

## Director's Comment

Since we have started our operation as Rights Smart International in Feb-2012, 4 and half years has already passed. And then finally we could get Banking License from National Bank of Cambodia, I am so honor and feel so happy with that.



At first time I came to work in Phnom Penh on 1992 as staff of Japanese NGO, I could see quite small number of cars. Almost of they were belonging to UNTAC or international NGOs. Instead of that I could see so many cyclos and second hand HONDA Super Cub in Phnom Penh city.

After 20 years, now almost all streets are occupied with expensive cars and shining HONDA Dreams that belong to Phnom Penh citizen, It is just like actual day dream compare with 20 years before for me.

However on the other hand there are so much low-income-persons struggling to escape poverty who need funding support. And unfortunately most of them do not have enough collateral to borrow fund from Commercial Banks or MFIs.

RSI's mission is to support people's self-reliance especially living in BOP (Bottom of Pyramid) condition. I am so proud of our staffs who are riding Moto bike every day long distance to implement their mission to support people.

On February 2015, with changing of law of this country, we need to apply and get official banking license, so that we are now in process to change our status and getting banking license. However our vision and mission will never change even we change our status from NGO to Institution. First of all, we will try our best to support BOP people to escape from poor living condition, this must be first priority as far as we will continue our operation here in Cambodia.

Also we will continue our project of Formal Education support. As far as Japanese donor willing to donate school facilities such as class room, toilet and etc... Education for all people is another our mission.

As well as that we will provide moral education with non-formal base, in public.

So now I want to express my aim as ,

Support Cambodian people

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| <b><u>Physically</u></b> | Funding support by micro loan service             |
| <b><u>Mentally</u></b>   | Education support by developing school facilities |
| <b><u>Ethically</u></b>  | Moral Education by publishing and training        |

ISOBE Masahiro / Managing Director