

*Welcome Remarks by Mr. Tamotsu Shozui, AOA Chair*

Good morning, everyone. My name is Tamotsu Shozui. I am President of the board of directors of Zenkyoren in Japan, and Chair of AOA.

First of all, I would like to express my sincere thanks to Dr. Alip, Ms. May Dawat and everyone at CARD MBA for readily accepting AOA members' study group visit despite being extremely busy. Also I would appreciate your attendance today, Ms. Shayne Bulos of Insurance Commission Philippines and Mr. Sabbir Patel of ICMIF.

Dr. Alip as Chair of Development Committee of ICMIF and Ms. Dawat as Vice-Chair of AOA are contributing to the development of not only the mutual aid in Philippines but also the co-operative insurance and the mutual aid in the world.

As the CARD group has been making efforts to reduce poverty in Philippines through Microinsurance and Microfinance, it was awarded the Ramon Magsaysay award, known as the Asian version of Nobel Peace Prize, in 2008. It is my greatest joy and privilege to visit CARD MBA. Welcome remarks by Dr. Alip just reminds me of Mr. Toyohiko Kagawa, who I respect and was a famous Japanese Christian pacifist, Christian reformer and labour activist in the early 20th century. Mr. Kagawa is regarded as the father of co-operative movements in Japan.

Today, we will learn about Microinsurance and ICMIF's 5-5-5 project here at the CMDI and, in the afternoon, we will join the project, named "Hijos de San Pablo", for improvement of life standards and local development which is operated by the CARD group. Tomorrow, we will observe the center meetings and would like to recognize the reality of Microinsurance and Microfinance.

Finally, I cordially thank you on behalf of the delegates. I would request every delegate to participate positively. I would also hope this visit will be meaningful for everyone and each delegate can deepen a friendship during the visit.

Thank you very much.