

## Rikio's Message on Earth-Loving Oases N.6-3

Respecting national and all humankind interests

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

Editor: ELFO Hon. President Rikio Kaneko



Sapporo city, Hokkaido, Japan

[linkedin.com/in/rikio-kaneko-a2aa2848](https://www.linkedin.com/in/rikio-kaneko-a2aa2848)

Mailto:kaneko-ri@jcom.home.ne.jp

SEP 20, 2023; <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

## Let's create many Earth-Loving Oases

Earth-Loving Oases (ELO) must be established  
so that all the members might participate in them,  
each participant getting profits and feeling satisfaction!!

### N.1 Emanuele

- Date of application: 17<sup>th</sup> November 2023
- Full name: Emmanuel Lavalie
- Picture of face:
- Nationality: **Sierra Leone**
- Profession: Founder and Executive Director of Impere Foundation for Education and Agriculture
- Social status: Business Leader
- Sex: Male
- Date of birth: 28<sup>th</sup> November 1989
- Address: 7 Old on the sand Road, Moriba Town, Bonthe District, Sierra Leone
- URL of LinkedIn:
- email address: [lavalieemmanuel@gmail.com](mailto:lavalieemmanuel@gmail.com)
- Telephone number: +23288635309
- Fax number: +23274999768
- Line ID:
- WhatsApp ID: +23288635309
- h. Amount of money wanted by applicant: **\$ 20,000**
- CONDITIONS of loan:

- The purpose for which money is spent : For education purpose. We seek to scale our



capacity to a Tech Voc status so we charge an affordable fee for our educational services.

- Period of repayment: 5 years with the payment of \$ 4,200 per year
  - Interest: 5% interest
  - 1<sup>st</sup> and 2<sup>nd</sup> Guarantors: Susan Lavalie and Fatmata Mummy Brima
  - Loan on security: I have a house and a land worth \$ 50,000
  - some pictures of security
  - Repayment through Paypal or bank transfer
- brokerage; 1%
  - Advocate's name and ID (email address; telphon. line; Fax etc.)
  - Representative by ELFO rule: None

## N.2. Olusoji Marcus

- Date of application: 22<sup>nd</sup> November, 2023
- Full name: Olusoji Marcus Amusan (right picture)
- Picture of face;
- Nationality: Nigeria
- Profession: MD/CEO
- Social status: Married
- Sex: Male
- Date of birth: 11<sup>th</sup> March, 1975
- Address: Plot 62 Road B Teacher's Estate Mowe Ogun State Nigeria
- URL of Linkedin: <https://www.linkedin.com/in/soji-amusan-05513315>
- email address: [sojilinks7@gmail.com](mailto:sojilinks7@gmail.com)
- Telephone number: +2348034360575



- Fax number:
- Line ID: [https://line.me/ti/p/ySEKL\\_HR6w](https://line.me/ti/p/ySEKL_HR6w)
- WhatsApp ID: <https://wa.me/qr/6T54NNTJHWG5K1>
- h. Amount of money wanted by applicant: **\$5,500**
- CONDITIONS of loan: Repayment
  - The purpose for which money is spent :
    1. For capacity training for my staff
    2. To develop and expand the modern farm village in the modern technology for ease of food production and food security.
    3. To purchase more farm equipment
  - Period of repayment: 24 months
  - Interest: 5%
  - 1st and 2nd Guarantors:
    - 1st Guarantor: Mary Afolake
    - 2nd Guarantor: Ambrose Unoje
  - Loan on security:
    - 1st security. I have a landed property in a very well developed Estate
      - some pictures of security
  - Repayment through Paypal or bank transfer
- brokerage;
- My Advocate:
  - Name: Maxwell Ayomide
  - Address: 4 Selesi Street Gbagada Lagos, Nigeria
  - email address: [maxinsuccess@gmail.com](mailto:maxinsuccess@gmail.com)
  - Telphon. line; Fax etc.) +2349165465022
- Representative by ELFO rule: **His representative is Mrs. Irina Karpekina.**

N.667. [Soji Amusan](#) (AUG 4, 2022) [Nigeria](#), GLOBAL UNION's **AMBASSADOR** OF IN OFFICE OF NIGERIA, Mo Glory Limited, **His representative is Mrs. Irina Karpekina.** Soji Amusan is an expert with a wide range of distribution networks, multi-user FMCG, and innovative flexible marketing processes – is a Nigeria-based licensed to export and import distribution brand with Africa as its constituency. Started in the year 2006.



Fast Moving Consumer Good (FMCG) in leading cities, markets and rural or suburban penetrations (house to house), markets through international and local manufacturing advantages.

Dear Sir,

This is a very good development. I have some projects that needs funding in Nigeria just like this type.

Kindly advice on how I can access the fund for these project.

Kind regards,

Soji  
Lagos-Nigeria  
+234-803-4360-575.

Amusan

On Fri., Apr. 19, 2024, 04:41 , <[kaneko-ri@jcom.home.ne.jp](mailto:kaneko-ri@jcom.home.ne.jp)> wrote:

Dear ELFO members interested Mr. Ivo' s projects

Please see an attachment on my draft MOU on Mr. Ivo' s projects, and send me your comment, and your message on your readiness to be an original partner (its Article 1 and 16),

Yours Rikio

Dear Sir,

Please find attached the proposal for your perusal. As I look forward to explore every good opportunities from your good connections in making this project a reality.

Kind regards,

Soji  
Lagos-Nigeria  
+234-803-4360-575.

Amusan

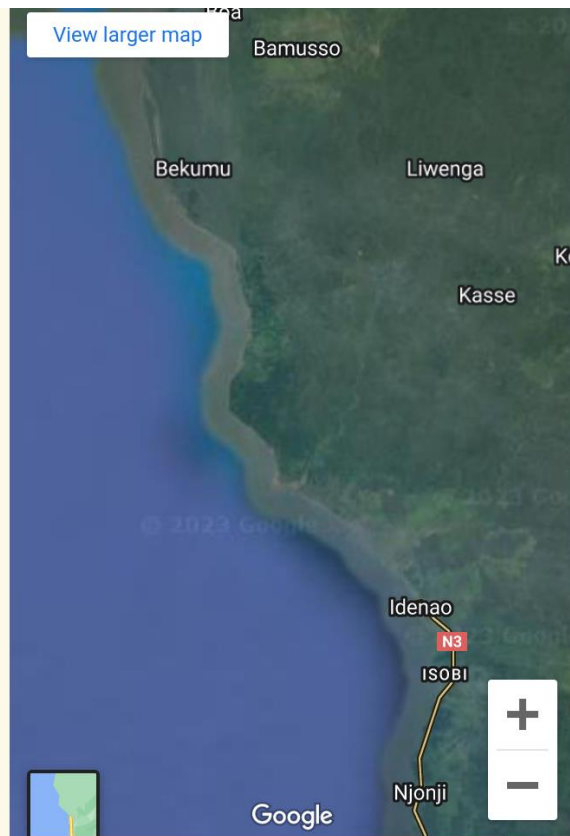
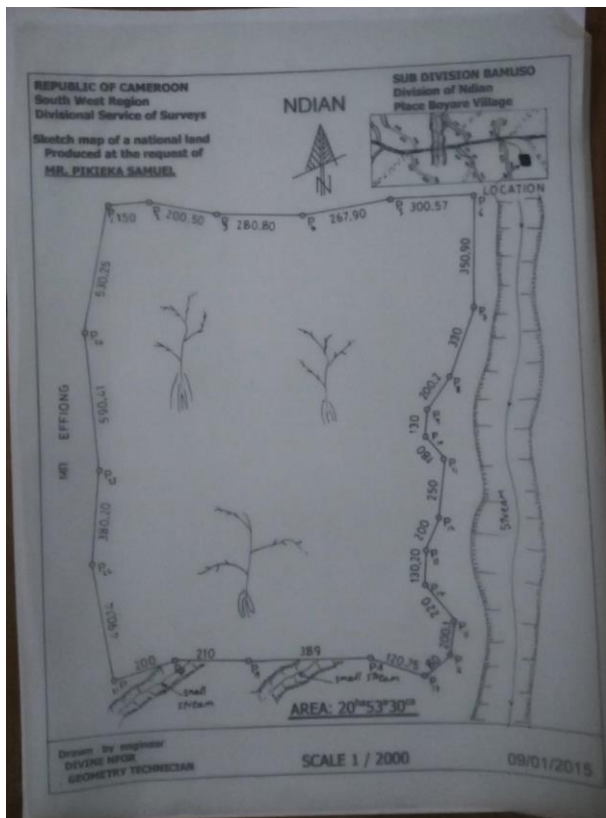
### N.3. ALINOHIM PLC

Date of application:

- Full name: ALINOHIM PLC
- Picture of face:



- Nationality: **Cameroonian**
- Profession: SOFTWARE AND HARDWARE DEVELOPMENT
- Social status: ENTITY
- Sex: ENTITY
- Date of birth: 7/6/2023
- Address: Rue 7963 Petit-plank, Simbock Yaoundé Cameroon
- URL of LinkedIn: <https://www.linkedin.com/alain-nkongnenwi-36857977>
- email address: [Nkongnenwi@alinohiminc.com](mailto:Nkongnenwi@alinohiminc.com)
- Telephone number: (+237) 698 088 063
- Fax number: (+237) 698 088 063
- Line ID: M062318309156H
- WhatsApp ID: (+237) 698 088 063
- h. Amount of money wanted by applicant: **\$10,000,000**
- CONDITIONS of loan:
  - The purpose for which money is spent :
    1. **Purchase of industrial equipments for our computer, TV and phone assembly unit.**
    2. **Education of some staff.**
    3. **Construction and establishment of electronics sales unit**
- Detailed explanation of project:
  - Period of repayment: 5 years with the payment of \$ 2,200,000 per year OR One Year with a payment of \$ 11,000,000
  - Interest: 2% interest per year
  - 1st and 2nd Guarantors:  
1st Guarantor: **ALAIN NKONGNENWI**  
2nd Guarantor: **KINGSLEY CHEBONKENG**
  - Loan on security:
    - 1st security. (value estimated: US\$ ): **\$5,000,000 equal to 100% of Alinohim PLC Equity**
    - 2nd security. (value estimated: US\$): House and land worth **\$600,000**
  - some pictures of security



MO DECLARATION OF ☒ SETTING UP OF CORPORATE BODY OR ☐ OF OPENING A SECONDARY BRANCH RESUMPTION OF ACTIVITY OR ☐ OF OPENING A BRANCH OF A FOREIGN CORPORATE BODY

PORTO NOV 2024 June 1999

INFORMATION RELATING TO THE CORPORATE BODY

1. DESIGNATION (COMPANY NAME) **ALINOHIM PLC**

TRADE NAME **ALINOHIM PLC** SIGN **ALINOHIM PLC** ACRONYM **ALINOHIM PLC**

2. ADDRESS OF THE HEADQUARTERS (HEAD OFFICE) **MOLYKO - BUEA TEL NO: 673 232 028**

3. ADDRESS OF THE FIRM OPENED **MOLYKO - BUEA TEL NO: 673 232 028**

4. JURISTIC FORM (LEGAL STATUS) **PUBLIC LIMITED COMPANY TPCR N° of Headquarter **2024/2023/0158****

5. REGISTERED CAPITAL (SHARE CAPITAL) **2,000,000,000 IN CASH YES IN KIND**

6. DURATION (LIVES/PAN) **NINETY NINE (99) YEARS**

INFORMATION RELATING TO THE BUSINESS AND TO THE FIRMS (ESTABLISHMENTS)

7. BUSINESS **ENGINEERING STUDIES, DEVELOPMENT OF SOFTWARE PRODUCTS & MARKETING OF SAME, DEVELOPMENT OF COMPUTERS HARDWARE & OTHER COMPUTERIZED UTILITIES, IMPORTATION & EXPORTATION**

8. MAIN BUSINESS (specify) **INDUSTRIAL PRODUCTION OF INDUSTRIAL HOME UTILITY SERVICES & EXPORTATION OF INDUSTRIAL UTILITIES DESIGN, CONSTRUCTION, ENGINEERING & CONSULTING FOR INDUSTRIAL UTILITIES & ADVERTISEMENT, CIVIL ENGINEERS**

9. Date of commencement **06-06-2023** Number of envisage wage earners: **92**

10. MAIN ESTABLISHMENT OR BRANCH

Address **MOLYKO - BUEA TEL NO: 673 232 028**

Origin: **SUBSID (Share)** Purchase, Contribution, Taken on hire Others (specify):

11. Previous Operator Name: **TPPCR No.:**

12. Address: **TPPCR No.:**

13. Last owner (Share denomination, Company name, address) **TPPCR No.:**

14. SECONDARY BRANCH (BESIDES THE ONE FLOATED) No **NO** Yes (specify):

Address: **Business:**

PARTNERS JOINTLY AND SEVERALLY LIABLE

15. (\*) Full information relating to these partners must imperatively feature on the Mo/Bis form attached

SUMMARY OF INFORMATION (\*)

| NAMES                     | DATE & PLACE OF BIRTH   | ADDRESS |
|---------------------------|-------------------------|---------|
| ALAIN NKONGNENWI          | 15/12/1991 AT: KUMBA    | BUEA    |
| KINGNGWY EDISON           | 03/03/1987 AT: MANYIMEN | BUEA    |
| NDITAPAH EDWARD YANLENGAH | 31/05/1972 AT: BANGOLAN | BUEA    |
| KINGSLEY CHEBOSKING ROSEH | 09/02/1999 AT: MFE-NWA  | BUEA    |
| PIKIEKA SAMUEL            | 01/07/1956 AT: BANGOLAN | BUEA    |

INFORMATION RELATING TO MANAGERS (DIRECTORS) (\*) (\*\*) (\*\*\*)

14. (\*) Concerns managers, Administrators or partners having the authority (power) to submit the corporate body

(\*\*) Information that cannot feature here before must imperatively be transferred (mentioned) on the Mo/Bis form attached

(\*\*\*) Specify manager, CEO administrator (Board member), Partner

| NAMES            | DATE & PLACE OF BIRTH | ADDRESS | DUTY            |
|------------------|-----------------------|---------|-----------------|
| ALAIN NKONGNENWI | 15/12/1991 AT: KUMBA  | BUEA    | GENERAL MANAGER |

15. THE UNDERSIGNED (specify if agency) **AGENCE BAR FRANCIS BACHIE** Date at: **LIMBE**

REQUEST FOR REGISTRATION IN THE TPCR

The declaration hereby presented has been duly examined and found to comply with the provisions of the

TPPCR/RC/BUEA/2023/0158

17 JUN 2023

REPUBLIC OF CAMEROON  
Peace - Work - Fatherland

SMALL AND MEDIUM SIZED ENTERPRISES PROMOTION AGENCY

ENTERPRISE CREATION PROCEDURE CENTER FOR THE SOUTH WEST - LIMBE

REPUBLICQUE DU CAMEROUN  
Paix - Travail - Patrie

AGENCE DE PROMOTION DES PETITES ET MOYENNES ENTREPRISES

CENTRES DE FORMALITE ET DE CREATION D'ENTREPRISE DU - SUD-OUEST - LIMBE

Limbe le 08 JUN 2023

ATTESTATION OF BUSINESS CREATION

No 2023/ **5311P** /ACE/APME/Cjce-Lbe/CC

I the undersigned Mme **LOBE Elomo RACHEL** the Chief of Centre, certifies that **ALINOHIM PLC** has fulfilled the necessary formalities for creation at the Limbe Enterprise Creation Procedure Centre (ECPC).

The following are the basic information of the said Company/Enterprise:

- Business Registration number: **TPPCR/RC/BUEA/2023/0158**
- NIU: **M062312312158H**
- Tax Regime: **SIMPLIFIEE**
- Located at: **MOLYKO - BUEA**
- Telephone N°: **673 232 028**
- Main Activities: **INDUSTRIAL PRODUCTION OF INDUSTRIAL HOME UTILITY SERVICES EXPORTATION OF INDUSTRIAL UTILITIES ETC.**

Meanwhile, in order to benefit from the incentives and opportunities offered by the state to newly established SMEs, the Chief of Centre recommends that the representative of the said Company/Enterprise get close to the competent services of:

- The ministry of SMEs
- SMEs Promotion Agency
- Accredited Management Centre (CGA or AMC) for a better assistance in tax and accounting matters.

In testimony whereof this attestation is issued to serve the purpose for which it is intended.

THE CHIEF OF CENTRE

**LOBE Elomo Rachel**  
CHIEF OF CENTRE  
LIMBE-LIMBE

- Repayment through Paypal or bank transfer
- Bank transfer**
- brokerage; 1%
- My Advocate:
- Name: Ernest Gbaka
- Address: Yaoundé Cameroon
- email address; ERNEST.GBAKA@GBAKALAW.COM
- Telephone. line; Fax etc.)
- Representative by ELFO rule: ELFO PRESIDENT Prof. RIKIO KANEKO



## N.4. Alain Nkongnenwi

Date of application:

- Full name: Alain Nkongnenwi
- Picture of face:



- Nationality: **Cameroonian**
- Profession: Software Engineer and project manager
- Social status: Single
- Sex: Male
- Date of birth: 15/12/1991
- Address: Rue 7963 Petit-plank, Simbock Yaoundé Cameroon
- URL of Linkedin: <https://www.linkedin.com/alain-nkongnenwi-36857977>
- email address: Nkongnenwi@gmail.com
- Telephone number: (+237) 673 232 028
- Fax number: (+237) 673 232 028
- Line ID:
- WhatsApp ID: (+237) 673 232 028
- h. Amount of money wanted by applicant: **\$50,000**
- CONDITIONS of loan:
  - The purpose for which money is spent :
    1. The purpose of the money is to spend on: Personal Education.
    2. Home construction project.
    3. Training program
- Detailed explanation of project:
  - Period of repayment: 5 years with the payment of \$ 11,000 per year OR One Year with a payment of \$ 55,000
  - Interest: 2% interest per year
  - 1st and 2nd Guarantors:
    - 1st Guarantor: **Pikieka Samuel**
    - 2nd Guarantor: **Kingsley Chebonkeng**
  - Loan on security:
    - 1st security. (value estimated: US\$ ): **\$2,000,000 equal to 50%** of my share in Alinohim PLC
    - 2nd security. (value estimated: US\$): House and land worth **\$600,000**
  - some pictures of security

MO DECLARATION OF ☒ SETTING UP OF CORPORATE BODY OR ☐ OF OPENING A SECONDARY BRANCH RESUMPTION OF ACTIVITY OR ☐ OF OPENING OF A BRANCH OF A FOREIGN CORPORATE BODY

PORTO NOVO 2024 June 1999 INFORMATION RELATING TO THE CORPORATE BODY

1. DESIGNATION (COMPANY NAME): **ALINOHIM PLC**  
TRADE NAME: / SIGN: / ACRONYM: /

2. ADDRESS OF THE HEADQUARTERS (HEAD OFFICE): **MOLYKO - BUEA, TEL NO: 673 232 028**

3. ADDRESS OF THE FIRM OPENED: **MOLYKO - BUEA, TEL NO: 673 232 028**

JURISTIC FORM (LEGAL STATUS): **PUBLIC LIMITED COMPANY** TPCR N° of Headquarters: **RC/BUA/2023/B/0158**

4. REGISTERED CAPITAL (SHARE CAPITAL): **2,000,000,000** IN CASH: **YES** IN KIND: /

5. DURATION (LIFESPAN): **NINETY NINE (99) YEARS**

INFORMATION RELATING TO THE BUSINESS AND TO THE FIRMS (ESTABLISHMENTS)

6. BUSINESS: **ENGINEERING STUDIES, DEVELOPMENT OF SOFTWARE PRODUCTS & MARKETING OF SAME, DEVELOPMENT OF COMPUTERS HARDWARE & OTHER COMPUTERIZED UTILITIES, IMPORTATION & EXPORTATION.**

7. MAIN BUSINESS: (specify): **INDUSTRIAL PRODUCTION OF INDUSTRIAL HOME UTILITY SERVICES & EXPORTATION OF INDUSTRIAL UTILITIES DESIGN, CONSTRUCTION, ENGINEERING & CONSULTING FOR INDUSTRIAL UTILITIES & ADVERTISEMENT CIVIL ENGINEERS**

8. Date of commencement: **06/06/2023** Number of envisage wage earners: **02**

MAIN ESTABLISHMENT OR BRANCH  
Address: **MOLYKO - BUEA, TEL NO: 673 232 028**  
Origin: **Set up** (floats), Purchase, Taken on hire Other(specify): /

9. Previous Operator: Names: / TPCR No: /

10. Address: /

11. Loan creditor (Name/denomination, Company name, address): /

12. SECONDARY BRANCH (BESIDES THE ONE FLOATED) No **NO** Yes (specify): /  
Address: /  
Business: /

PARTNERS JOINTLY AND SEVERALLY LIABLE

13. (\*) Full information relating to these partners must imperatively feature on the Mo Bts forms attached

| NAMES                    | DATE & PLACE OF BIRTH   | ADDRESS |
|--------------------------|-------------------------|---------|
| ALAIN NKONGNENWI         | 15/12/1991 AT: KUMBA    | BUEA    |
| KHENGHNWI EDISSIN        | 03/03/1987 AT: MANYEMEN | BUEA    |
| NOTAPAH EDWARD YANLENGAH | 31/05/1972 AT: BANGOLAN | BUEA    |
| KINGSLEY CHEBONKENG ROMI | 09/02/1999 AT: MFE-NWA  | BUEA    |
| PIKIEKA SAMUEL           | 01/07/1950 AT: BANGOLAN | BUEA    |

INFORMATION RELATING TO MANAGERS (DIRECTORS) (\*) (\*\*)

14. (\*) Concerns managers, Administrators or partners having the authority (power) to commit the corporate body  
(\*\*) Information that cannot feature here below must imperatively be transferred (mentioned) on the MO Bts form attached

| NAMES            | DATE & PLACE OF BIRTH | ADDRESS | DUTY            |
|------------------|-----------------------|---------|-----------------|
| ALAIN NKONGNENWI | 15/12/1991 AT: KUMBA  | BUEA    | GENERAL MANAGER |

(\*\*\*) Specify manager, CEO administrator (Board member), Partner

15. AUDITOR

| NAMES   | DATE & PLACE OF BIRTH |
|---|-----------------------|
| THE UNDERSIGNED (specify if agent: <b>AGENT: BAR. FRANCIS BACHE</b> ) | Done at: <b>LIMBE</b> |

Request for registration in the TPCR  
The following person(s) have been duly examined and found to comply with the provisions of the  
Uniform Act relating to General Commercial Law by the Registrar - is - Chief who has signed hereunder proceeded to register

**TPP/R/RC/BUA/2023/B/0158**

COUNT REGISTRATION  
BUREAU  
PORTO NOVO  
2023 JUN 2023  
*Moungbo Gjong*

5/8

VIII - Signature du déposant ou du mandataire

Nom du signataire  
**ALAIN NKONGNENWI**

Qualité du signataire  
**FOUNDER AND CEO**

Fait à  
**YAOUNDE**

le  
**17/05/2023**

Signature of subject 10

  
**Alain Nkongnenwi**  
Founder and Promoter



58 La carte n'est pas valable pour les personnes physiques

- Repayment through Paypal or bank transfer

### **Bank transfer**

- brokerage; 1%

- My Advocate:

Name: Ernest Gbaka

Address: Yaoundé Cameroon

email address; ERNEST.GBAKA@GBAKALAW.COM

Telphon. line; Fax etc.)

- Representative by ELFO rule: **A Japanese Rikio Kaneko, ELFO Hon. President.**



## N.5. Edmario peixinho dos Santos

Registration date: November 25th

Full name: Edmario peixinho dos Santos

Photo of the face;

Nationality: Rio de Janeiro - Brazil

Profession: Interim President of ELFO.

Social status: Leader of the NGO ELFO

Male

Date of birth: February 28, 1990

Address: Rua Dois de Maio - 246 Neighborhood – Sampaio city Rio de Janeiro

Country Brazil

Linkedin URL: [https://www.linkedin.com/in/edmario-peixinho-dos-santos-742ab129b?utm\\_source=share&utm\\_campaign=share\\_via&utm\\_content=profile&utm\\_medium=android\\_app](https://www.linkedin.com/in/edmario-peixinho-dos-santos-742ab129b?utm_source=share&utm_campaign=share_via&utm_content=profile&utm_medium=android_app).

email address: [edmariopeixinho90@gmail.com](mailto:edmariopeixinho90@gmail.com)

Telephone number: +55 21 96548-9514

Fax number: ++55 21 96548-9514

Line ID:

WhatsApp ID: ++55 21 96548-9514

Amount of money desired by applicant: **\$39,999,999.37**

Loan CONDITIONS:

The purpose for which the money is spent: For educational purposes of investments in the real estate sector of the BNB oasis business condominium project with 5 mansion apartments with investment structures in Switzerland, USA and São Paulo (Brazil).

São Paulo is 21st in the ranking of the largest economies in the world.

• Refund period: When purchasing property exclusively from the developer, the period for the amounts paid to be returned is 180 (one hundred and eighty) days, counting from the date of termination of the contract. The refund must be made in a single installment, by express legal provision.

• Interest: According to the Central Bank survey, regulated rates for real estate financing for individuals averaged 9.65%. In some large banks, however, such as Inter and Santander, interest rates for the modality were above 11%.

• 1st and 2nd Guarantors: **Edmario peixinho dos Santos.**

• Secured loan: I do not have any collateral for assets.

• Refund via pix or bank transfer.

Bank account - Hello, here are my Nomad account details:

Type: Bank account

Holder: EDMARIO PEIXINHO DOS SANTOS

CPF: 138.329.117-90

Bank: Community Federal Savings Bank

Account: 652108219286

Lawyer's name and ID (email address; phone line; fax, etc.)

Lawyer's name - Dr. Alessandro Pereira

Email [alessandroadvogados.com.br](mailto:alessandroadvogados.com.br)

telephone - +55 11 99572-1555

- Representative by ELFO rule: None

- Representative by ELFO rule: **Hon. Pres. Rikio Kaneko**

## Materials concerning investment

Dear Irina ,

Thanks for your mail with the business plan. The investor is interested in the business plan and he has advised that you contact his consultant who has the mandate to handle the funding. The information below is the contact of the consultant for you to reach him immediately:

Name: Ibrahim Abdullaziz

Email: [ibrahim.abdullaziz@mail2consultant.com](mailto:ibrahim.abdullaziz@mail2consultant.com)

Tel. +905319690591

The consultant has been told about you and he will definitely be expecting you to reach him. Please try to contact him immediately in order to facilitate the transaction.

Please endeavour to update me with every discussion with our Mr. Ibrahim Abdullaziz for me to follow up on your loan application.

Best Regards,

Bulut

On Tue, Dec 12, 2023 at 3:15 AM irina-k <[irina-k@jcom.home.ne.jp](mailto:irina-k@jcom.home.ne.jp)> wrote:

Dear Bulut Ihsan

Thank you for your mail. You know, our ELFO (Earth-Loving Friendly Organization) has both rich members and not rich members. I want you to promote members projects, sending us your readiness and conditions which will be opened in our web site. Please read its simple Rules and send us also simple application which is shown in the. P.S.

Have a nice day,

ELFO Hon. Pres. Rikio Kaneko

P.S. See its Rules and forms <http://mopw.org/elo%20n6%20rules%20appli.pdf>

## N.6. Abraham Kisebo

### Form for an investor

- Date of application: December 13, 2023

- Name: One's proper name: ----- Kisebo  
Abraham

- Full name: ----- H.E Ambassador  
Kisebo Abraham

- Nationality: ----- Ugandan

- Profession :----- Development  
Worker

- Social status: ----- Diplomat

- Sex: ----- Male

- Date of birth: ----- December 7<sup>th</sup>,  
1979

- Address: ----- Plot 19 Block 510,  
Wakaliga zone 7, Rubaga Division, Kampala Capital City- Uganda

- email address: -----  
[abrahamamic@gmail.com](mailto:abrahamamic@gmail.com)

- Telephone number: mobile: -----  
+256781464602 or +256 782 688235

- company:----- +256744543441

- Fax number: ----- Not Applicable

- Line ID: ----- Not Applicable

- WhatsApp ID:----- +256744543441

- Amount of money: ----- US\$ 20,000

- CONDITIONS of loan: ----- Short term loan

• The purpose for which money is spent :----- Payment for  
freight charges, storage and handling

• Period of repayment: ----- 2 months

Interest: (simple or compound interest) ----- I will offer 15%  
Simple Interest

1st repayment is: ----- US\$ 11,500

2nd repayment is ----- US\$ 11,500

When a contract is concluded, a table interest shall be made up.  
.....When user of loan cannot refund it in refund period, the interest for remaining sum will be XX%

• 1st and 2nd Guarantors are necessary

1<sup>st</sup>, Guarantor: H.E Ambassador Jennifer Maureen Tryhane

United Nations Peace Ambassador at-large, Barbados Director Arm Global Incorporation Limited and Fonder/ Trustee of United

Caribbean Trust

Address: Buck, St Thomas, Barbados. Office Tel line(246) 4216 140 Mobile tel. (246) 267 5516.

Email: [united\\_caribbean@yahoo.com](mailto:united_caribbean@yahoo.com) Website: [www.unitedcaribbean.com](http://www.unitedcaribbean.com)

2<sup>nd</sup>, Guarantor: H.E Ambassador Bishop SHANDWE Luanda Pinos

United Nations Peace Ambassador at-large, Trustee of United Caribbean Trust- Barbados and Founder/CEO Centre for Empowerment of Refugees and Orphans (CERAO), Trustee Africa Bureau of Children Discipleship

(A.B.C.D)



Address: 79 Avenue, Batetela Gombe, Kinshasa, Democratic Republic of Congo

Mobile Telephone: +243 833 490 083

Email: [luandashandwe64@gmail.com](mailto:luandashandwe64@gmail.com) Website: [www.unitedcaribbean.com/bishoppinos-drcongo.html](http://www.unitedcaribbean.com/bishoppinos-drcongo.html)

• Loan on security

I would like to pledge my car as security for the loan. See Registration Bellow;

|   |  |  |
|---|--|--|
|  <b>REGISTRATION BOOK</b><br><i>This book is issued in accordance with Section 13(4) of The Traffic and Road Safety Act,</i> |  | <br>UAV503GD |
| <b>SECTION A: CURRENT REGISTRATION IN UGANDA</b>  |  |  |
| 1. Registration Number<br><b>UAV503G</b>  | 1a). Date of Registration<br><b>04/06/2014</b>   | 1b). Place of Registration<br><b>KAMPALA MV REGISTRATION UNIT</b>                              |
| 2. OTV Number<br><b>-</b>   | 2a). Date of Registration<br><b>-</b>  | 2b). Place of Registration<br><b>-</b>   |
| <b>SECTION B: BACKGROUND INFORMATION</b>  |  |  |
| <b>Used</b>   | In case of Used vehicles, Details:   | 1. Previous Owner<br><b>-</b>  |
| 2. Previous Registration Number<br><b>300 9805</b>  | 3. Country of Previous Registration<br><b>JAPAN</b>  | 4. Date of Previous Registration<br><b>12/03/2012</b>  |
| <b>SECTION C: DETAILS OF VEHICLE / TRAILER / ENGINEERING</b>  |  |  |
| 1. Make<br><b>MERCEDES</b>  | 2. Manufacture's model<br><b>Benz, C -</b>   | 3. Country of origin<br><b>JAPAN</b>   |
| 4. Fees classification<br><b>01</b>   | 5. Body description<br><b>SALOON</b>   | 6. Colour<br><b>MAROON</b>   |
| 7. Year of manufacture<br><b>1995</b>   | 8. Classification of vehicle<br><b>Motor Cars - Salons, Estates, Station Wagons and Sedan Cars</b> | 9. Fuel<br><b>PETROL</b>   |

|   |  |
|---|--|
| 10. Power(in CC)<br><b>1990</b>                       | 11. Engine Number<br><b>1111205670135</b>      |
| 13. Net Weight (in Kgs)<br><b>1390</b>                | 14. Gross Weight(Laden)(in Kgs)<br><b>1665</b> |
| 16. Size of tyres<br><b>195/60R15</b>                 | 17. Number of wheels<br><b>04</b>              |
| 19. Seating Capacity<br><b>05</b>                     | 20. Purpose / Fuel<br><b>PRIVATE</b>           |
| 22. Tax Category<br><b>1</b>                          | 23. Attachments<br><b>NIL</b>                  |
| <b>SECTION D: PARTICULARS</b>                         |  |
| Endorsements<br><b>EFC LIMITED</b>                    | Issue Date<br><b>14/10/2015</b>                |
| <b>SECTION E: CURRENT OWNER</b>                       |  |
| 1. Names<br><b>Mr. ABRAHAM KISEMBO</b>                | 2. TIN<br><b>1002457933</b>                    |
| 4. County<br><b>NAKAWA DIVISION</b>                   | 5. Postal Address<br><b>-</b>                  |
| <b>SECTION F: CHIEF LICENSING OFFICER</b>             |  |
| The registration Book for this Vehicle is Issued to   |  |
| 1. Name of signatory<br><b>Mr. Katushabe Winstone</b> | 2. Signature<br><b>[Signature]</b>             |
| 3. Date Of Issue<br><b>05/07/2022</b>                 | 4. Stamp<br><b>[Stamp]</b>                     |

• Repayment through Paypal: Yes repayment through Paypal is convenient

- brokerage; XX% of the sum of property from its owner and XX% from the buyer  
The property is worth 30,000\$ and there's no brokerage involved.

- Representative by ELFO rule: Hon. Prof. Rikio Kaneko, President ICO/ ELFO Company.  
Address: Office No. 22, Toyohiraku, Sapporo, Japan  
Telephone: +81-80-4882-5455/ +81-11-300-5455  
Email: [kaneko-ri@jcom.home.ne.jp](mailto:kaneko-ri@jcom.home.ne.jp)

## My Banking Details:

Bank Name: Stanbic Bank Uganda Limited  
Branch Name: Forest Mall Branch  
Account Name: Kisembo Abraham  
Account Number: 9030007699041  
Swift Code: SBICUGKXXX  
Bank Address: Stanbic Bank Uganda, Crested Towers Plot 17, Hannington Road, Kampala Uganda. Tel. +256 312 224 600  
Intermediary Bank: CITIBANK New York  
Swift Code: CITIUS33

## Form

- 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.
    - 3.
- Detailed explanation of project:
  - Period of repayment:
  - Interest:
  - 1<sup>st</sup> and 2<sup>nd</sup> Guarantors:
    - 1<sup>st</sup> Guarantor
    - 2<sup>nd</sup> Guarantor
  - Loan on security:



- 1<sup>st</sup> security. (value estimated: US\$ )
- 2<sup>nd</sup> security. (value estimated: US\$
- some pictures of security
- Repayment through Paypal or bank transfer
- brokerage;
- My Advocate:
  - Name:
  - Address:
  - email address;
  - Telphon. line; Fax etc.)
- Representative by ELFO rule:

# ELFO Ivo's Message N.14



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

Respecting national and all humankind interests

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

Editor: ELFO Hon. President Rikio Kaneko  
Toyohiraku, Sapporo city, Hokkaido, Japan



[linkedin.com/in/rikio-kaneko-a2aa2848](https://www.linkedin.com/in/rikio-kaneko-a2aa2848)

Mailto:kaneko-ri@jcom.home.ne.jp

APR 17, 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

## Dear Mr. Ivo Arrey Mbongaya

**Today's addition is at pp.50~of present e-magazine on your answer to Pres. Edmario's idea.**

I am convinced, as I said before, that your activities and cooperation with our ELFO FAMILY will have very good influence not only upon your prospect, but also ELFO's future. So that I want to promote further your project on the basis of mutual understanding and reciprocal benefits.

On the other hand, I wish that our cooperation will be a good example for stimulating other members' activities. Therefore, in principle, let's open our correspondence so that they may know their steps, and how to go ahead. As I introduced your projects to ELFO members in March 29, 2024, they are the biggest as follow:

**Commercial Fish Farm: 255,000 US dollars.**

**Mini Park Project (with 20 hotel rooms): 270,000 US dollars**

Security: 10 hectares of biodiversity rich land with watery holes (Fako, Cameroon)

Value: 1 million dollars (*Rikio's question: do you mean that the said 10 hectares is estimated as 1 million \$?*)

**Integrated Housing and Hotel Project** (Project to build and sell 100 apartments as well as build and run 100 rooms hotel)

**Amount Needed: 10 million US dollars** (*Rikio: do you mean that the just said Integrated Housing and Hotel Project is estimated as 1 million \$?*)

Security: 10,000 square meters beach land with access to the sea and a big river.

Estimated Value: 1.1 million US dollars (*Rikio's comment: Loan and security is considerably unbalanced.*)

**Climate Smart Tourist Village** (Location will be either Etoko Mbatop or Nfonsam villages where hectares of forest community lands have been pledged and where this author is of the Royal Family and has connections to the Royal governing family respectively)

**Amount needed: 3 million dollars.**

**Project to acquire 10 incomplete buildings** with potential to be transformed into small luxury Guesthouses or boutique hotels for sale or operation.

**Amount Needed: 3 million dollars.**

Location: Fako and Littoral Regions of Cameroon.

Project plans will be appended when projects are guaranteed and needed.

Worth Stating potential Investors are free to choose the projects that best suit their interests.

**Mr. Ivo Arrey wants 16,525,000 \$ for the said 5 projects.**

**FROM Rikio: Several important points at the beginning stages**

A. **Priority of projects.** It seems that you presented us 5 projects (the above **green items**)

We cannot engage in all of them at the same time, so will you suggest priority among them? How about beginning with Commercial Fish Farm and Mini Park Project? Its sum is **525,000 \$**.

B. **Name of 'Earth-Loving'** shall be used, regarding some of your properties.

For example, Earth-Loving Fish Firm, Earth-Loving Park, Earth-Loving Hotel, Earth-Loving House, Earth-Loving Village.

C. **Contract (MOU).** Parties to MOU (Memorandum of Understanding) shall be, in principle, (1) Loanee Mr. Ivo, (2) Your Repr. Rikio, (3) Repr. Edmario, and (4) many bankers and investors by Edmario's invitation.

D. **Brokerage.** Please see Charter of OELO. <http://mopw.org/elo%20n9%20char%20240214.pdf>

Article 34 (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 has concluded a contract, Representative may receive from them a certain amount of remuneration

Remuneration (brokerage) will depend on an agreement among parties to MOU. Dear Ivo, as your representative, I want you to agree to **1% brokerage (52,500 \$)** to be paid to me while Edmario will receive also 1% **(52,500 \$)** from bankers and investors.

E. **Preparatory support.** In order realize these gigantic projects we must work many hours a day.

But, you know, Pres. Edmario is poor, so firstly he must work for himself and his family, cannot share many hours for your project without financial support. So that frankly speaking, I am very happy if you are ready to be a **patron for him**. I'll ask other loanees to be his patron.

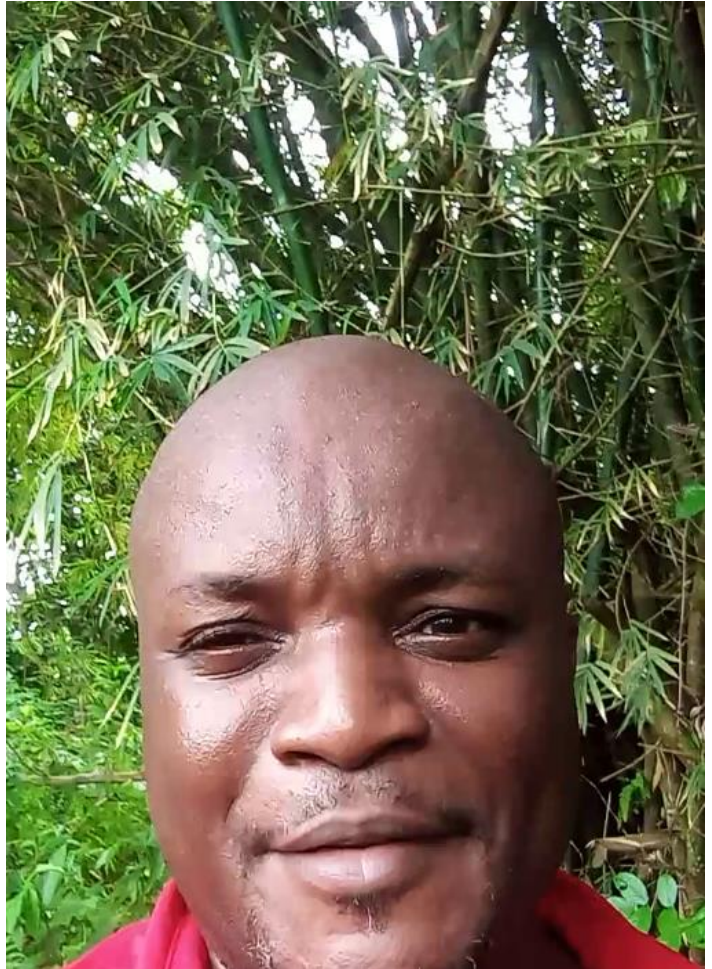
F. **Other fundamental documents.** Please pay attention to the newest OELO Charter and a format necessary for Loanees, and send them as soon as possible.



Pic.1  
Boys with cassava



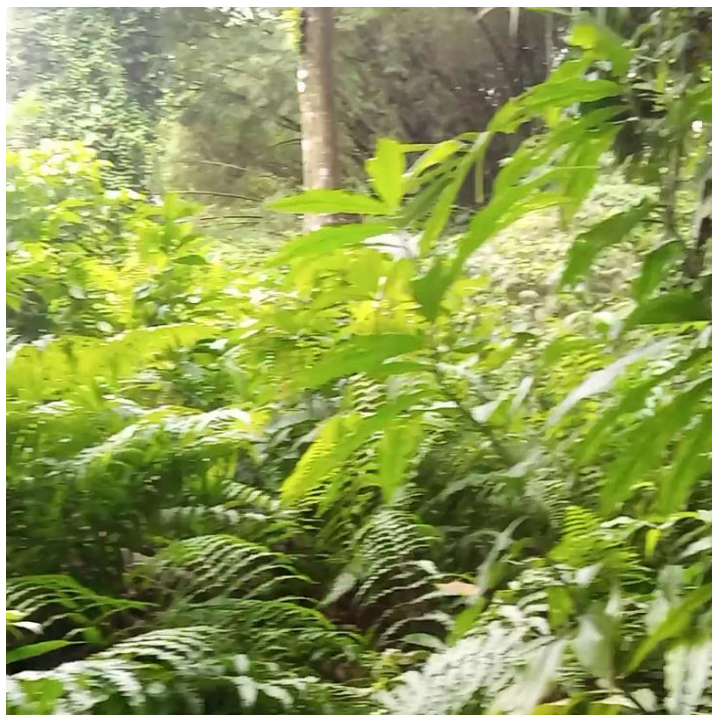
Pic.2  
Me and bamboo



Pc.3. Biodiversity along stream



Pic.4. Biodiversity along stream





Pic.5. freshwater sources that can be leveraged in both lands



Mr. Ivo sent me the below-mentioned email (MAR 30, 2024)

Dear Rikio,

I meant the 10,000 sq metres beach land for the housing and hotel project is valued at 1.1 million dollars.

The 10 hectares land is valued at 1 million dollars.

Both lands have different strategic attributes hence the differences in price calculations.

Also find attached pictures of assets.

Worth noting some agricultural/agroforestry activities have been carried out in the assets. Both have watery holes and some bamboo and rich biodiversity.

Looking forward to hearing from you so.

Regards

**FROM Mr. Ivo 50 dollars an hour TO Pres. Edmario!**

**In Marcc 31, 2024** our African member Mr. Ivo Arrey (above pic.) sent me very good and amazing message which reads as follows:

Dear Rikio, Happy Easter from Cameroon. Find attached the fish project plan I will be sharing the park hotel project soon. Working on a few dots.

I accept we could use ELFO in the naming but perhaps just adding Earth is okay and more business like. Whatdo you think?

**I think you and Ambassador Edmario can have the requested commissions.** However, I want to bring to your attention that he mentioned 0.5 percent commission to me. Kindly clarify on this.

*[Here I Riko say this was my mistake. I supposed that I would receive 0.5%, and Mr. Edmario 0.5%, in all 1% as in case of Mr. Alain. But Mr. Edmario is not your Representative, so he will not receive any commission (brokerage) from you, but I will receive 1% of gain, while he will receive 1% of brokerage from his Cooperators (bankers and investors) so far as he has invited them. – April 2, 2024]*

It is also to my understanding that the land securities are my guarantors for the projects. I will be appending their conveyance details notarized by relevant stakeholders (lawyer/Traditional Authorities) after necessary documentations with financing stakeholders.

In relation to the pictures I will in future send details. However, the pictures of boys with cassava are youths during vacation term activities organized at my organization on the asset. The other pictures show some freshwater sources that can be leveraged in both lands, bamboo in the backdrop, biodiversity and myself in the land. Actually I could have sent you few seconds of videos however 25 MB file limitations on Gmail are precluding me from doing so. Will check some published links and furnish in the future too.

As for being a Patron to Ambassador Edmario in my project design, I want to bring your attention to the fact that I am a Project Management Expert and have experience implementing agricultural and construction projects similar to this endeavor. In this light I will be executing these projects. **I don't mind if when financed to offer Mr Edmario a small amount of money for our meetings during execution. In this case I am offering 50 dollars an hour. This will happen as intimated if I have received funding.** Did you mean something else with the word "Patron"?

*[Rikio's answer: By 'patron' I expected it as not so burdensome for him now. God knows when MOU (Memorandum of Understanding) will be agreed to among Parties. Maybe, at the end of summer or this year. But his economic situation is so bad now that your immediate patronage without condition will be highly appreciated. I suppose that if you help him now, he will make utmost effort to realize not only your 2 projects, but also other big 3 projects. As to Edmario's patronage, how about his refunding you by the end of this year? – April 2, 2024]*

Looking forward to hearing from you soon.

Regards

Ivo Arrey Mbongaya



*Dear Mr. Ivo Arrey*

*Thank you so much for your very kind and blessed message for us, especially for our Pres. Edmario. Undoubtedly he will be very very glad that now he can be richer and move our ELFO faster, stimulating it with much energy.*

*I'll ask him if he is ready or not to go to your country, and work temporarily, say, for 6 months 4 hours a day for realization of your many projects. They are so gigantic that it seems our member's permanent stay is desirable.*

*Any way good luck, blessed health, and prosperity to you and your company,*

*March 31, 2024*

*ELFO Hon. Pres. Rikio Kaneko*

## Park Hotel

In April 2, 2024 Mr. Ivo Arrey sent me the following message:

*Hi Rikio, please find attached the project plan for Park hotel in word. I am having difficulty accessing the folder with the catfish project in word format.*

*Great to hear that President Edmario is willing to come to Cameroon for the projects. In what role is he willing to serve?*

*I will also try to connect on President Edmario's zoom. If not, he can kindly get to me on Whatsapp 00237672820312. He should furnish his number as well.*

*As for logistics of his stay in Cameroon we can start the discussion and planning etc. as soon as possible.*

*Looking forward to hearing from you soon.*

*Kind regards*

Ivo



Red region is Fako where to build a hotel

*Dear Mr. Ivo Arrey*

*Please join the ZAP (Zoom Amicable Party) which is held every day at 20:00~20:40 by Japanese time (12:00~12:40 by Cameroonian time). As Usually Edmario and me are present there, so you can see us, and if luckily, bankers or investors interesting in your projects.*

## Points of the MOU (Memorandum Of Understanding)

In order to realize projects of members a MOU must be made up. As for Mr. Ivo Arrey's 2 projects I Rikio present before interested persons 11 points as follow:

1. **Parties to the MOU** shall be, in principle, (1) Loanee Mr. Ivo, (2) Your Repr. Rikio, (3) Repr. Edmario, and (4) many bankers and investors whom Mr. Edmario invited.
2. **Character of this group** will be soft, and there will not be its President, Representative or Head of this group. Mr. Edmario may be a Chair with equal right of vote with others.
3. **Purposes of the MOU** is (1) to realize Mr. Ivo's projects of catfish fishery and a Park hotel, (2) to create value to be shared fairly among parties to the MOU.
4. **Joining the MOU** is open not only to any ELFO member at the time of signature of the MOU, but also any member acceding to the ELFO FAMILY later.
5. **Loans for 2 projects** are (1) **255,000 US \$** for Fish Farm (2) **270,000 US \$** for Mini Park Project (with 20 hotel rooms)
6. **Loan for Fish Farm is prior** to that of Mini Park. It means that after realization of the 1<sup>st</sup> project, 2<sup>nd</sup> project will begin, provided that 1<sup>st</sup> project was carried out with satisfaction.
7. **Mr. Edmario's brokerage** will be 1 % of the loan, the brokerage is not included in the loan, and **2,550 \$** will be paid to Mr. Edmario by Cooperators as for the Fish Farm project.
8. **Mr. Rikio's gain** will be 1 % of the loan, also **2,550 \$** regarding the Fish Farm, to be paid to him by Mr. Ivo. His gain is not of brokerage character, rather of reflecting gain.
8. **Mr. Ivo's encouraging step** is his readiness to refund, irrespective of conclusion of MOU, to 1<sup>st</sup> runner of the investment, 3 % of the sum, to 2<sup>nd</sup> runner 2 %, to 3<sup>rd</sup> runner 1 %.
9. **The Charter of the OELO** (Organization of Earth-Loving Oases) shall be respected even though it is not created at present, seats of its President and other staffs are vacant.
10. **Accountant bureau for present projects** will be created in a member-bank in Cameroon. If there is not such a bank there, then it will be located in a bank in Sapporo.
11. **Legal conflicts** shall be settled within the frame of the ELFO. When a party to the MOU is dissatisfied with its conclusion, another means may be used.

## Mr. Ivo A. proposes parallel realization of 2 projects

Today (April 4, 2024) he sent me the following message (red phrases by me):

Dear Rikio, thanks for the information on the MoU and for being my Representative.

I think account for this and other projects is best to be in Cameroon as most of the project designs have huge segments that go to construction and this cannot be delayed in the project design timeline.

In the case of the fish project for instance, all construction, staffing, etc must be in place within 0 to 6 months so that the project can yield or earn from year one as you may have noticed.

As for the park project starting after the fish farm, I guess both projects could run side by side. However, if execution of the first will be evaluated before the second project, I will suggest it is done on the start of operations of fish project (end of sixth month). This might help in securing/recycling some construction and general labour for the other projects.

As an oversight I am also proposing another project. An ELFO Vocational Training Center. It can be fast tracked by buying and completing an incomplete building project and then move to registration, staffing and admissions. Here I am willing to play a facilitation role in property acquisition and transformation. (Estimated cost: 1 million Dollars).

Back to the fish and park project, I am looking forward to deliberating the duration of the financial instrument/loan and how soon it can be executed.

Kindest regards

Ivo Arrey Mbongaya

# Points of the MOU on parallel realization of 2 projects

In April 4, 2024, considering the above-mentioned Mr. Ivo's proposal, I showed more elaborated points of the MOU as follow:

A. Parties to the MOU shall be, in principle, (1) Loanee Mr. Ivo, (2) Your Repr. Rikio, (3) Repr. Edmario, and (4) many bankers and investors whom Mr. Edmario invited. (5) any member willing to invest in Mr. Ivo's projects. (6) A bank ready to be in charge of accounting concerning Mr. Ivo's projects.

B. Character of this group will be soft, and there will not be its President, Representative or Head of this group. The above bank may be a Chair with equal right of vote with others, will not be superior over other partners.

C. Purposes of the MOU is (1) to realize Mr. Ivo's projects of catfish fishery and a Park hotel, (2) to create value to be shared fairly among parties to the MOU. (3) to be one of good examples to be followed not only by present partners regarding the later projects, but also by other ELFO members.



Catfish

D. Joining 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.

E. Loans for 2 projects are (1) 255,000 US \$ for Fish Farm (2) 270,000 US \$ for Mini Park Project (with 20 hotel rooms). The total sum is 525,000 US \$. Partners will try to parallelize these 2 projects, and begin them at the same time.

F. Mr. Edmario's brokerage will be 1 % of the loan, the brokerage is not included in the loan, and 5, 250 US \$ will be paid to Mr. Edmario.

G. Mr. Rikio's gain will be 1 % of the loan which is also 5, 250 US \$ to be paid to him 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 him to join the ELFO, will receive the gain as if one can enjoy sunlight when is shines.

H. Mr. Ivo's encouraging step is his readiness to refund, irrespective of conclusion of MOU, to 1<sup>st</sup> runner of the investment, 3 % of the sum, to 2<sup>nd</sup> runner 2 %, to 3<sup>rd</sup> runner 1 %.

I. The Charter of the OELO (Organization of Earth-Loving Oases) shall be respected even though it is not created at present, seats of its President and other staffs are vacant.

J. Accountant bureau for present projects will be created in a member-bank in Cameroon. If there is not such a bank there, then it will be located in a bank in Sapporo.

The bank will make an entry of burdensome items concerning financial relations among partners, so the bank will receive 1% commission of the total loan, that is, 5, 250 US \$ to be subtracted from 525,000 US \$.

K. Legal conflicts 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.

# The 1st Draft MOU on Mr. Ivo Arrey's Projects



Today (April 5, 2024), considering the above-mentioned Mr. Ivo's proposal on parallel implementation of his 2 projects and the above-shown more elaborate points (A~K), now I show the first Draft MOU which has more concrete *WDC*

*APARTHOTEL* Articles as follows (today's additional phrase are **deep blue**, **brown phrases** were added or revised in APR 16<sup>th</sup> and 17<sup>th</sup>, 2024 by Rikio):

## 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 interested Cameroonians and partners,  
convinced that international cooperation for completion of his projects produce fruitful results, being an example uniting ELFO members,

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 four.

### Article 1. Parties to the MOU

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

1. Loanee Mr. Ivo Arrey;
2. Mr. Edmario Peixinho who is Repr. of bankers and investors concerning present MOU;
3. many bankers and investors whom Mr. Edmario invited to join the ELFO FAMILY;
4. any member willing to invest in Mr. Ivo's projects;
5. **Afriland First Bank** ready to be in charge of accounting affairs concerning Mr.



Ivo's projects;

6. Mr. Ivo Arrey's Repr. Rikio Kaneko.

## Article 2. Character of this partners' group

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*)

## Article 3. Purposes of the MOU

Purposes of the MOU are the followings:

1. to realize Mr. Ivo's projects of Fish Farm and a Park Hotel,

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

3. to enlarge opportunity of employment of ELFO members by hiring majority of them there in the Catfish Farm and Park Hotel.

4. to be one of good examples to be followed not only by present partners regarding the later projects, but also by other ELFO members.



*Catfish*

## 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 2 projects

1. Sum of loan is ~~255~~ 230,000 US \$ for Earth-Loving Fish Farm project.

2. Sum of loan is 270,000 US \$ for Earth-Loving Park Hotel Project.

3. The total sum is ~~525~~ 500,000 US \$. Partners will try to parallelize these 2 projects, and begin them at the same time.

## Article 6. Security for the Earth-Loving Fish Farm and Park Hotel

1. 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 Arrey's message, 1 million dollars.

2. The above value shall be attested by a notary public. (Brown words added Apr 16)

## Article 8. Interest to be paid to investors (or other choice is brown Article below)

1. The total sum of loan with its interests shall be refunded within 6 years.
2. The interest for 5 years will be **26,250 \$**, which is 5 % of the total sum of loan **525,000 US \$**. It means that Mr. Ivo shall refund **551,250 \$** in all.
3. Mr. Ivo may refund the said 551,250 \$ to the Cooperators as follows)
  - (1) 1<sup>st</sup> refund is at the end of 2025, and 20, 000 \$ shall be refunded.
  - (2) 2<sup>nd</sup> refund is at the end of 2027, and 80, 000 \$ shall be refunded.
  - (3) 2<sup>nd</sup> refund is at the end of 2028, and 100, 000 \$ shall be refunded.
  - (4) 2<sup>nd</sup> refund is at the end of 2029, and 150, 000 \$ shall be refunded.
  - (5) 2<sup>nd</sup> refund is at the end of 2030, and 251,250, \$ shall be refunded.
4. International remittance of money among the present partners shall be conducted through Paypal unless otherwise agreed.

## Article 8. Interest to be paid to investors

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 to arrears.
3. Supposing the present MOU will be effective in December 31<sup>st</sup>, 2024, Mr. Ivo may refund the said **500,000 \$** to the Cooperators as follows
  - (1) 1<sup>st</sup> refund is capital sum 100,000\$ with interest **25,000 \$**, in all **125,000 \$** at the end of 2025;  
Then remaining debts **375,000 \$** (500,000 \$ – 125,000 \$)
  - (2) 2<sup>nd</sup> refund is capital sum 100,000 \$ with interest **18,750 \$**, in all **118,750 \$** at the end of 2026  
Then remaining debts **256,250 \$** (375,000 \$ – 118,750 \$)
  - (3) 3<sup>rd</sup> refund is capital sum 100,000\$ and interest **12,812 \$**, in all **112,812 \$** at the end of 2028,

Then remaining debts 143,438 \$ (256,250 \$ – 112,812 \$)

(4) 4<sup>th</sup> refund is capital sum 100,000\$ and interest 7,171 \$, in all **107,171 \$** at the end of 2029,

Then remaining debts 36,267 \$ (143,438 \$ – 107,171 \$)

(5) 5<sup>th</sup> refund is capital sum 36,267 \$ and interest 1,813 \$, in all **38,080 \$** at the end of 2029,

If we add all the **red number** of the right side, the total sum is **501.813**

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

### Article 9. Mr. Edmario's brokerage and work

1. Edmario's brokerage will be 1 % of the loan, the brokerage is ~~not~~ included in the loan, and **5, 250 US \$** will be paid to Mr. Edmario.

2. While he works in Cameroon for ~~6 months~~ 4 hours a day, he will receive special treatment, as a passionate promoter of the present projects, of getting 50 \$ per one hours. A half of his salary may be psid from the total sum of loan **525,000 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 **525,000 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 10. Mr. Rikio's gain



Mr. Rikio's gain will be 1 % of the loan which is also **5, 250 US \$** to be paid to him 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.

### Article 11. 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 MOU, to 1<sup>st</sup> runner of the investment, **additional** 3 % of the sum, to 2<sup>nd</sup> runner **additional** 2 %, to 3<sup>rd</sup> runner **additional** 1 %.

## Article 12. The Charter of the OELO

Charter of OELO (Organization of Earth-Loving Oases) shall be respected even though it is not created at present, seats of its President and other staffs are vacant. (As for the Charter see <http://mopw.org/elo%20n9%20char%20240214.pdf>)

## Article 13. Accountant bureau for present projects

Accountant bureau for the present projects will be created in a member-bank in Cameroon. If there is not such a bank there, then it will be located in a bank in Sapporo, Japan. The bank will make an entry of burdensome items concerning financial affairs among partners, so the bank will receive 1% commission of the total loan, that is, 5, 250 US \$ to be subtracted from 525,000 US \$.

## Article 14. 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. Effectuation of the MOU

1. So far as Article 11 is concerned, it may be effective when Mr. Ivo and the first runner conclude an agreement on concrete conditions.
2. 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 16. 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 17. 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 18. Signatories

1. Original signatories are the following partners:
  - (1) Mr. Ivo Arrey, Cameroonian, address: ????????????????????,
  - (2) Mr. Edmario, Brazilian, address:
  - (3) The 1<sup>st</sup> runner of investment
  - (4) The 2<sup>nd</sup> runner of investment
  - (5) The 3<sup>rd</sup> runner of investment
  - (6) The bank responsible financial affairs
  - (7) Mr. Rikio Kaneko, Japanese, address: 12 jo, 14 ban, 14 chome, 5 jo, Nishioka, Toyohiraku, Sapporo, Japan, mailto: [kaneko-ri@jcome.home.ne.jp](mailto:kaneko-ri@jcome.home.ne.jp). Tel & WhatsApp 080-4882-5455

# Well-balanced treatment with 2 Cameroonians!!

Dear Mr. Ivo Arrey

I knew that you and Mr. Alain Nkongnenwi are from Cameroon. He also wants investment the amount of which is **10,050,000 \$** Regarding your projects, firstly I proposed rather a moderate choice restricted to only 2 projects, total sum of which is **525,000 US \$**.

Now considering well-balanced treatment with you and Mr. Alain, I propose a MOU where you see your another project: **Integrated Housing and Hotel Project** the capital needed is **10 million US \$**. Then, total sum will be **10, 525,000 US \$**.

## Let's accelerate realization of the 3 projects!!

Dear Mr. Ivo Arrey, let's realize your projects as soon as possible. Firstly, see the below-shown application form. There are several items which you have not filled. So, filling them, please pay attention also to the following points:

1. **Please join our ZAP** (Zoom Amicable Party) especially on Monday or Friday.  
If you cannot do, let someone participate it at 12:00 by Cameroonian time.
2. **Choose a bank** ready to be our ELFO member, taking care of you. It is desirable that the bank will treat also with Mr. Alain's 2 projects
3. **A notary public** shall attest your security and certain items. Please complete them ASAP.



# The 2nd Draft MOU on Mr. Ivo Arrey's Projects



Today (April 9, 2024), considering the above-mentioned change from 2 to 3 projects, I show the second Draft MOU which has more concrete contents in some Articles. The whole draft reads as follows (today's my additional phrases are of **deep blue** WDC APARTHOTEL and my comment of **sky blue**)

## 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 interested Cameroonians and partners,  
convinced that international cooperation for completion of his projects produce fruitful results, being an example uniting ELFO members,

**Have Resolved To Combine Our Efforts To Realize His Projects.**

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

### Article 1. Parties to the MOU

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

1. Loanee Mr. Ivo Arrey;
2. Mr. Ivo Arrey's Repr. Rikio Kaneko who invited him to join the ELFO;
3. Mr. Edmario Peixinho who is Repr. of bankers and investors concerning present MOU;
4. many bankers and investors whom Mr. Edmario invited to join the ELFO FAMILY; **As of April of 2024 they are about 20 members.**

5. any other member willing to invest in Mr. Ivo's projects; and

This par. may be effective when they want to promote international cooperation, getting certain remuneration. There are many bankers and investors whom members other than Mr. Edmario invited.

6. A bank ready to be in charge of accounting affairs concerning Mr. Ivo's projects.

## Article 2. Character of this partners' group

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)

## Article 3. Purposes of the MOU

Purposes of the MOU are the followings:

1. to realize Mr. Ivo's projects of catfish Farm and a Park Hotel,

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

3. to enlarge opportunity of employment of ELFO members by hiring majority of them there in the Catfish Farm and Park Hotel.

4. to be one of good examples to be followed not only by present partners regarding the later projects, but also by other ELFO members.



Catfish

## 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. Sum of loan is **255,000 US \$** for Earth-Loving Fish Farm project.
2. Sum of loan is **270,000 US \$** for Earth-Loving Park Hotel Project.
3. Sum of loan is **10,000,000 US \$** for Integrated Housing and Hotel Project.
4. The total sum is **10,525,000 US \$** for these 3 projects.
5. Partners ~~may~~<sup>will</sup> try to begin these 3 projects at the same time ~~or with~~<sup>time lag</sup>.

## Article 6. Security for the first 2 projects

1. Security for Earth-Loving Fish Farm project and for the Earth-Loving Park shall be 10 hectares of rich land with biodiversity and watery holes (Fako, Cameroon).

????? Dear Ivo, please send me info on this 10 hectares, especially photos in and out of this property?????

2. Value of the security for the 2 projects is 1 million US \$, according to Mr. Ivo's message, but it must be attested by a notary public.

## Article 8. Security for Integrated Housing and Hotel Project.

1. Security for Integrated Housing and Hotel projects will be 10,000 square meters beach land with access to the sea and a big river.

2. Its estimated value is 1.1 million US \$, according to Mr. Ivo's message, but it must be attested by a notary public.

????? Dear Ivo, the 3<sup>rd</sup> project costs 10 million, and its security is 1.1 million is not balanced. Isn't it your misunderstanding?

# !!!! Articles 8~10 are under construction !!!!!

## ~~Article 8. Interest to be paid to investors~~

- ~~1. The total sum of loan 10,525,000 US with its interest shall be refunded within 6 years.~~
- ~~2. The present partners agree to annual interest rate 5% to of the total sum of loan 10,525,000 US \$~~
- ~~2. The interest for 6 years will be 26,250 \$, which is 5 % of the total sum of loan 525,000 US \$. It means that Mr. Ivo shall refund 551,250 \$ in all.~~
- ~~3. Mr. Ivo may refund the said 551,250 \$ to the Cooperators as follows)~~
  - ~~(6) 1<sup>st</sup> refund is at the end of 2025, and 20, 000 \$ shall be refunded.~~
  - ~~(7) 2<sup>nd</sup> refund is at the end of 2027, and 80, 000 \$ shall be refunded.~~
  - ~~(8) 2<sup>nd</sup> refund is at the end of 2028, and 100, 000 \$ shall be refunded.~~
  - ~~(9) 2<sup>nd</sup> refund is at the end of 2029, and 150, 000 \$ shall be refunded.~~
  - ~~(10) — 2<sup>nd</sup> refund is at the end of 2030, and 251,250, \$ shall be refunded.~~
- ~~4. International remittance of money among the present partners shall be ducted through Paypal unless otherwise agreed.~~

## ~~Article 9. Mr. Edmario's brokerage and work~~

- ~~1. Edmario's brokerage will be 1 % of the loan, the brokerage is not included in the loan, and 5, 250 US \$ will be paid to Mr. Edmario.~~
- ~~2. While he works in Cameroon for 6 months 4 hours a day, he will receive special treatment, as a passionate promoter of the present projects, of getting 50 \$ per one hours. A half of his salary may be psid from the total sum of loan 525,000 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 525,000 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 10. Mr. Rikio's gain~~



~~— Mr. Rikio's gain will be 1 % of the loan which is also 5, 250 US \$ to be paid to him 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.~~

### Article 11. Mr. Ivo's encouraging step

Mr. Ivo may encourage Cooperators' early determination of their investment by refunding, irrespective of conclusion of MOU, to 1<sup>st</sup> runner of the investment, 3 % of the sum, to 2<sup>nd</sup> runner 2 %, to 3<sup>rd</sup> runner 1 %.

### Article 12. The Charter of the OELO

Charter of OELO (Organization of Earth-Loving Oases) shall be respected even though it is not created at present, seats of its President and other staffs are vacant. (As for the Charter see <http://mopw.org/elo%20n9%20char%20240214.pdf>)

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Accountant bureau for the present projects will be created in a member-bank in Cameroon. If there is not such a bank there, then it will be located in a bank in Sapporo, Japan. The bank will make an entry of burdensome items concerning financial affairs among partners, so the bank will receive 1% commission of the total loan, that is, 5, 250 US \$ to be subtracted from 525,000 US \$.

## Article 14. 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. Effectuation of the MOU

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. Mr. Ivo Arrey, Cameroonian, address: ????????????????????,
4. Mr. Edmario, Brazilian, address:
5. The 1<sup>st</sup> runner of investment
6. The 2<sup>nd</sup> runner of investment
7. The 3<sup>rd</sup> runner of investment
8. The bank responsible financial affairs
9. Mr. Rikio Kaneko, Japanese, address: 12 jo, 14 ban, 14 chome, 5 jo, Nishioka, Toyohiraku, Sapporo, Japan, mailto: [kaneko-ri@jcome.home.ne.jp](mailto:kaneko-ri@jcome.home.ne.jp).  
Tel & WhatsApp 080-4882-5455

## Article 16. Effectuation of the MOU

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

## Application form

Name: Ivo Arrey Mbongaya

Nationality: Cameroon

Sex: male

Date of birth: 12/O5/1974.

Address: ??????????????????????????????????????

Email arreymbongayaivo@gmail.com

Telephone number: ??????????????????????????

Fax number: ??????????????????????????????????

WhatsApp : 00237672820312

Status: Single. Prince from Nkockonock Clan, **Manyu**. Cameroon

Company: African Centre for Community and Development

LinkedIn

profile:

[https://www.linkedin.com/in/arreymbongayaivo?utm\\_source=share&utm\\_campaign=share\\_via&utm\\_content=profile&utm\\_medium=android\\_app](https://www.linkedin.com/in/arreymbongayaivo?utm_source=share&utm_campaign=share_via&utm_content=profile&utm_medium=android_app)

Seeking Financing for the Following Projects:

**Commercial Fish Farm: 255,000 US dollars.**

**Mini Park Project** (with 20 hotel rooms): **270,000 US dollars**

Security: 10 hectares of biodiversity rich land with watery holes (**Fako**, Cameroon)

Value: 1 million dollars

**Integrated Housing and Hotel Project** (Project to build and sell 100 apartments as well as build and run 100 rooms hotel)

Amount Needed: **10 million US dollars**

Security: 10,000 square metres beach land with access to the sea and a big river.

Estimated Value: 1.1 million US dollars

**Climate Smart Tourist Village** (Location will be either **Etoko Mbatop** or **Nfonsam villages** where hectares of forest community lands have been pledged and where this author is of the Royal Family and has connections to the Royal governing family respectively)

Amount needed: **3 million dollars.**

Compound Interest is sought after.

Also Open to Equity Instruments.



**Project to acquire 10 incomplete buildings** with potential to be transformed into small luxury Guesthouses or boutique hotels for sale or operation.

Amount Needed: **3 million dollars.**

Location: **Fako and Littoral Regions** of Cameroon.

**Project plans will be appended** when projects are guaranteed and needed.

Worth Stating potential Investors are free to choose the projects that best suit their interests. There are also other projects that I am willing to design and implement with investors and other stakeholders if consulted.



Detailed explanation of project:

- Period of repayment:
- Interest:
- 1<sup>st</sup> and 2<sup>nd</sup> Guarantors:

1<sup>st</sup> Guarantor

2<sup>nd</sup> Guarantor

- Loan on security:
  - 1<sup>st</sup> security. (value estimated: US\$ )
  - 2<sup>nd</sup> security. (value estimated: US\$

More pictures of security ???

- Repayment through Paypal or bank transfer ??????????????????
- brokerage;
- My Advocate:

Name: ???

Address: ???

email address; ???

Telphon. line; Fax etc.) ???

- Representative by ELFO rule: Rikio Kaneko, Japanese

# Park Project Plan

**AUTHOR:** Arrey Mbongaya Ivo,

BA Laws (LLb) with Political Sciences, MSc Project Planning & Management.

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LinkedIn Profile

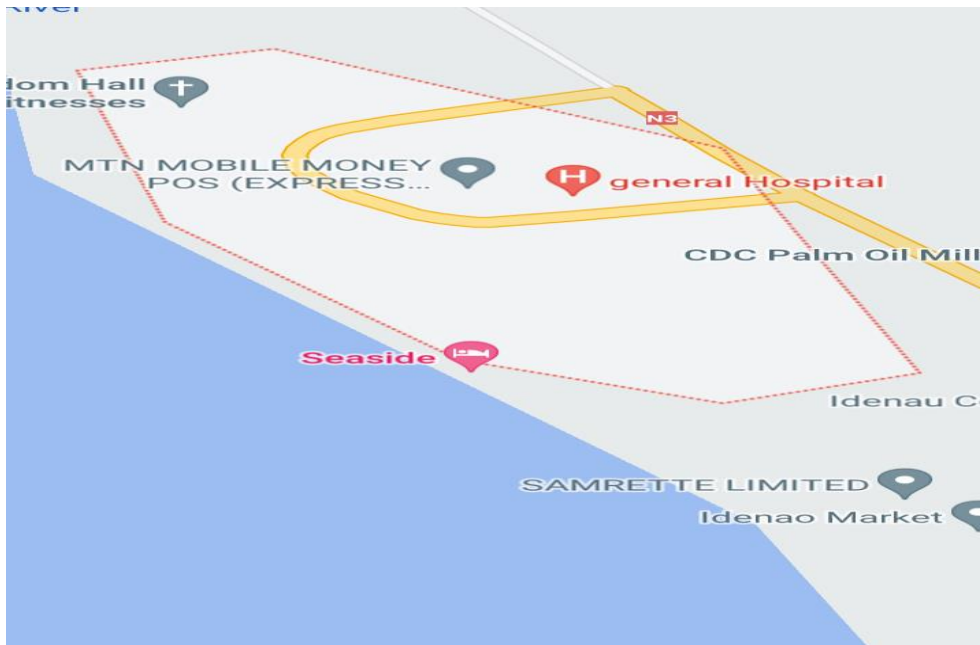
<https://www.linkedin.com/in/arreymbongayaivo>

ity and Development

<http://www.youtube.com/user/AfricanCentreforCom>

Facebook Page of the African Centre for Community and Development.

<http://www.en-gb.connect.facebook.com/pages/African-Centre-for-Community-andDevelopment/103686769685856>



The project will be situated in the Idenau-Sanje area of the Fako Division of the South West Region of Cameroon. This area which is rich in diverse fauna and flora, is witnessing huge loss to biodiversity orchestrated by unsustainable farming methods like slash and burn, hunting as well as the planting of monocrops like palms and cocoa. It is also affected by pollution of ground water

from the use of fertilizers, dumping of plastics into freshwater, salt water and forest ecosystems, diminishing fisheries, climate change and unemployment. The area is also situated near the Atlantic Coastline known for diverse touristic activities and fish related livelihoods. This area is also witnessing a construction boom engineered by a rise in the middleclass in Cameroon and the Sub-Region.

## ORGANISATION & MANAGEMENT TEAM

- African Centre for Community and Development (ACCD) is a social enterprise and civil society organization engaged in diverse aspects of sustainable development and project management since 2004. It enjoys Special Consultative Status at UN ECOSOC since 2012.
- Earth Complex Guesthouse Limbe Cameroon. Engaged in diverse touristic events, hosting of guests and other development activities since 2013.
- Mjoko Design Hub Ltd is a specialist design, creation and Production Company registered in UK and Cameroon since 2009 and 2013 focused on an innovative and sustainable approach to design, project management, creation and production.

## Board of Directors

- Project Director/Owner: Ivo Arrey Mbongaya (MSc Project Planning and Management, LLb, Laws with Political Sciences), Founder/Director at the African Centre for Community and Development, CEO Earth Complex Guesthouse Limbe, Cameroon. Project and Development Expert engaged in multidisciplinary research, agribusinesses, hospitality industry products, poverty alleviation, and environmental protection etcetera. His works have culminated in over a 1000 multimedia productions and publications. Email: [arreymbongayaivo@gmail.com](mailto:arreymbongayaivo@gmail.com) Tel: +(237) 675.673.084 | 672.820.2-312
- Project Manager: Mojoko Menyoli Roseline, MBA BA. Business Administration with French PRINCE2. Project & Prog. Management Creative Interior Architect, MBIID Email: [menyolir@mjokodesign.com](mailto:menyolir@mjokodesign.com) Tel: +(237) 695.309.362 | 678.050.420
- Park Director: Joseph Mbelle (Independent Consultant and Former Administrative Assistant Limbe Botanic Garden).
- Cultural Director: Chief Chungong Ndifor (Representative at Bamendakwe Cultural and Development Association as well as Director at Country Harvest Club Mile 2 Limbe).

## Project Objective

The project seeks to improve on hospitality/tourist industry while conserving biodiversity in the area. ACCD will allocate about 10 hectares of land with rare biodiversity and access to watery holes for this part of the project. The park or tourist village will comprise of 20 normal rooms, restaurant, store, and 10 workers' room. The Project is the exclusive property of this author/African Centre for Community and Development.

## Financial Analysis:

## Budget/Cost Breakdown

| Budget Items  | Descriptions /unit Price  | Amount in dollars/cfa                     |
|---|---|---|
| Park land   | 10 hectares prime land with relevant project attributes   | One million US dollars = 617,800,000 fcfa |
| Park Infrastructures (20 rooms and 10 workers' rooms) |   |   |
| Gravel  | 30 trips of gravel. Unit price estimated at 200000 fcfa   | 6,000,000 fcfa (9679.02 usd)              |
| Sand  | 50 trips of sand a 160,000 fcfa per trip  | 8,000,000 fcfa                            |
| 6 mm Rods   | 1000 6mm iron rods at unit price of 1700  | 1700000 fcfa                              |
| 10 mm rods  | 1000 10mm iron rods at unit price of 4800 fcfa  | 4800000 fcfa                              |
| 8 mm rods   | 1000 8mm iron rods at unit price of 3700 fcfa   | 3700000 fcfa                              |
| 12 mm rods  | 1000 12mm iron rods at unit price of 6700 fcfa  | 6700000 fcfa                              |
| Binding wires   | 500 bundles at 1200 fcfa  | 600000 fcfa                               |
| Zinc sheets   | 1000 zinc sheets at 10000 fcfa per unit   | 10000000 fcfa                             |
| Aluminum glass windows for rooms and sitting/gym      | 50 aluminum glass windows of 60x 80 cm at 120000 fcfa per unit  | 6000000 fcfa                              |
| Aluminum glass windows for toilets                    | 35 Aluminum glass windows for toilets of 60x60 cm at 80000 fcfa   | 2800000 fcfa                              |
| Woods for roofing                                     | 1000 boards of hard wood of 40 cm x 4 m at 8000 fcfa per board  | 8000000 fcfa                              |
| Ceiling boards  | 500 brown Celine boards at 5000 fcfa per unit   | 2500000 fcfa                              |
| Nails   | 20 packets of Nail 70 . 10 packets of Nail 80<br>10 Packets of Nail 90<br>20 packets of Zinc Nails.<br>Unit Price of all nails estimated at 6000 fcfa | 360000 fcfa                               |
| Oil Paints  | 60 containers (30 kg) of top grade oil paints at 900000 fcfa per unit   | 5400,000 fcfa                             |
| Varnish   | 30 containers (10 kg) of varnish for ceilingat unit price of 40000 fcfa   | 1200000 fcfa                              |
| Ceramic tiles   | Surface area to be tiled is 1120 square meter. A square meter of ceramic tiles is estimated at 12000 fcfa   | 12,880,000 fcfa                           |

|  |  |                                      |
|--|--|--------------------------------------|
| <b>Toilet pots</b>   | <b>35 toilet pots at 65000 fcfa per unit</b>   | <b>2,275,000 fcfa</b>                |
| <b>Toilet sinks</b>  | <b>35 toilet sinks at 35000 fcfa per unit</b>  | <b>1,225,000 fcfa</b>                |
| <b>Kitchen sinks</b>   | <b>3 kitchen sinks at 35000 fcfa per unit</b>  | <b>105,000 fcfa</b>                  |
| <b>showers</b>   | <b>30 showers at 7000 per unit</b>   | <b>210,000 fcfa</b>                  |
| <b>Toilet bulbs</b>  | <b>35 toilet bulbs at 7000 fcfa per unit</b>   | <b>245,000 fcfa</b>                  |
| <b>Room Lights</b>   | <b>30 lights at 7000 fcfa per unit</b>   | <b>210,000 fcfa</b>                  |
| <b>Toilet mirrors</b>  | <b>35 toilet mirrors at 15000 fcfa per unit</b>  | <b>525,000 fcfa</b>                  |
| <b>Beds</b>  | <b>30 sleeping beds at 100000 fcfa per bed</b>   | <b>3,000,000 fcfa</b>                |
| <b>Mattress</b>  | <b>30 mattresse at 100000 fcfa per unit</b>  | <b>3,000,000 fcfa</b>                |
| <b>Cables</b>  | <b>300 rolls of High Quality Cables 1.5 and 2.5 mm cables</b>  | <b>4,500,000 fcfa</b>                |
| <b>Pvc Water pipes and other accessories including tap heads</b> | <b>75 pvc 20mm<br/>50 upvc 32 mm<br/>50 Pvc 50 mm<br/>50 pvc 63 mm<br/>75 pvc 15 mm<br/>Unit price estimated at 5000 fcfa</b>  | <b>1500000 fcfa</b>                  |
| <b>Water Pipe Accessories</b>                                    |  |                                      |
| <b>Transportation</b>  | <b>Over 80 trips of transportation are required to transport project aggregates and other materials to site. Each trip is estimated at 100000 fcfa</b>   | <b>8000000 fcfa</b>                  |
| <b>Labour for construction</b>                                   | <b>Construction includes plumbing, wiring, brick laying, concreting etcetera. It is estimated that 10 workers will be used in the operations in Year 2 and 3 at yearly cost of 30000 dollars</b> | <b>37,000,000.00 fcfa</b>            |
| <b>Building Permit</b>   | <b>Building Permit Estimated</b>   | <b>1, 441, 741 fcfa</b>              |
| <b>Miscellaneous</b>   | <b>All unforeseen circumstances that can affect smooth delivery and that have a cost have been termed miscellaneous . It has been estimated at 45,500 US dollars.</b>                            | <b>27,801.000 fcfa</b>               |
| <b>Total</b>   | <b>1 dollar is estimated at</b>  | <b>166,722,741 fcfa (269,865.233</b> |

|  |                |      |
|--|----------------|------|
|  | 617.80.00 fcfa | USD) |
|--|----------------|------|

## Budget Appreciation:

| COSTS/BENEFITS   | YEAR 1<br>(Assets/Finances) | Year 2<br>Implementation<br>Phase of Construction | Year 3<br>Selling Phase |
|--|-----------------------------|---|-------------------------|
| 1 Assets by ACCD   |                             |   |                         |
| Park Land (Idenau Area) 10 hectares (100000 msq)                             | 1 million US Dollars        |   |                         |
| Park Infrastructure- 20 normal rooms, restaurant, store and 10 workers' room | 150,000 US Dollars          |   |                         |
| Salaries   |                             | 30000 US dollars                                  | 30000 US dollars        |
| Miscellaneous  | 50000 US dollars            |   |                         |
| Total Cost   | 450000 US Dollars           |   | 510000 US Dollars       |
| Benefits   |                             |   |                         |
| Sale/rent of 20 park rooms to tourists/park visitors                         |                             |   | 120000 US dollars       |
| Revenue from Park Restaurant   |                             |   | 120000 US dollars       |
| Revenue from Park Events   |                             |   | 100000 US Dollars       |
| Total Benefits   |                             |   | 360000 US Dollars       |
| Balance  |                             |   | -150000 US Dollars      |

## Architect Impression for Park Project

“The site is suitable for park project. It has mid-range tropical climate with both mountain and wetland fauna and flora. It also has aggregates including black volcanic rocks that can be used in construction and natural watery holes vital for the mixing of concrete. It also has bamboo vital in construction and other purposes. The Project will blend with natural ecosystem while responding to needs in the area for such touristic attractions. Based on recent construction boom in the West Coast and closeness of site to Moland Beach Resort, there is strong possibility to benefit from localization/location of industries and economies of scale. With ample sunshine and rainfall in the area, all shades of tourism and tourists can be attracted to the Park Project. Lastly the project is cost saving as it operates on already acquired land with attributes that is no longer common in the area. “

## Quantity Surveyor Estimates for Park

The project will take about 50 trips of sand to be completed. 0.46728 Metric cube of sand is needed to make 35 blocks but as the area is exposed to agents of denudation it has been calculated that a bag of cement of 50 kg can produce 25 blocks with proper resistant capacity or proper strength. An estimated 30,000 blocks will be used in the project and it is calculated that dry sand (1600 KG/Metric Cube) is needed to make 3000 blocks hence if multiplied by 10, the amount of sand needed for project blocks is arrived at which 16000 kg/metric cube. The number of bags of cement

is estimated at 6000 fcfa and it is estimated that 1200 bags of cement is needed to construct the park infrastructure. This cost is separate from transportation cost which is subject to personal negotiations with transporters. It is calculated that one cubic yard of gravel is equal to 1.13 tons. Locally 3 wheelbarrows of sand are expected to be mixed with 1.5 wheelbarrows of gravel hence absolute cost values will depend on the sizes of the rooms, sitting arena or choice of pillars and aesthetics. Scientifically 1 cubic meter of concrete consist of 16 bags of cement, 2 tons of sand and gravel mix. The infrastructure is expected to use over a thousand sheets of high quality zincs estimated at 10000 fcfa per sheet. It has been considered that 6 mm rods, 8 mm rods, 10 mm rods and 12 mm rods will be used in the construction alongside binding wires. Locally they cost 1700 fcfa, 3500 fcfa, 4800 fcfa and 6700 fcfa respectively. It is expected that rods will serve for pillars and other aspects of the superstructure needing rods and concrete. Park infrastructure can cost between 150,000 and 200,000 dollars if all necessary protocols, situational intelligence and market research is put into consideration.

## Marketing Plan

| Marketing Instruments | Descriptions/competitive advantage  | Target/Audience  |
|-----------------------|---|--|
| Product               | <p>Restaurant with both African and European meals. This has advantage of attracting both foreign and domestic visitors hence can lead to more business growth from profits. Secondly there will park rooms. Ultramodern but built with local cultural architecture and décor. This too is attract both local and exotic visitors. Both products are unique in this light.</p> <p>There will also be park events including cultural/musical festivals, bird watching, swimming in natural pools, Christmas, Easter etcetera activities.</p> | <ul style="list-style-type: none"> <li>• Visitors and tourists from across the globe.</li> <li>• Food lovers</li> <li>• Families</li> <li>• Youth camps</li> <li>• Bird and nature watchers/environmentalists</li> <li>• Lovers</li> <li>• Local tourists</li> <li>• Local event organizers</li> </ul>   |
| Price                 | <p>Price per room has been placed averagely at 25 US Dollars. Based on market research and customer polling it is affordable and more dynamic for a country like Cameroon with an emerging middle class but also with also sub-populations below middleclass who visit touristic attractions during particular events in a year.</p> <p>Food and drink prices were based on surveys of restaurants and hotels in the area and in Cameroon. Affordability of foods and drinks mean access to more users and profits.</p>                     | <ul style="list-style-type: none"> <li>• Foreign visitors</li> <li>• Students</li> <li>• Youths</li> <li>• Cultural groups</li> <li>• Families</li> <li>• Organization staff</li> <li>• Local tourists</li> <li>• Government officials</li> <li>• Event organizers</li> <li>• Women groups</li> <li>• Middle and upper middle class families</li> <li>• Lower middleclass</li> </ul> |



|                    |  |  |
|--------------------|--|--|
|                    | <ul style="list-style-type: none"> <li>• Pricing is also based on multidisciplinary research conducted by African Centre for Community and Development.</li> </ul>   |  |
| <b>Promotion</b>   | Promotion will be advertisements on local radio, tv, social media, via flyers, megaphones, influencers etcetera  | <ul style="list-style-type: none"> <li>• Social media users</li> <li>• Phone users</li> <li>• Global tourists</li> <li>• African and national tourists</li> <li>• Global travel bureaus</li> <li>• Ministry of tourism</li> <li>• Tourist partnership institutions</li> <li>• Tv users</li> <li>• Radio users</li> <li>• Ordinary citizens and potential new tourists/park users.</li> </ul> |
| <b>Place</b>       | Ideal location with midrange tropical rainforest climate with ample sunshine. Location also has rich biodiversity, access to fresh water suitable for natural pools and very close proximity to Atlantic ocean   | <ul style="list-style-type: none"> <li>• Tourists</li> <li>• Sun bathers</li> <li>• Nature lovers</li> <li>• Beach goers</li> <li>• Park lovers</li> <li>• Families</li> <li>• General public</li> <li>• Global communities interested in visiting Africa</li> </ul>   |
| <b>Packaging</b>   | Unique. Melange of state of the art infrastructure and cultural architecture. None like this in the area.  | <ul style="list-style-type: none"> <li>• All users of hospitality industry</li> <li>• Local and international visitors/tourists</li> <li>• Greater public</li> </ul>   |
| <b>Positioning</b> | Will be one of the biggest accommodations by land size in the area. It has potential for expansion and diversification on the ground. Possibilities for lawn tennis, basketball, football, mini horse racing, fishing sports, trekking etcetera. It is close to fish market in Idenau and can thus access fish foods for her restaurant affordably. It can also house visitors from neighbouring countries using the Idenau port as well as visitors from across the country and abroad. | <ul style="list-style-type: none"> <li>• Food lovers</li> <li>• Tourists from home and abroad</li> <li>• Outdoor sport lovers</li> <li>• Nature lovers</li> <li>• Users of hospitality industry</li> <li>• Event planners and organizers</li> <li>• General public</li> </ul>  |
| <b>People</b>      | It will hire staff trained from known hospitality institutions in the area like  | <ul style="list-style-type: none"> <li>• All park visitors and potential new users of the</li> </ul>   |

|  |   |  |
|--|---|--|
|  | <p>OIC, CEFOR etcetera. It leverage from people in the industry and contacts from Earth Complex Guesthouse Limbe as well as public authorities. It will also work with professional chefs, customer services and marketing agencies/media groups that this author has worked with some including Ocean City Radio, Eden Radio etc to ensure effective delivery of her market plans.</p> | <p>business and her infrastructure including rooms, restaurant and environs.</p> |
|--|---|--|

## Operational Plan

| Operational Timeline/Activities | Year 1   | Year 2  | Year 3   |
|---------------------------------|--|---|--|
| Assets and Financing            | <ul style="list-style-type: none"> <li>• Site preparation and access to assets.</li> <li>• Clearing</li> <li>• Digging</li> <li>• Financing</li> </ul>   | <ul style="list-style-type: none"> <li>• Construction of all assets and layout.</li> <li>• Marketing</li> </ul>   | <ul style="list-style-type: none"> <li>• Launching of activities</li> <li>• Launching restaurant</li> <li>• Launching room services</li> <li>• Staffing</li> <li>• Organization of events</li> <li>• Marketing</li> </ul>  |
| Description/Logic               | <p>Exact site of the project will be identified, cleared and transformed if need be. This may entail some aspects of digging. At this stage all project financing is needed for effective delivery of entire project</p> | <p>All construction works will take place in year 2. Marketing will begin in order to position the business to compete or outsmart similar businesses in the market and area.</p> | <p>After all construction work is done. Marketing will be stepped up alongside staffing in Year 3. Registration of business locally will be enabled. After this all activities will be launched in a Grand Opening ceremony with diverse local and possible international stakeholders/potential customers. Activities will be published online for maximum visibility across social media and to ignite branding of the intervention in the long run.</p> |

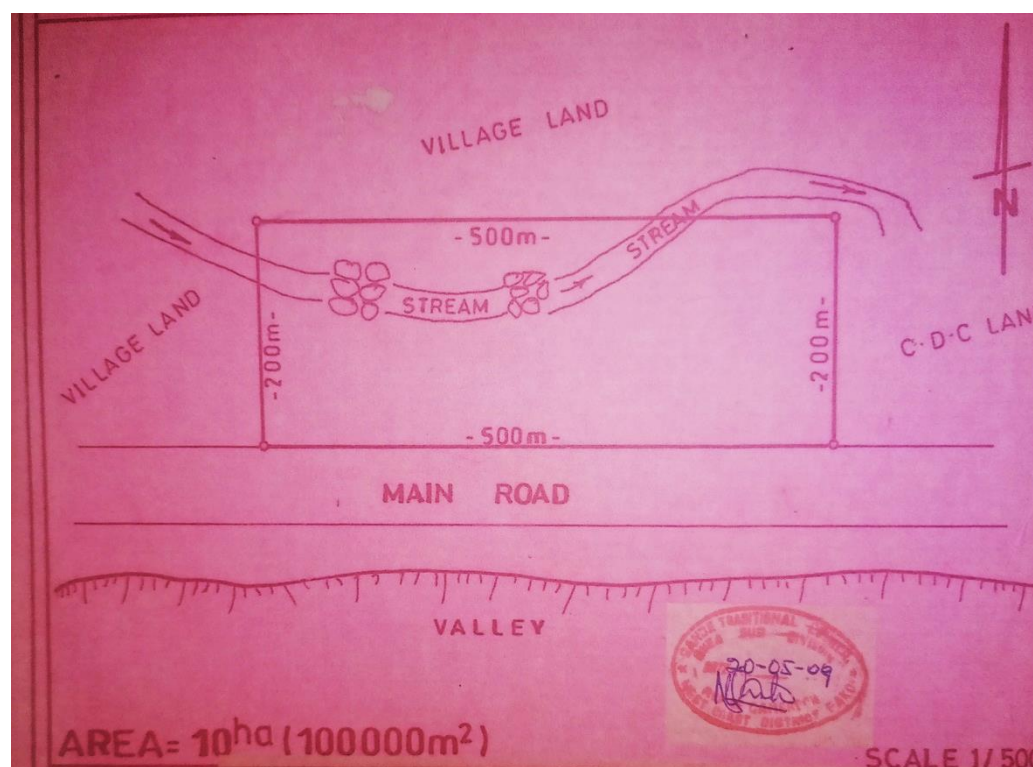
## Motivation of Pricing

Pricing is based on an aggregate of price lists from 10 Building Material Stores as well as information from Building Material Production companies. It is based on a sampled survey of builders and contractors on prices of building materials and aggregates. The price for gravel and sand was gotten from visits to suppliers in Ombe, Mungo, Mile Four and Limbe Camp in Fako Division of the South West Region of Cameroon. It is also based on prices of materials bought by this author in the construction of bungalows in Mile 2 and Isokolo Cameroon in 2022.

## Profitability/ROI

Total costs of setting up this business are estimated at 510,000 US dollars with land inclusive. By the first year of operations which is year 3, the project will make 340,000 US dollars. This will be a return on investment of 66.66 percent. If a similar revenue stream is registered in the second year of operation and the remaining 150,000 US dollars cost of investment is returned, the intervention will make a profit of 190,000 US dollars in year 2 and 340,000 US Dollars in the third year of operation if investment flows continue in the same light. So long after investments costs are covered this business will continually be profitable to her investors.

## Site Plan



## Risk Assessment

|   |   |
|---|---|
| 1 No Risk<br>(Availability of Land, Suitability of Project) | 3 Medium Risk<br>(Lack of Project Management and other Professional Skills) |
| 2 Low Risk<br>(lack of knowledge in hospitality industry)   | 4 High Risk<br>(Lack of Financing)  |

## Interpretation of Risk Assessment Table

The table is designed on a scale of 1 to 4, where 4 is the highest risk factor.

1 is considered no risk as there is available land, and this project is based on needs grounded audits/research by this Author/ACCD in the region. There is need for more hospitality industry assets in the area.

2. Lack of knowledge in the hospitality industry is considered a low risk as this author and his organizations ACCD/Earth Complex Guesthouse Limbe have over a decade working in this and related fields.

3. Lack of project management and other skills are a low risk as the project team or board has very experienced project managers with other relevant skills including marketing, social media, communications, biodiversity and park management skills etcetera.

4. Lack of Financing is considered a high risk as without this tool none of project activities can be delivered.

### Conclusion

The park project is viable and will create jobs. It will return investments very early in the lifespan of the business. It is needed locally as there is need for more hospitality based facilities in a context where there is an expanding middleclass and where the economy needs foreign currencies for a positive Balance of Payment. It is also not a heavy investment instrument that can be scaled up into other sectors due to the availability of land in the area as well as situational intelligence on where to invest in.

# Project Proposal

**Title: Cameroon Catfish Project**

**Author; Ivo Arrey Mbongaya**

**African Centre for Community and Development**

<https://www.youtube.com/user/AfricanCentreforCom>

<https://www.facebook.com/pages/African-Centre-forCommunity-and-Development/103686769685856>

[www.africancentreforcommunity.com](http://www.africancentreforcommunity.com)

<http://www.linkedin.com/groups/Holistic-ApproachSustainable-Development-HASD-2998648>

P. O. Box 181 Limbe, Fako Division Cameroon

Introduction Aquaculture in Cameroon is considered to be very feasible based on the very high biophysical potential for fish culture in the country. This potential includes natural inland waters covering over 40,000 square kilometres, a per capita consumption of fish of 17.9 kilograms per year, supported by an annual growth rate of the population estimated at 2.6% and rapid urbanization with city residents estimated at 52 % of total population in 2010 (Central Bureau of Census and Population Studies, 2010).

Fish is widely popular in Cameroon and demand is predicted to grow yearly. The propensity of fish farming to be a lucrative venture is huge and the potential for productive and profitable aquaculture is large and growing. Unfortunately, pond fish farming, which started in Cameroon in the early 1950s, is still rudimentary and far from realizing its true potential (Pouomogne & Pemsil, 2008).

In this light, the Cameroonian government committed three billion francs CFA to Agropoles Project, and fish farmers in the Mvila and Ntem Valley, in the South, in order to boost the production of freshwater fish in the two production areas.

With up to 35% funding of the global amount of investments needed in this fish farming boost, in 2016, the government is seeking to increase fish production in the Southern region from a little over 420 tons currently to 1,500 tons. Of this amount 800 tons of fish is expected to be farmed in the Ntem Valley and 700 tons in the Mvila. These moves are also aimed at reducing dependency on fish importation in the country. The Cameroon Catfish Project thus seeks to grow catfish in the West Coast Area of Limbe, Fako Division of the South West Region of Cameroon impacted by diminishing fisheries, low access to proteins, malnutrition as well as a corresponding growth in population and an emerging middleclass.

The project also seeks to leverage on the low levels of inland fisheries in Cameroon for both long and short term diversification of protein-based businesses nationally. Project Support Staff • Ivo Arrey Mbongaya (Project Director/Owner). Director at African Centre for Community and Development. • Dr Yongbi George Chiambeng Fisheries Researcher and Former Director of National Fisheries Research Centre IRAD Batoke, Cameroon. • Eyabi George Eyabi Senior Fisheries Researcher and Inventor of Post Harvest Fisheries Technologies including Solar Dryers and Efficient ovens 1.

## **Problem Statement**

Fish is an important source of high quality protein, providing about 16% of the animal protein consumed by the world's population (Food & Agriculture Organization, FAO, 1997). Besides from being a source of protein for livestock, fish plays an important role medicinally as it replenishes the human body with vitamins A and D;



calcium, phosphorus and lysine; sulphur and amino acids (Ohen & Abang, 2007). Fish allows for protein improved nutrition, in that it has a higher biological value in terms of high protein retention in the body (Anthonio & Akinwumi, 1991), higher protein assimilation as compared to other protein sources, low cholesterol content and one of the safest sources of animal protein. Sikiru et al. (2009) observed that fisheries production has steadily shifted away from developed countries to developing countries. The annual demand for fish in Cameroon is about 400 000 tons Fish production in Cameroon has however, failed to meet the domestic demand for fish (FAO, 1995). This has led to the existence of a demand-supply gap of at least 212 200 tons with import making up the shortfall at cost of almost 300 000 000 000 FCFA (////////billion US dollars) per year (Source Ministry of Livestock Fisheries and Animal Husbandry Cameroon).

Widespread homestead/small scale fish production can substantially solve the demand-supply gap in the country. The government of Cameroon averred that fish farming can actually cover the gap between demand and supply for/of fish and adopted a strategic framework in 2003 for the development of aquaculture by inviting actors to contribute to reducing fish imports through aquaculture. Since then many actors have been engaged in this sector with practicing extensive to semi intensive and even intensive culture practices using concrete ponds.

To support the sector the government created many fingerling and brood stock production units in all regions of Cameroon

## **2.0 Global Objective**

Increase fish animal protein availability in Cameroon through sustainable aquaculture practices

## **3.0. Specific Objectives**

1. Establish ///// concrete ponds for fish production 2. Production of table size cat fish 3. Marketing of fishery products

## **(ア) Methodology**

Concrete ponds will be constructed using cement blocks choked with concrete and mortar. Ponds will be properly cleaned and limed before stocking to disinfect them. Water will be tapped from nearby stream and allowed to flow continuously into the ponds (availability of stream close to site) except during feeding and harvesting. Improved hybrid catfish fingerlings will be acquired locally from MINEPIA production units and

other private actors in Douala Limbe or Western region and transported in oxygenated plastic bags to Limbe. The estimated Stocking density will be 30 fish per meter square. Fish will be fed twice a day at a rate of 5 to 1.5% pond biomass (see table below) for 6 months with imported feed from neighbouring Nigeria Water quality parameters (pH and Dissolved Oxygen mainly) too monitored weekly using a field kit. Fishing control to monitor growth of fishes will be carried out once a month. Marketing of products will be done locally and in neighbouring cities like Kumba Mamfe Douala, Bamenda Lebialelem and Yaounde. Table 1. Estimated feeding ration pond per cycle of 6 months Day Feeding rate (%body wt./day) 0 5 30 3 60 3 90 2.5 120 2.5 150 1.5 180 Harvest

## 5.0. Expected Cost and benefit analysis

Table 2. Expenditure, income and profit margin from one Cycle (6months) catfish production a concrete tank .

| Item  | Unit  | Cost                   | Total Cost                              | FCFA  | Cost of construction of a single pond size 9 x8 x 1.4m  | 150 000                                 | 150 000                           |
|---|---|------------------------|---|---|---|---|-----------------------------------|
| (268.026USD ) Cost of fingerlings                                   | 2000 fingerlings catfish of mean weight 13gms per fish at 150frs each | 300 000                | 536.212USD                              | Cost of locally made hand and scoop nets    | 50 000  | (89.3679USD )                           | Fish Transport containers         |
| (178.738USD ) Cost of locally made fish feed made feed from Nigeria | 75 Bags of 15 kg at 25 000frs per bag                                 | 1 875 000              | (3,351.110USD )                         | Liming/pond preparation/pond maintenance    | 50 000  | (89.3679USD )                           | Cost of water quality field kit   |
| 100 000 (178.738USD ) Cost of harvesting                            | 5000  | (8.93643USD )          | Number of fishes harvested              | 1400 fish to 1700 fish x 500gms             | 1 400 000 to 1 700 000  | frs cfa (2,501.538USD to 3,036.931USD ) | Average weight of fish at harvest |
| 500gmms to 650gms   | Estimated Total weight of fish cropped (kg)                           | 700kg to 850kgs        | at a price of 2000 fcfa per kilogram    | 1 400 000 to 1 700 000                      | frs cfa (2,501.538USD to 3,036.931USD )   | Estimated Mortality                     | 20 to 30%                         |
| Estimated Number of bags of feed imported consumed (15kg/bag)       | 75 Bags of 15 kg at 25 000frs per bag                                 | 1 875 000              | (3,350.942USD )                         | Estimated Total expenditure                 | Cost of pond construction, feeding, equipment etc for the first cycle of production which is 6 months.    | 2 530 000                               | (4,521.821USD )                   |
| Estimated Gross income  | 700kg to 850 kg x 2000frs   | 1 400 000 to 1 700 000 | frs cfa (2,501.538USD to 3,036.931USD ) | Estimated Profit margin per pond per cyles. | (gotten from a subtraction of costs from income. Please next table on how these values where arrived at.) | 870 000                                 | fcfa (1,555.01USD )               |
| (Cycle 1)   | 1 470 000   | fcfa (2,627.300USD )   | (Cycle 2)                               | 6.0   | Table of expenditure and benefits for a Pond over a 5 Years Period  | Years One                               | Two                               |
| Three   | Four  | Five                   | Cycle One (6 months)                    | (fcfa)                                      | 1 700 000   | (3,038.122USD )                         | 1 700 000                         |
| (3,038.122USD )   | 1 700 000   | (3,038.122USD )        | 1 700 000                               | (3,038.122USD )                             | 1 700 000   | (3,038.122USD )                         | 1 700 000                         |
| (3,038.122USD )   | Cycle Two (12 months)   | (fcfa)                 | 1 700 000                               | (3,038.122USD )                             | 1 700 000   | (3,038.122USD )                         | 1 700 000                         |
| (3,038.122USD )   | 1 700 000   | (3,038.122USD )        | 1 700 000                               | (3,038.122USD )                             | Costs (fcfa)  | 2 530 000                               | (4,522.214USD )                   |
| Liming, feeding and harvesting                                      | 1 930 000   | (3,449.735USD          | Liming, feeding and harvesting          | 1 930 000                                   | (3,449.735USD   | Liming, feeding and harvesting          | 1 930 000                         |
| (3,449.735USD   | Liming, feeding and harvesting  | 1 930 000              | (3,449.735USD                           | Liming, feeding and harvesting              | 1 930 000   | (3,449.735USD                           | Liming, feeding and harvesting    |

000 (3,449.735USD ) ) ) Benefits (fcfa) 870 000 (1,555.06USD ) 1 470 000 (2,627.753USD ) 1 470 000 (2,627.753USD ) 1 470 000 (2,627.753USD ) 1 470 000 (2,627.753USD )

## 7.0 Table of expenditure and benefits for 50 Ponds over a 5 Year period.

Years One Two Three Four Five Cycle One (6 months) (fcfa) for 50 Ponds 85 000 000 (151,937.74USD ) 85 000 000 151,937.74USD 85 000 000 151,937.74USD 85 000 000 151,937.74USD 85 000 000 151,937.74USD  
 Cycle Two (12 months) (fcfa) for 50 Ponds 85 000 000 151,937.74USD 85 000 000 151,937.74USD 85 000 000 151,937.74USD 85 000 000 151,937.74USD 85 000 000 151,937.74USD  
 Costs for 50 Ponds (fcfa) 126 500 000 226,117.582US D Liming, feeding and harvesting 96 500 000 172,490.13USD Liming, feeding and harvesting 96 500 000 172,490.13USD Liming, feeding and harvesting 96 500 000 172,490.13US Liming, feeding and harvesting 96 500 000 172,490.13USD  
 Benefits for 50 Ponds (fcfa) 43 500 000 77,753.424USD 73 500 000 131,400.97USD 73 500 000 131,400.97USD 73 500 000 131,400.97USD  
 Total Cost in need This is a summation of all costs listed above in Year one plus additional costs like utilities, construction of fish storage and management unit and Staffing. This refers to the amount needed for start up. Items Cost values in Francs cfa/US Dollars  
 Total Cost of construction of 50 Ponds 126 500 000 226,117.582USD  
 Constuction of Fish Storage and Management Unit 7 000 000 12,521.25USD  
 Estimated Cost of Utilities for 1 year 240 000 429.247USD  
 Staffing (3 professionals and 4 general labour) for one year 7 000 000 12,521.25USD  
 Total Cost 140 740 000 251,677.383USD

## 8.0 Cost Benefit Analyses in Words

The costs of year one of the project is higher because it entailed the construction of ponds. The costs hence drops from Year Two to Five as only essential costs like feeding, liming and harvesting have been considered. Also there is an estimated 34 38 percent profits in Year one due to the cost of the ponds while there is a 56.74 percent average annual profit from Year Two to Five as the start up cost is no longer considered. The cost per pond and the costs for 50 ponds was done so as to increase understanding of catfish farming at a micro and macro level, create possibilities for diverse investors to strategize based on their resources, help investors in understanding the cost specifics in commercial catfish farming as well as to help discretionary investors decide to increase scale even beyond 50 ponds depending on their resources or the profitability of the project over time. This is done by multiplying or reducing year one costs needed for start up. This model was also designed in order to curb risks as each pond is treated as is like a unit hence if there was a disease in a pond or poor management in a pond, it could easily be managed and dealt without jeopardizing the entire fish stock or project lifespan

## 9.0 Market Outlook

There is huge demand for catfish locally. It is eaten in pepper soup and smoked for national staples like Eru, Banga Soup, Okro, Egusi Soup, Eru, Ogbonor Soup, Tanchot Soup etcetera. This project is thus targeting households in Cameroon in city centres like Limbe, Douala, Kumba, Yaounde, Mamfe, Lebialem and Bamenda. There is also huge potential for this project as Cameroon and Africa is witnessing a rise in the number of her peoples now termed as middleclass. In 2010 there 350 million such people in Africa who consumed up to 1.3 trillion US dollars. The population of the continent is increasing at an annual rate of 2.6 percent hence there is a growing demand for food and fish related products. With the project being located in the West Coast area of limbe there is possibility of targeting fish drying women sellers in Bonjo, Wovia, Batoke, Idenau, Limbe as well as those supplying near by markets via the Bota and Idenau ports to neighbouring Nigeria, Equatorial Guinea and the CEMAC region. It will also target tourist resorts, restaurants and the fish roasting and drying businesses in Downbeach, Limbe. Therefore both domestic and regional demand for fish are strong drivers for the sustainability of this project. This is based on field Research conducted by the project team on fisheries in Cameroon from the national fisheries research station (IRAD) as well as by African Centre for Community and Development on Fish and other livelihoods in the West Coast of Limbe and beyond.

## 10.0. Risk Assessment

No Risk 0 Lack of suitable Land for Fish 1 Medium Risk 3 Lack of market data on Catfish and fish consumption. Low Risk 2 Lack of Fisheries data and skills High Risk Lack of Funding 4 The risk assessment table has been divided into four sections where 1 is considered as the least risk factor and four as the highest. According to the table land suitable for fish farming that is with watery holes is considered as a no risk factor. As project land with fresh water has been bought and secured for this project by the author. Lack of fisheries data and skills is considered as a low risk factor as the project team is comprised of professional fisheries researchers and project managers who have a strong understanding of both the reproductive biology and fish related livelihoods and needs in Cameroon and the region. Lack of market data on catfish is considered a medium risk as this is necessary in selling like consumption trends in the region. However this is also part of the knowledge base of the project team including post harvest handling of fish related products. Lack of funding is considered a high risk factor as financing is vital in setting up, feeding and managing the ponds as well as in marketing the fish. It is vital for project delivery hence must be available for project to be delivered. Bibliography

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Freshwater fisheries: opportunity for do-gooders by Arrey Mbongaya Ivo An Arrey Mbongaya Ivo video on catfish and tilapia fingerlings ...

## Mr. Ivo Arrey's answer on security and employment

[APR 12, 2024] Dear Rikio, hope this message finds you well. Please find attached attestation of securities for the three accepted projects so far. I want to seize the opportunity to thank you for making it possible that we could engage in **three parallel interventions to the tune of 10,525,000 US dollars.**

I also want to state the value of the security to the amount needed for the housing and hotel project is intentional but based on the project design that seeks to sell the apartments on completion and operate the hotel as an income generation tool. **Value addition on the parcel justifies its propensity to back the financing.**

I also want to bring your attention to aspects of the MoU. It is of my opinion that it should reflect that I am soliciting financing for projects and not management of projects because as intimated due diligence and situational intelligence is expected to be used in staffing for implementation.

I also want to draw attention to Mr Edmario's suggestion that the majority of staff should be ELFO members. I think the idea is pertinent but it is better to have **majority of local staff** as interventions are aimed primarily to improve lives and well-being locally while also incidentally helping ELFO and some members in their strategic growth instruments.

I also want to seize the opportunity to react on **Mr Edmario's letter** on ethics,



believes etcetera in organizational and individual. Branding and business. It is pertinent and he should be assured that I and my organization are one of the best if not the best in organizational reporting which has culminated to over a thousand multimedia publications in You Tube, several research publications and newsletters.

Our commitment to human rights, food security, youth and women empowerment, climate change mitigation, ESG. Arts and Cultural preservation, conservation of biodiversity, education, research, equality, diversity, peace, poverty reduction etcetera are deeply revealed. Indeed as of this morning, 715,752 people have viewed this channel from across the globe. We also think in a post colonial world in which Africa is seeking to emerge we should and are defending our capacity to collaborate while not jeopardising our independence and capacity to achieve private strategic goals. For the record I am Founder and Director of my organization.

I also want to state that Parker and Associates, Advocates, Solicitor, Notary Public represented **Barrister Arrey Emmanuel Obi will be my legal arm** until decided otherwise.

I will want to suggest **Afriland First Bank** as a viable account manager. Other good banks that could be considered include UBA, BICEC and an SME bank that I will furnish their details as soon as I get it.

Dear Rikio and President Edmario, I want to thank you once again for the absolute dedication in supporting the positive delivery of my 3 parallel projects and for more dynamic implementation of ELFO in Africa. I also align with your energy as a family for these and even more bigger interventions in the future. Looking forward to hearing from you soon.

Yours sincerely,

Ivo Arrey Mbongay

**(Red phrases are by Rikio Kaneko)**

11 APRIL 2024

TO WHOM IT MAY CONCERN

This is to conform that Mr. IVO ARREY MBONGAYA of Cameroonian nationality owns a 10,000sq meters of Besch Land in the Fako Division, South West Region of Cameroon.

This parcel of land is valued at One Million One Hundred Thousand U.S Dollars

He also owns a 10 hectares land, rich in biodiversity and waterholes in the Fako Division, South West Region of Cameroon.

This parcel of land is valued at One Million U.S Dollars

I attest after verification that this information is true and concise.

May this letter serve the purpose for which it is intended.

Yours sincerely Arrey Emmanuel Obi

Done this 11th Day of April 2024

NOTARY PUBLIC STAMP

A notary public stamp for Arrey Emmanuel Obi. It features a circular emblem with a scale of justice and a signature. The text reads: "ARREY EMMANUEL OBI", "NOTARY PUBLIC", and "Fako Division, South West Region, Cameroon".

# Let's Accelerate Realization of Mr. Ivo Arrey's Projects!!

Dear Mr. Ivo Arrey, let's go ahead as fast as we can. I'm 81 years old, however, I must pay attention so that I might not fall down to the ground. Some years ago I broke my glasses when I tumbled, hohoho!!

1. **WhatsApp or Line:** I wanted to talk by WhatsApp in vain, I listen only a lady's automatic voice. Can you have Line communication with me?
2. **Zoom:** We are holding daily ZAP (Zoom Amicable Party). Please join sometimes. If you cannot do, let someone participate in it.
3. **Earth-Loving:** Sorry, members wanted to use the wording 'Earth-Loving', (It is also stipulated by ELFO Charter 3) Can't you agree to it? If you can, our members will Hopes and Lights combining our members world-wide.
4. **Security for the 3<sup>rd</sup> project:** Dear Ivo, as for your 3<sup>rd</sup> project, namely, Integrated Housing and Hotel Project, **I cannot imagine it without safer security** because of the gigantic investment.
5. **Authentication by a notary-public:** Thank you for your prompt sending of a document by a notary public. The is, however, no phrase by him which guarantee truth (authentication). Will you kindly send me his mailto?
6. **One of the choices for resolving security problem** is to find your friend or some company which are ready to offer their security for you. In that case you will conclude a contract between you and them by which you will give them due remuneration.
7. **As for employment of workers** all of them may be Cameroonians, but majority of them whom you will **hire** by a contract will join the ELFO FAMILY. There will be Cameroonians or foreigners who will buy a flat, apartment, mansion to be sold by you. They may not be ELFO members.

I am looking forward to your prompt reply,  
Have nice blessed days,

APR 13, 2024

Yours Rikio

## To use “Earth-Loving” is OK, and a Mini Technical University??

Dear Rikio, hope all is well. My response to issues raised in your last mail:

I am happy to tell you we can go ahead and **use Earth Loving** in the projects.

I also think it is ok that eventually **potential staff join ELFO** but it should not be subject to conditions for employment or maintaining them. **(It's OK)**. Rather their capacities via in house training will be built on the benefits of joining ELFO or of supporting it's mission. In that light many will join the family especially if it is used as a point in employee balance score cards **(OK)**.

Also I am wondering if you can loan me a further one million US dollars to secure a contractual duty from asset owners of securities that can be used for the housing and hotel project.  
**(Sorry, I cannot understand what you mean, anyway I am very poor, I have a great amount of debts to refund to a Japanese bank, I cannot , therefore, loan you one million US\$)**

I also think perhaps I could access a prime land that could be a security if I have better means of negotiation. In this light the security is secured under me and with no encumbrances from third parties in case there are issues that need to be addressed. **Also remuneration issues can immediately be settled while there can also be parallel takeoff of all 3 projects.** Another suggestion can be using the beach for an ELFO Vocational Training Centre or **Mini Technical University** which could commence with a million dollars financing. Kindly let me know what you think.

Also I will try to attend a ZAP as soon as possible. I know it is important but have been unable to do so due to issues beyond my control.

For telephoning or Whatsapp please use 00237672820312. I wonder about the voice recorder it could be some technology feature I have not put my hands on. What is your WhatsApp? Let me know and I will write to you. Looking forward to indeed talk with you as well.

Also please don't broke your glasses of tumble again. Hohoho.

Looking forward to hearing from you soonest.

Kind regards

Ivo

P.S. **The beach land** could also be used in setting up a Guesthouse with furnished state of the art 10 studios/apartments. **This could serve ELFO family** and other visitors wanting to live in Africa or Cameroon for long periods of time. I am seeing the possibility of securing a partnership with ELFO. on sending guests and Africa driven investors to the business after completion. A somewhat eco-friendly hub for ELFO and other deals. Expected amount needed 1 million US dollars.

Kindly think through this and the other ideas in my previous email. Waiting for win win suggestions.

Regards

Ivo

# Pls request loan or security from members!!

**Dear Ivo**, as I said yesterday, *“One of the choices for resolving security problem is to find your friend or some company which are ready to offer their security for you. In that case you will conclude a contract between you and them by which you will give them due remuneration.”* Now I send you info on your compatriots who are ELFO members. Please ask these ELFO members to support you. Especially members mentioned in P.S.

**Dear Cameroonian Members**, will you please talk with Mr. Ivo Arrey if you are ready to support him. The 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.



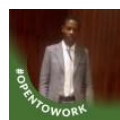
N.17. **ABONG BEBEY Blaise** (Diplomat of **Cameroon**- Int'l Trade Law and Policy Analyst, Africa Knowledge and Policy. He joined ELA (2020/06/20). [babeyabong@yahoo.com](mailto:babeyabong@yahoo.com);



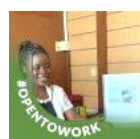
N.61.(470. **Alain Nkongnewi** – (ABRIL 22, 2022), – **EUA. Cameroon**. Founder and CEO of Alinohim Incorporated. He is also applicant for his own educational project and his company's project. [nkongnenwi@gmail.com](mailto:nkongnenwi@gmail.com)



N.1013. **Nche Wilfred Sanji** (NOV 21, 2023) **Cameroon**. Peace builder ,**peace ambassador** and youth leader @Cameroon Association For Interreligious Dialogue (ACADIR). Building a culture of Peace, tolerance and living together. Trainer, Facilitator & Youth animator. **Her representative is Mrs. Irina** [nchewilfred@gmail.com](mailto: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](mailto: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**.

Receive warm greetings from my end. I am so grateful

*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](mailto: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**. [otiakings@gmail.com](mailto:otiakings@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](mailto: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](mailto:oruallensagbor11@gmail.com)



N. 712. [Wirsiy 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](mailto: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](mailto: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](mailto: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





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](mailto: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](mailto: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](mailto: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](mailto: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](mailto: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,



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](mailto:abangcalistus@yahoo.fr)

(He/she1)



# How about Earth-Loving Academy?

Dear Amb. ABONG BEBEY Blaise

Hopefully you and your family are well.

This is ELFO Hon. Pres. Rikio Kaneko. I suppose you are receiving our daily e-magazine where we often inform our ELFO member of Mr. Ivo Arrey' s gigantic projects. Please see an attachment especially at bottom pages 45~46.

I am very pleased if you are ready to support him with something useful. Besides him another Cameroonian Alain Nkongnenwi also wants gigantic loan. And our ELFO is ready to contribute to help him, too. You may help us from view point of Cameroonian Government, for example, in educational sector as mentioned in P.S.

I am looking forward to seeing your positive answer,

ELFO Hon. Pres. Rikio Kaneko

April 15, 2024

P.S. Mr. Ivo Arrey mentions "Mini Technical University" (p.44). Besides him, Mr. Alain is also interested in educational field. Our ELFO General Assembly also decided to promote investment in creating Earth-Loving Universities around the world. Its first step is Earth-Loving Academy. Every member of our ELFO FAMILY, therefore, will be glad if your Government to establish an Earth-Loving Academy of Economics where students will be specialists, among others, on investment.



Yaounde University

# ELFO Pres. Edmario's ideas:

Football field, swimming pool, game center, zoo park, library etc.

April 15, 2024

My dear Ivo, your gigantic project is surprising. ELFO members will be warmly welcomed into this project as guests.

Your intention and will are worthy of carrying out your projects.

I'm very excited about your projects.

I would like Mr. Ivo to separate another smaller plot of land to create a water courtyard with a football field, swimming pool and games to accommodate leisure and tourism moments for ELFO members.

I also recommend another African animal zoo project to serve ELFO members in their tourism and leisure in understanding African culture and the country of Cameroon.

It would also be incredible if this project had land to build a library on the history and culture of artists, personalities and leaders from Africa and Cameroon.

Edmario Peixinho

# Mr. Ivo asks members to offer his security for his projects!

APR 16, 2024

Dear Rikio,

I am not meaning you as a person to loan me money. I was referring to ELFO and I fully understand your point of view. [See p.44]

I also want to state that the hectares of land for the park hotel is too big and can fit all suggestions by President Edmario on football field, water court, animal farm for food and tourism, art gallery and museum etcetera. Could we allocate spaces for these projects?

I am seizing opportunity to **ask ELFO members to offer security for the integrated housing and hotel project** and I will consider remuneration as a percentage after financing. Could you advise on the amount they can get from the loan I will like Miss Irina to be one of my representatives if it will facilitate project funding and development.

Indeed the 10 hectares of land have opportunities for different projects and the lands pledged in **Nfonsam and Etoko Mbatop** too.

Looking forward to hearing from you

Regards

Ivo



Quartier-Village Etoko Mbatop

FROM Rikio: As for Nfonsam, click [Arrey Ivo on Nfonsam Development with H R H Elumba A](#)

[YouTube - African Centre for Community and Development](#). [Dear Ivo, I cannot grasp well conception of your Nfonsam. Will you please tell me its address and several pictures? Also about Etoko Mbatop.]

... As for Etoko Mbatop: [Etoko-Mbatop Village ETOKO-MBATOP -- Schools in Cameroon](#)

Dear Rikio,

APR 16, 2024

I am just wanting to share my arts with the ELFO family on the link below:

<https://youtu.be/oVBI6G4XsGY?si=Fh-hTq9Rus8XLPjk>

Since we are talking projects in Cameroon now and other themes, I wish everyone enjoys the colourful storytelling in them and wish they are ordered for interiors, galleries and exhibitions worldwide.

Happy week ahead to all of you.

Best wishes and love,

Ivo Arrey Mbongaya

*FROM Rikio: Dear ELFO Members, please see his wonderful arts, clicking above URL!! Thank you, Mr..Ivo!!*

# 3<sup>rd</sup> Person's Security

Dear Mr. Ivo, I am glad that you understood the necessity of security for your 3<sup>rd</sup> project of housing and a hotel. Yes, I help you conclude a contract between you and members ready to offer security.

But it will take a time of unknown period, so that I propose you to make up 2 MOUs: one is for the 1<sup>st</sup> and 2<sup>nd</sup> projects, and the other is for 3<sup>rd</sup> project.

## A. MOU for the 1<sup>st</sup> and 2<sup>nd</sup> projects

Dear Ivo, you know already it (pp.11~15). You can agree to it, I suppose. But Article 6 on security is not completed, so that please send me attestation ASAP. In advance I want to talk with your notary-public, so, first of all, send me his email address.

## B. MOU for the 1<sup>st</sup> and 2<sup>nd</sup> projects

# The Draft MOU on Mr. Ivo Arrey's 3<sup>rd</sup> Project



Today (April 16, 2024), considering the above-mentioned change, I show my Draft MOU for 3<sup>rd</sup> project. The whole draft reads as follows (Blue comment is Rikio Kaneko's):

## Memorandum Of Understanding on Mr. Ivo Arrey's 3<sup>rd</sup> Project

**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 interested Cameroonians and partners,  
convinced that international cooperation for completion of his projects produce fruitful results, being an example uniting ELFO members,

**Have Resolved To Combine Our Efforts To Realize Also His third Project.**

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

### Article 1. Parties to the MOU

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

1. Loanee Mr. Ivo Arrey;
2. Mr. Ivo Arrey's Repr. Rikio Kaneko who invited him to join the ELFO;
3. Mr. Edmario Peixinho who is Repr. of bankers and investors concerning present MOU;
4. many bankers and investors whom Mr. Edmario invited to join the ELFO FAMILY; As of April of 2024 they are about 20 members.
5. any other member willing to invest in Mr. Ivo's projects; and

This paragraph may be effective when they want to promote international cooperation, getting certain remuneration. There are many bankers and investors whom members other than Mr. Edmario invited.

6. A bank ready to be in charge of accounting affairs concerning Mr. Ivo's projects.

## Article 2. Character of this partners' group

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)

## Article 3. Purposes of the MOU

Purposes of the MOU are the followings:

1. to realize Mr. Ivo's 3<sup>rd</sup> project of Housing and a Hotel



Catfish

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

3. to enlarge opportunity of employment of ELFO members by hiring majority of them there in the Catfish Farm and Park Hotel.

4. to be one of good examples to be followed not only by present partners regarding the later projects, but also by other ELFO members.

## 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 3rd project

1. Sum of loan is 10,000,000 US \$ for Integrated Housing and Hotel Project.
2. With time lag or at the same time partners may begin 1<sup>st</sup> project of Fish Park, 2<sup>nd</sup> project of Park Hotel, and 3<sup>rd</sup> project of Integrated Housing and Hotel.

## Article 6. Security for Integrated Housing and Hotel Project.

1. Security for Integrated Housing and Hotel projects will be 10,000 square meters beach land with access to the sea and a big river.
2. Its estimated value is 1.1 million US \$, according to Mr. Ivo's message, but it must be attested by a notary public.
3. The difference between the loan of 10 million \$ and beach land of 1.1 million shall be also guaranteed by security.
4. So far as 3<sup>rd</sup> project is concerned, the present MOU will not be effective.

## Articles 7~10 are under construction

### Article 7. Means for solving security problem

### ~~Article 8. Interest to be paid to investors~~

- ~~1. The total sum of loan 10,525,000 US with its interest shall be refunded within 6 years.~~
- ~~2. The present partners agree to annual interest rate 5% to of the total sum of loan 10,525,000 US \$~~
- ~~2. The interest for 6 years will be 26,250 \$, which is 5 % of the total sum of~~



~~loan 525,000 US \$. It means that Mr. Ivo shall refund 551,250 \$ in all.~~

~~7. Mr. Ivo may refund the said 551,250 \$ to the Cooperators as follows)~~

~~(11) — 1<sup>st</sup> refund is at the end of 2025, and 20, 000 \$ shall be refunded.~~

~~(12) — 2<sup>nd</sup> refund is at the end of 2027, and 80, 000 \$ shall be refunded.~~

~~(13) — 2<sup>nd</sup> refund is at the end of 2028, and 100, 000 \$ shall be refunded.~~

~~(14) — 2<sup>nd</sup> refund is at the end of 2029, and 150, 000 \$ shall be refunded.~~

~~(15) — 2<sup>nd</sup> refund is at the end of 2030, and 251,250, \$ shall be refunded.~~

~~8. International remittance of money among the present partners shall be ducted through Paypal unless otherwise agreed.~~

#### ~~Article 9. Mr. Edmario's brokerage and work~~

~~1. Edmario's brokerage will be 1 % of the loan, the brokerage is not included in the loan, and 5, 250 US \$ will be paid to Mr. Edmario.~~

~~2. While he works in Cameroon for 6 months 4 hours a day, he will receive special treatment, as a passionate promoter of the present projects, of getting 50 \$ per one hours. A half of his salary may be psid from the total sum of loan 525,000 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 525,000 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 10. Mr. Rikio's gain~~



~~— Mr. Rikio's gain will be 1 % of the loan which is also 5, 250 US \$ to be paid to him 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.~~

### Article 11. Mr. Ivo's encouraging step

Mr. Ivo may encourage Cooperators' early determination of their investment by refunding, irrespective of conclusion of MOU, to 1<sup>st</sup> runner of the investment, 3 % of the sum, to 2<sup>nd</sup> runner 2 %, to 3<sup>rd</sup> runner 1 %.

### Article 12. The Charter of the OELO

Charter of OELO (Organization of Earth-Loving Oases) shall be respected even though it is not created at present, seats of its President and other staffs are vacant. (As for the Charter see <http://mopw.org/elo%20n9%20char%20240214.pdf>)

### Article 13. Accountant bureau for present projects

Accountant bureau for the present projects will be created in a member-bank in Cameroon. If there is not such a bank there, then it will be located in a bank in Sapporo, Japan. The bank will make an entry of burdensome items concerning financial affairs among partners, so the bank will receive 1% commission of the total loan, that is, 5, 250 US \$ to be subtracted from 525,000 US \$.

### Article 14. 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. Effectuation of the MOU

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.

10. Mr. Ivo Arrey, Cameroonian, address: ????????????????????,
11. Mr. Edmario, Brazilian, address:
12. The 1<sup>st</sup> runner of investment
13. The 2<sup>nd</sup> runner of investment
14. The 3<sup>rd</sup> runner of investment
15. The bank responsible financial affairs
16. Mr. Rikio Kaneko, Japanese, address: 12 jo, 14 ban, 14 chome, 5 jo, Nishioka, Toyohiraku, Sapporo, Japan, mailto: [kaneko-ri@jcome.home.ne.jp](mailto:kaneko-ri@jcome.home.ne.jp). Tel & WhatsApp 080-4882-5455

#### Article 16. Effectuation of the MOU

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

# Dear Cameroonian ELFO members!!

April 17, 2024

## Cooperation; ELFAC; Mr. Ivo's Project; Mr. Alain: Cameroonian ELFO members

At present time there are about 20 ELFO members in Cameroon, but there is not established an Earth-Loving Friendly Association in Cameroon (ELFAC). I wish that the ELFAC be created soon, and the members cooperating with each other friendly.

Regarding one of the practical economic cooperation among members including many foreign member investors, will you see an attachment, and please talk with Mr. Ivo Arrey if you are ready to support him? The 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 asks your help.



Mr. Ivo Arrey wants more than 16 millions US\$ and also a Cameroonian Alain Nkongnenwi (pic) wishes 10,050,000 US\$. These 2 Cameroonians are a preeminent loanee, because other member- loanees wants only small amount of loan. It means that in our ELFO gigantic money will flows in your Cameroon, which is not to be compared with that small loan.

In the present 'Ivo's Message' (pp.45~47), you see about 20 Cameroonian members. If the ELFO Secretariat enrolled you as its member by mistake, please feel to tell me so. This time I wrote your email address there in the list. If you don't want it to be opened, I will immediately delete it, so please feel free to tell me so.

Your ELFO Hon. Pres. Rikio Kaneko

# Cameroonian Earth-Loving Flowers

Dear Mr. Ivo Arrey, in order to promote and realize your projects mutual recreation and understanding among interested parties is very interesting, So we will often sing Cameroonian Earth-Loving Song written by me and other songs, diverting ourself in singing them:

Lyric and melody: Rikio Kaneko ©  
Melody is the same with other EL Flowers

## I

♪ ♪ From the loftiest Mount Cameroon love flows. Cameroonian idea is far high, pure like her blessed lakes.  
♪ ♪ From countries to our calm country people travel, aiming at peace, harmony with all,  
♪ ♪ feel hope, seeing a source of LIFGTs and wise souls.

## II

♪ ♪ From heart we wish permanent peace, non-alignment for One World.  
♪ ♪ Happily singing together, we march an Earth-Loving Amicable Way.  
♪ ♪ From our Cameroon rises the bright Hope lighting people to better Planet,  
♪ ♪ love and rivers spreading flowers reaching down to oceans and all the world.



## Cameroonian national song: O Cameroon, cradle of our ancestors,

### I

Go, upright and protective of your freedom.  
Like a sun, your proud flag must be  
An ardent symbol of faith and unity.  
May all your children, from North to South  
From East to West, be all love,  
May serving you be their only goal  
To fulfil their duty always.



Capital Yaounde

### Chorus:

Capital Yaounde  
Dear Fatherland, cherished land,  
You are our one and true happiness.  
Our joy and our life  
To you, love and great honour.

### II

You are the grave where our fathers sleep,  
The garden that our ancestors have cultivated.  
We work to make you prosperous  
One fine day we will finally get there.  
Be Africa's faithful child  
And always progress in peace  
Hoping that your young children  
Will love you without bounds forever.



Large numbers of Cameroonians live as subsistence farmers. The country is often referred to as "**Africa in miniature**" for its geological, linguistic and cultural diversity.<sup>[14][11]</sup> Its natural features include beaches, deserts, mountains, rainforests, and savannas. Its highest point, at



almost 4,100 metres (13,500 ft), is [Mount Cameroon](#) Cameroon is well known for its native music styles, particularly [Makossa](#),

## Materials

N.1 [\[March 27, 2024\]](#)

Name: Ivo Arrey Mbongaya

Nationality: Cameroon

Sex: male

Date of birth: 12/O5/1974.

Email arreymbongayaivo@gmail.com

WhatsApp : 00237672820312

Status: Single. Prince from Nkockonock Clan, [Manyu](#). Cameroon

Company: African Centre for Community and Development

LinkedIn

profile:

[https://www.linkedin.com/in/arreymbongayaivo?utm\\_source=share&utm\\_campaign=share\\_via&utm\\_content=profile&utm\\_medium=android\\_app](https://www.linkedin.com/in/arreymbongayaivo?utm_source=share&utm_campaign=share_via&utm_content=profile&utm_medium=android_app)

Seeking Financing for the Following Projects:

Commercial Fish Farm: 255,000 US dollars.

Mini Park Project (with 20 hotel rooms) : 270,000 US dollars

Security: 10 hectares of biodiversity rich land with watery holes ([Fako](#), Cameroon)

Value: 1 million dollars

Integrated Housing and Hotel Project (Project to build and sell 100 apartments as well as build and run 100 rooms hotel)

Amount Needed: 10 million US dollars

Security: 10,000 square metres beach land with access to the sea and a big river.

Estimated Value: 1.1 million US dollars

Climate Smart Tourist Village (Location will be either [Etoko Mbatop](#) or [Nfonsam villages](#) where hectares of forest community lands have been pledged and where this author is of the Royal Family and has connections to the Royal governing family respectively)

Amount needed: 3 million dollars.

Compound Interest is sought after.

Also Open to Equity Instruments.



Project to acquire 10 incomplete buildings with potential to be transformed into small luxury Guesthouses or boutique hotels for sale or operation.

Amount Needed: 3 million dollars.

Location: **Fako and Littoral Regions** of Cameroon.

Project plans will be appended when projects are guaranteed and needed.

Worth Stating potential Investors are free to choose the projects that best suit their interests. There are also other projects that I am willing to design and implement with investors and other stakeholders if consulted.

For Fako see: [https://en.wikipedia.org/wiki/Fako\\_\(department\)](https://en.wikipedia.org/wiki/Fako_(department))

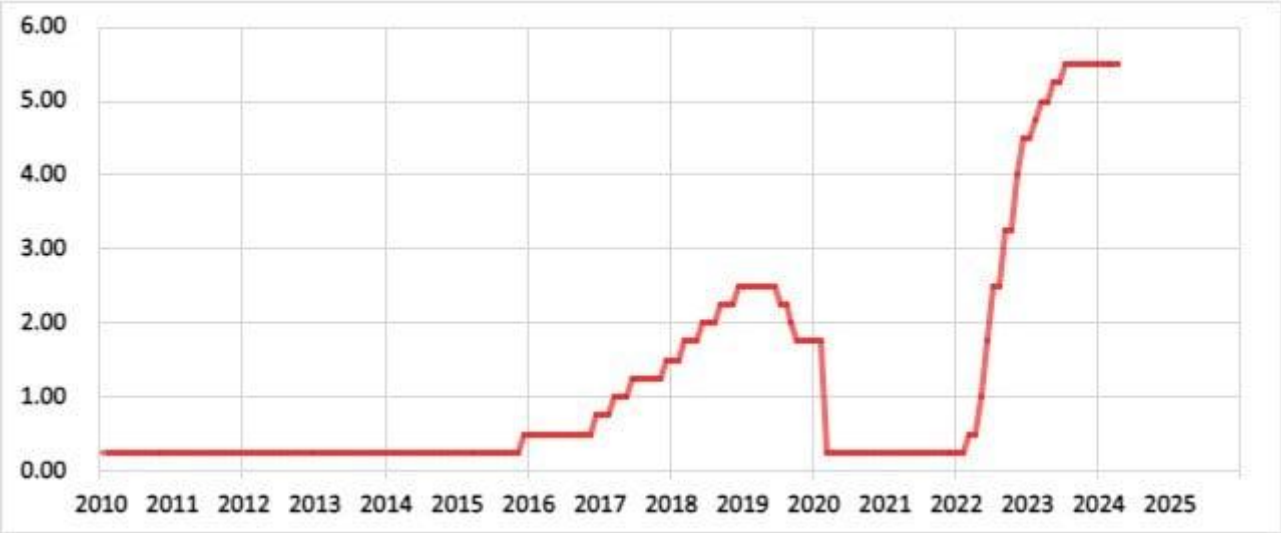
## 米国の金利

### 主要各国の政策金利の推移

クリックすると、選択した国の政策金利の詳細へ移動します。

- |  |   |   |
|--|---|---|
|  <b>米国（アメリカ）</b> |  <b>日本</b>               |  <b>欧州（ユーロ圏）</b> |
|  <b>英国（イギリス）</b> |  <b>オーストラリア（豪<br/>州）</b> |  <b>ニュージーランド</b> |
|  <b>カナダ</b>      |  <b>スイス</b>              |  <b>南アフリカ</b>    |
|  <b>トルコ</b>      |  <b>メキシコ</b>             |   |

### 米国（アメリカ）



※2008 年 12 月以降は、フェデラル・ファンドレート誘導目標レンジの上限を掲載

|        | 1 月  | 2 月  | 3 月  | 4 月  | 5 月  | 6 月  | 7 月  | 8 月  | 9 月  | 10 月 | 11 月 | 12 月 |
|--------|------|------|------|------|------|------|------|------|------|------|------|------|
| 2022 年 | 0.25 | 0.25 | 0.50 | 0.50 | 1.00 | 1.75 | 2.50 | 2.50 | 3.25 | 3.25 | 4.00 | 4.50 |
| 2023 年 | 4.50 | 4.75 | 5.00 | 5.00 | 5.25 | 5.25 | 5.50 | 5.50 | 5.50 | 5.50 | 5.50 | 5.50 |
| 2024 年 | 5.50 | 5.50 | 5.50 | 5.50 |      |      |      |      |      |      |      |      |