of employment of ELFO members by hiring majority of them in the Earth-Loving Fish Farm, Park Hotel and Intergrated Housing and Hotel.

2. Partners shall try so that present MOU be a good example to be followed not only by them regarding later projects, but also by other ELFO members and peoples around the world.

Article 4. Joining the MOU

The MOU is open not only to any ELFO member at the time of signature of the MOU, but also to any member acceding to the ELFO FAMILY later.

Article 5. Loans for 3 projects

1. For Earth-Loving Fish Farm project the sum of loan is 230,000 US \$.

2. For Little Palace of Earth-Loving Peace and Amity the sum of loan is 270,000 US \$.

3. For the Grand Palace of Earth-Loving Peace and Amity is 9,500,000 US \$.

The total sum is 10,000,000 US \$. Partners may try to parallelize these 3 projects and begin them at the same time or with time lag.

Article 6. Security for the Earth-Loving Fish Farm and the Palaces

1. The 1st security is 10 hectares of biodiversity rich land with watery holes which is located in Fako in Cameroon, the value of which is, according Mr. Ivo's message, 1 million dollars. [Its lot number (地番) should be indicated here]

2. The above value shall be attested by a notary public.

3. The 2nd security is the Fish Park and Park Hotel.

Article 7. Loan, Refund. Interest

1. Each Cooperator (bankers, investors etc.) may conclude a contract on loan, its refund, interest etc. on the basis of agreement with Mr. Ivo.

2. When Mr. Ivo and Cooperators conclude a contract on loan, it shall be refunded with 5% interest within 5 years, unless otherwise stipulated.

3. Supposing the present MOU on loan of 10,000,000 US \$ will be effective in December 31st, 2025, Mr. Ivo may refund the said **10,000,000 US \$** to the Cooperators as follows:

| | |
|-------------------------|-------------------------|
| a. 1 st year | 500,000 US \$ |
| b. 2 nd year | 475,000 US \$ |
| c. 3 rd year | 2,951,250 US \$ |
| d. 4 th year | 3,303,687 US \$ |
| e. 5 th year | 2,908,566 US \$ |
| f. Total | 10,138,503 US \$ |

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 \$ – 3,303,687 \$)

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**.

4. When Mr. Ivo fails to refund in a given year above-mentioned, 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 Mr. Ivo's arrears as unfriendly.

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

Article 8. Mr. Edmario's brokerage and work

1. Edmario's brokerage will be 1 % of the loan, the brokerage is included in the loan, and 10,000,000 US \$ will be paid to Mr. Edmario.

2. While he works in Cameroon for some months 4 hours a day, he will receive special treatment, as a passionate promoter of the present projects, of getting 50 \$ per one hour. A half of his salary may be paid from the total sum of loan 10,000,000 US \$, the other half shall be paid by Mr. Ivo.

3. Mr. Edmario's travel costs for application of visa and one-way airline ticket and his house rent may be paid from the total sum of loan 10, 000, 000 US \$.

4. After Mr. Edmario's work in Cameroon ends, other ELFO members, who succeeded in inviting bankers and investors to join ELFO FAMILY, may support Mr. Ivo in accordance with their agreement.

Article 9. Mr. Rikio's gain

1. Mr. Rikio's gain will be 1 % of the loan which is also 100,000 US \$ to be paid to him from the loan by Mr. Ivo. His gain is not of brokerage character, rather of reflecting gain which means that Mr. Rikio, who did not expect such gain at all when he invited Mr. Ivo to join the ELFO, will receive the gain in the same way as one can enjoy sunlight when it shines.

2. Representative Rikio has such a reflecting right irrespective of his help to Mr. Ivo. When Mr. Ivo asks Mr. Rikio's help, the fee for him may be decided by both partners' agreement.

Article 10. Mr. Ivo's encouraging step

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 11. The Charter of the OELO

Charter of OELO (Organization of Earth-Loving Oases) shall be respected
(As for the Charter see <http://mopw.org/elo%20n9%20char%20240214.pdf>)

Article 12. Accountant bureau for present projects

Accountant bureau for the present projects will be created in a member-bank or investment company in Cameroon or Brazil. If there is not such a bank there, then it may be located in Sapporo, Japan. It will make an entry of burdensome items concerning financial affairs among partners, so it will receive 1% commission of the total loan, that is, **100,000 US \$** to be subtracted from **10,000.000 US \$**.

Article 13 Legal conflicts

1. Conflict concerning the present projects shall be settled within the frame of the ELFO's system of settling conflicts at the first stage. When a party to the MOU is dissatisfied with its conclusion, another means may be used.

2. Within the ELFO conflicting parties shall try to use 3 Persons' Investment Conciliation or 3 Judge' investment arbitration.

Article 15 Custody

1. The MOU is will be in the custody of the ELFO Secretariat.
2. The MOU shall be open in the ELFO FAMILY's web-site <http://mopw.org>

Article 14 Effectuation of the MOU

1. So far as Article 10 is concerned, it may be effective when Mr. Ivo and the first runner conclude an agreement on concrete conditions.

2. Present MOU may come into effect when all the following persons agree to it by sending their consent to the ELFO Secretariat, which shall inform ELFO

members of their consent.

3. When the MOU is opened in the website of ELFO FAMILY, and since then for a week there does not appear any objection to it, the MOU shall be finally effective even if a partner's legal seal lacks.

Article 15. Withdrawal

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

Article 16 Original Partners

1. Original partners are those ELFO members who are a signatory at the time of effectuation of the present MOU.

2. The following members are an original partner:

- (a). Mr. Ivo Arrey, Cameroonian, address: Isokolo, New Road, Limbe
Fako Division, South West Region, Cameroon.
- (b) Mr. Edmario, Brazilian, address: Address: 246, 20961160, Sampaio, Rio de Janeiro, Brazil. Email address: edmariopeixinho90@gmail.com; Tel and whatsapp: ++55 21 97899-5523.
- (c) The 1st runner of investment
- (d) The 2nd runner of investment
- (e) The 3rd runner of investment
- (f) The other Cooperators (bankers, investors etc.)
- (h) Afriland First Bank ready to be in charge of accounting affairs concerning Mr. Ivo's projects. (Dear Ivo, have you agreed with the bank about it??)

Article 17 Succeeding Partners

1. Succeeding partners are those ELFO members who will be a party to the present MOU during period of effectuation until December 31,2029.
2. These succeeding partners will have the same conditions of loan as the original partners.
3. Succeeding partners' names will be opened in in the present MOU as well as in the ELFO website.



PPP (Public Private Partnership)

Dear Mr. Ivo, Security and guarantors are most important matters in MOU (Memorandum of Understanding). In order to heighten credibility of the MOU, PPP and invitation of co-enterprisers form are one of the best choices. Do you agree to it? First of all, please read our past correspondence:

In May 07, 2024 Mr. Ivo sent me a message, which reads, among others, as follow:

*Dear Rikio, I want to draw your attention to my exchange with Mr Marcelo and the path forward. Our exchange ended in him stating that **I have to issue an SBLC**. Henceforth kindly as intimated earlier I am seeking financing by offering security like land for the funds.*

So please all instruments that require me to furnish an SBLC should not be sent to me. [I Rikio don't understand well what you mean. Will you kindly explain about it more in detail?] Mr. Edmario should take note.

*Also I was stating in our [Zoom] meeting today that I am about to have attribution of **30 hectares of land** suitable for different projects from **HRH the Chief of Nfontsam (Nfontsam)**. This is good security for interested investors and for ELFO to propose projects or collaboration.*

It was great chatting with you today.

*[In July 2, 2024] Dear Mr. Ivo, If you agree, I want to send my greetings to **HRH the Chief of Nfontsam and CEOs of Hotels in Cameroon**, which reads as follows:*

Dear full name

HRH the Chief of Nfontsam

I have honor to introduce myself as Hon. Pres. of ELFO (Earth-Loving Friendly Organization) and I am pleased if our ELFO can have good friendly relations with you for investment from foreign countries to Cameroon.

At present time our 2 Cameroonian members Messrs. Ivo and Alain want 10 million US \$ respectively for their projects. On the other hand, there are some foreign investors ready to send them such great amount of capital.

Now I will send you 2 attachments concerning their MOU: Memorandum Of Understanding. If you are interested in them irrespective of a party or not, I want to talk more with you about it. Mr. Ivo can explain about his project in detail.

His mailto is: arreymbongayaivo@gmail.com Tel: +(237)672.820.2-312 [linkedin](#) WhatsApp: 00237672820312

For Cameroonian happiness and blessings

ELFO Hon. President Rikio Kaneko (Hon.Prof. of Sapporo University)

Think of strengthening patriots' friendship!!

Dear Ivo, when I help you realize your big projects, it is very important for us and ELFO to consider not only steps for your private projects, but also strengthening, in general, friendship and solidarity among your patriots and ELFO members.

If you pay more attention to such important aspects, I am sure that your patriots, bankers and investors will be more positive, readier for supporting you. So, if there is no Cameroonian member ready to be President of CELFA (Cameroonian Earth-Loving Friendly Association) or CELC (Cameroonian Earth-Loving Company), I am very pleased at your leadership.

Dear Cameroonian Members, will you please talk with Mr. Ivo Arrey if you are ready to support him. The economic relations between you and him will be reciprocal, of mutual benefits by a contract. Dear Cameroonians, your cooperation will be very helpful, and may be a good example for other ELFO members, so that from the bottom of my heart I wish that you will be positive if he ask your help.



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;



N.61.(470. [Alain Nkongnewi](#) – (ABRIL 22, 2022), – **EUA. Cameroon**. Founder and CEO of Alinohim Incorporated. He is also applicant for his own educational project and his company's project. nkongnenwi@gmail.com



N.1013. [Nche Wilfred Sanji](#) (NOV 21, 2023) **Cameroon**. Peace builder, **peace ambassador** and youth leader @Cameroon Association For Interreligious Dialogue (ACADIR). **Her representative is Mrs. Irina** nchewilfred@gmail.com



N. 1001. [ADAMOU NDAM](#) (NOV 8, 2023) **Cameroon**. **SPSC Ambassador**. Consultant | Passionate environmental scientist | Climate Activist | WASH and DRR Expert. **His representative is Mrs. Irina.** adamoundam1282@gmail.com



N.977. [Bailack Joiceline Jindui](#) (OCT 10, 2023) **Cameroon**. **Peace activist/** Accountant/ secretary general at YIPAC (Youth Impact and Peace Advocacy Center)/ Common Wealth Youth Peace Ambassador for Center Region. **His representative is Mrs. Irina.**

***Irina Kaneko:** Thank you so much!! We are very very happy if you are ready the first President of the Earth-Loving Friendly Association. Do you agree to it?*

***Bailack Joiceline Jindui:** Yes I do*

***Irina Kaneko:** 🙌👍🙏😊😌 Wow, my dear Bailack, you are bright Sun shining in Africa!! All the ELFO FAMILY will be glad!!!!* bailackjoicelinejindui@gmail.com



N.967. [Otia Eric](#) (OCT 1, 2023) **Cameroon**. Global **Goodwill Ambassador**, International Youth parliament (Ambassador) Founder **His Repr. is Mrs. Irina Karpekina.** otiaking@gmail.com



N.955. [DINGHA HARISON TAFILI](#) (AUG 28, 2023). **Cameroon**. Ambassador at IEP, Program Coordinator at Advocates for Equity and Development. His representative is **Mrs. Irina Karpekina.** dinghaharisontafili@gmail.com



N. 780. [Oru Allens Agbor](#) (SEP 22, 2022) **Cameroon**. **Youth Ambassador**, International Relations Analyst at My Media Prime, University of Buea. **His representative is Mrs. Irina Karpekina.** oruallensagbor11@gmail.com



N. 712. [Wirsyi John Bongkiyii](#) (AUG 30, 2022) **Cameroon**. #Founder/CEO Muutos For Kids #**Global Goodwill Ambassadors** #My Body Is My Body Ambassador #Best Community Leader 2018. **His representative is Mrs. Irina Karpekina.** *I am the founder/ CEO of Muutos For Kids and a proper parenting activist.* oruallensagbor11@gmail.com



N.649. [Ayekene David](#) (JUL 26, 2022) [Cameroon](#). [Global Peace Ambassador](#). His representative is Mrs. Irina Karpekina.

Dedicated and hard-working humanitarian professional, with a strong passion for helping others and a comprehensive background in providing appropriate support in Protection of Civilians in emergencies. davidayekene@gmail.com



N. 586. [Clement Awanfe Ngueto](#) (JUL 2, 2022), [Cameroon](#). [Peace Ambassador](#). Founder-President of Global Compassion; WE UNITE to bridge differences between people of all beliefs, and to solve local and global challenge. awanfe1985@gmail.com



N.580. [Muno Elvis Muse](#) (24, 2022), [Cameroon](#). CEO & [President](#) at REC. Experienced President with a demonstrated history of working in the non-profit organization management. elmuse45fast@gmail.com



N.548. [Dr Kungeh Clement Gwe](#) (JUN 18, 2022), [Cameroon](#). PhD in Public health, Specialties: (HIV/AIDS,) Health Promotion, Disease Prevention, [World Peace Ambassador](#), His Representative is Ms. HOPE Watanabe. kungehclement@yahoo.com



N. 547. [ANYAM LEONARD OCHAF](#) (JUN 17, 2022), [Cameroon](#). Television Transmission & Broadcast Engineer | [World Peace Ambassador](#) | Philanthropist | His Representative is Ms. HOPE Watanabe. leonardohorattio@gmail.com

Pic. None. N.4 (378. [Viviane Ngonga](#) (MAR 8, 2022), Senior Business Analyst; [Ex-Diplomat](#), Ministry of External Relations, (Feb, 2009 – Nov, 2017), Yaoundé, [Cameroon](#): wvid@yahoo.fr

- Conduct a time-sensitive, meticulous investigation and analysis of data concerning Cameroonian relationship with other countries
- Produce a well-written report detailing and analyzing cost and benefit of projects at hand
- Build strong relationships with strategic partners across others ministries;



N.371. [Benise Anjangha](#) (MAR 5, 2022), [Cameroon](#). President at ZOE HEALTH FOUNDATION. BENISE ANJANGHA is the Founder of Zoe Health Foundation and the Country Director of [Global Goodwill Ambassadors](#). Her Repr. is Ms. HOPE Watanabe, Whatsapp: +237680021207 anjangha@gmail.com



N.3 (324. [Anthony Duxell Malle](#) (FEB 5, 2022), [Cameroon](#). Community Project Coordinator| philanthropist |Involving Coastal Communities in Mangrove Restoration

in Cameroon; anthonymalle3@gmail.com



N.2 (2020/05/19) [Ivo Arrey Mbongaya](#)

Director, African Centre for Community and Development, Earth Complex..
Ambassador at GGA, Partner at FasterCapital, arreymbongayaivo@gmail.com



N.1 (1016 (2020/05/02) [Calistus Abang](#) (PhD), Political Science and Int Relations, Dr
ABANG Calistus MVO (PhD) Political Scientist/Researcher/Consultant Specialist in
Diasporas/Migration, Elections, International Humanitarian Law, Human Rights,

Refugees, Conflicts, Peacekeeping etc. abangcalistus@yahoo.fr

(He/she1)