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Edogawa City Guide to Small and Medium Enterprise Loan Mediation Program



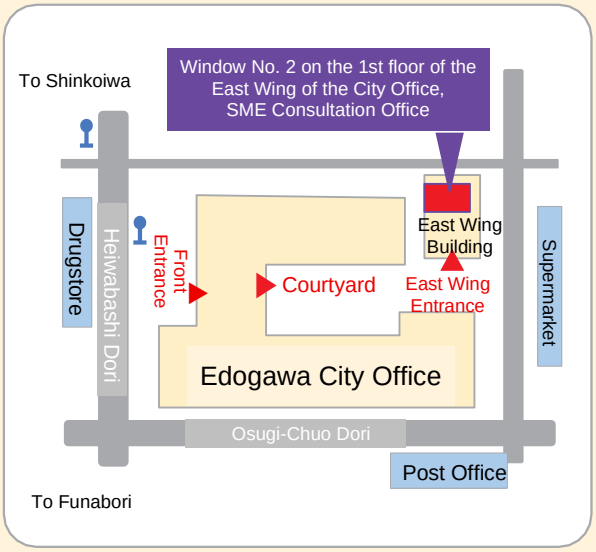
Consultation and Inquiries for Loan

Edogawa City Office SME Consultation Office
(Hours: Weekdays from 9:30 to 17:00)

TEL: 03-5662-2095 (Loan Consultants)
03-5662-0538 (Loan Unit)

FAX: 03-5662-4896

1-4-1 Chuo, Edogawa-ku, Tokyo 132-8501
Industrial Economy Department,
Business Assistance Section, Loan Unit



Edogawa City's Small and Medium Enterprises Loan Mediation Program

Under this program, the City mediates loans from financial institutions to help small and medium enterprises in the City borrow necessary business funds at a low interest rate. The City will subsidize the interest and credit guarantee fees for loans executed through this program. The City does not directly loan the funds.

Basic Requirements for Persons Eligible for Loans

	Corporations	Individuals
(1)	The applicant must have had its head office in Edogawa City for at least one year and must have continuously operated the same business in the City for one year or more. However, even if the length of time since relocation of the head office to the City is less than one year, it will be acceptable if the period of operation including the time outside the City totals one year or longer. *If the place of business lacks the ability to conduct business substantially or continuously, such as in the case where the place of business is only registered under a virtual office contract, etc. and has no actual business operations, or where it is used on a spot basis, the applicant will not meet the basic requirements.	The applicant must have had his/her address in Edogawa City for at least one year and must have continuously operated the same business for one year or more. However, even if the applicant does not have an address in the City, it will be acceptable if the applicant has a place of business only in the City and has been operating the same business for at least three years.
(2)	The applicant must have fully paid (i) and (ii) below: (i) Corporate tax and corporate enterprise tax (ii) Corporate Tokyo inhabitants tax or corporate municipal inhabitants tax	The applicant must have fully paid (i) and (ii) below: (i) Income tax and sole proprietorship tax (ii) Special ward inhabitants tax or municipal inhabitants tax
(3)	The applicant must be engaged in an industry that is eligible for a guarantee by the Credit Guarantee Corporation. ● Examples of industries not eligible for a credit guarantee Agriculture, forestry, fishery, sex-related business as defined in Article 2, Paragraph 5 of the Act on Control and Improvement of Amusement Business, financial business (excluding certain financial businesses), school corporations, religious corporations, non-profit organizations (excluding non-profit corporations), LLPs (limited liability partnerships), etc.	
(4)	In the case of engaging in an industry that requires qualifications and licenses, etc. pursuant to laws, the applicant must have obtained such qualifications and licenses, etc. *Licenses, etc.: For KUKOUJOU, KUTENPO and KUSOUGYOU, cases where it is expected that the acquisition of licenses, etc. will be assured are included.	
(5)	The applicant must be a Small and Medium Enterprise. (See the table below)	

<Criteria for Small and Medium Enterprises and Small Enterprises>

*Corporations must have either the amount of capital or the number of employees, and individuals and NPO corporations must have the number of employees, which meet the criteria for Small and Medium Enterprise.

Industry Type	Amount of Capital	Number of Employees	
		Small and Medium Enterprise	Small Enterprise
Manufacturing, etc. (including construction, transportation, real estate)	¥300 million or less	300 or less	20 or less
Rubber products manufacturing Excluding manufacturing of tires and tubes for motor vehicles or aircraft and manufacturing of industrial belts	¥300 million or less	900 or less	
Wholesale	¥100 million or less	100 or less	5 or less
Retail, restaurant	¥50 million or less	50 or less	
Service	¥50 million or less	100 or less	
Travel, software, and information processing services	¥300 million or less	300 or less	20 or less
Lodging (excluding hotel business), and entertainment	¥50 million or less	100 or less	
Hotel business	¥50 million or less	200 or less	
Corporations mainly engaged in medical practice	–	300 or less	

Joint Guarantor and Collateral

■ **Joint Guarantor**

○ Corporations: A representative's guarantee (personal guarantee by the president) is required. However, it may be waived when the "Business Owner's Guarantee Guideline" or the "System for Choosing Not to Provide a Business Owner's Guarantee" is applied.
○ Individuals: Not required in principle

■ **Physical Collateral**

In principle, loans are unsecured. However, collateral may be required in certain loans, such as real estate-related loans.

Use of Funds

Example of **Fund for Operation**	Purchase of goods (excluding real estate) and raw materials, settlement of accounts payable, payment of labor costs, payment of outsourcing costs, advertising expenses, etc.
Examples of **Fund for Equipment**	Purchase of machinery, vehicles, fixtures, and equipment, repair and expansion expenses for stores, factories, and rental properties, security and guarantee deposits for offices, stores, etc., and purchase of software *In principle, limited to those installed in the City.

*Funds must be used for direct business activities. In addition, the loan is not available for expenses that have already been paid.

[Notes on Purchase of Vehicles]

The maximum loan amount for a general vehicle (with a license plate whose number starts from 3, 5 or 7) will be 4 million yen per vehicle, determined based on the necessity and appropriateness of its use for the business. In addition, vehicles that are highly personalized or tasteful, or equipped with features beyond the needs of the business, are not eligible for mediation.

Subsidy for Interest (Interest Subsidies)

If you use the mediated loan, the City will subsidize a portion of the interest until the loan is fully repaid. Subsidies are provided twice a year, in September for repayments made between January and June, and in March of the following year for repayments made between July and December.

- ○ If the recipient is no longer in business or has moved out of the City at the time of the biannual application, or otherwise fails to meet the requirements as a business in the City, the recipient will not be eligible for the subsidy. *The time of application is generally August 15th and February 15th (or the next business day if it falls on a Saturday or Sunday).
- ○ In the case of a lump-sum early repayment, interest up to the date of the early repayment is eligible for the subsidy.

Credit guarantee fees subsidized

The City will subsidize the full amount of credit guarantee fees for loans granted through the City's mediation and guaranteed by the Credit Guarantee Corporation. Subsidies are provided in the second month following receipt of the loan execution report from the financial institution.

*The Credit Guarantee Corporation's guarantee may not be used if the financial institution handling the loan deems it sufficient enough to preserve its claims.

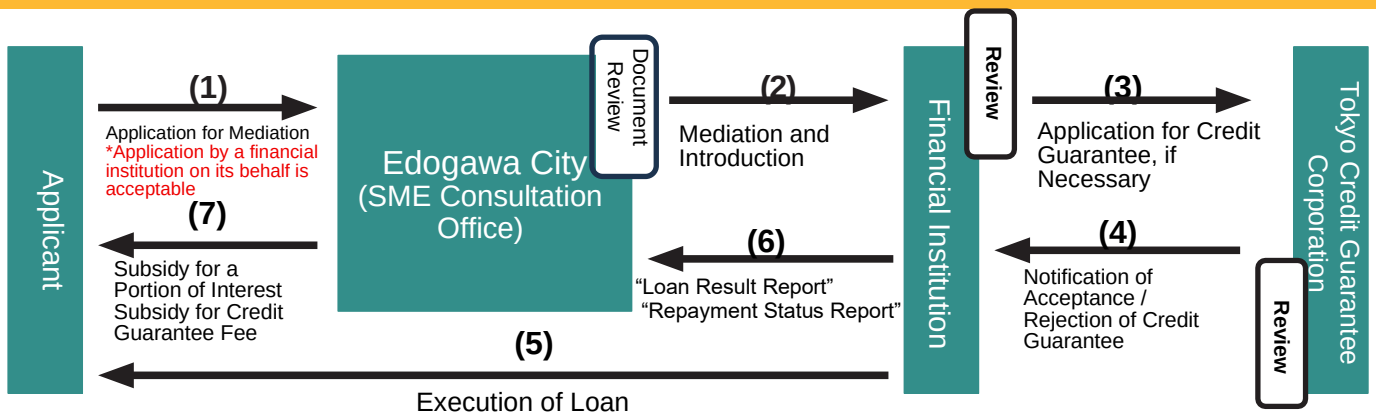
- ○ In the case that the credit guarantee fee is refunded by the Credit Guarantee Corporation upon early repayment, it will be required to return the refunded amount to the City. In the case of [KUKARIKAE], subsidies are provided after confirming the conversion of the refunds of credit guarantee fee for the original loan.
- ○ If there is any unpaid portion of refunds of credit guarantee fee, subsidies for interest, etc. will not be granted, including for other loans in effect. In addition, mediation for any new loans will not be provided.

What is Credit Guarantee from Credit Guarantee Corporation?

Credit Guarantee Corporation is a public organization that supports the sound growth of businesses by acting as a guarantor for small and medium-sized enterprises when they borrow business funds from financial institutions to supplement the creditworthiness of the enterprises and facilitate their borrowing.

At the time of each guarantee, decisions on the acceptance or rejection of the guarantee and the guarantee amount are made based on a comprehensive evaluation of the applying company's (1) personal credit, (2) appropriateness of the use and amount of funds, (3) repayment ability, etc.

Process from Application to Subsidy for Interest



*It requires about one month from application to loan execution. Additional time will be required for first-time applications and for start-up loans, etc. Please make sure to apply well in advance.

List of Small and Medium Enterprises Loan Mediation Program (1)

Loan Fund Name [Abbr.]		Persons Eligible for Loans, Terms and Conditions, etc. *Basic requirements are listed on p. 2.	Use of Funds	Loan Limit	Repayment Period (of which Deferment Period)	Interest Rate: Loan	Interest Rate: Subsidized by the City	Interest Rate: Paid by Borrower	Credit Guarantee Fee
General Loan	Small and Medium Enterprise Business Fund [MARUKU]	Applicants who meet the basic requirements (1) - (5).	Operation	¥25 million	Within **6** years (Deferment period: within 6 months)	**2.0** % or less	**0.5** % or less	**1.5** %	Fully subsidized
			Equipment	¥50 million	Within **8** years (Deferment period: within 6 months)				
			For both Operation and Equipment	¥50 million (the total with KUKOGUCHI)	Within **8** years (Deferment period: within 6 months)				
	Small Business Small Fund [KUKOGUCHI]	In addition to the basic requirements (1) - (4), the following requirements must be met: (5) The applicant must be a Small Enterprise. (6) The total amount combined with the outstanding balance of existing loans guaranteed by the Credit Guarantee Corporation must be no greater than ¥20 million. • Must be eligible for the Small Micro-enterprise Guarantee Program. • NPO Corporations (excluding small NPOs whose primary business is the practice of medicine) are not eligible.	Operation	¥20 million *Within the amount of (6) on the left column	Within **6** years (Deferment period: within 6 months)	Less than 1 year of repayment period 1.7% or less	Less than 1 year of repayment period 0.2% or less		
			Equipment		Within **8** years (Deferment period: within 6 months)				
Refinancing Loan	New Refinancing Support Fund [KUKARIKAE]	**Eligible for refinancing: All of the City's loan mediation programs** In addition to the basic requirements (1) - (5), one of the following requirements (i) - (iii) must also be met: (i) Total sales for the last three months decreased by 5% or more compared to the same months of the previous year. (ii) Sales or gross profit in the most recent (previous) fiscal term decreased by 5% or more compared to the two previous fiscal terms. (iii) Sales in the most recent month decreased by 5% or more compared to the average of sales in any three consecutive months during the period from the most recent month to the same month of the previous year.	Operation (Refinancing)	existing debt amount plus additional loan (up to ¥10million) *total up to ¥50million	Within **10** years (Deferment period: within 12 months)	**2.0** % or less	**0.5** % or less	**1.5** %	Fully subsidized
Special Loan	New Business Stabilization Fund Special Loan [KEIEIANTEI]	In addition to the basic requirements (1) - (5), one of the following requirements (i) - (iii) must also be met: (i) Total sales for the last three months decreased by 10% or more compared to the same months of the previous year. (ii) Sales or gross profit in the most recent (previous) fiscal term decreased by 10% or more compared to the two previous fiscal terms. (iii) Sales in the most recent month decreased by 10% or more compared to the average of sales in any three consecutive months during the period from the most recent month to the same month of the previous year.	Operation / Equipment	¥20 million	Within **7** years (Deferment period: within 6 months)	**2.0** % or less	**1.5** % or less	**0.5** %	Fully subsidized
	Business Enhancement Fund [KUKOUJOU]	In addition to the basic requirements (1) - (5), the following requirement must be met: (6) The funds must be used for the following items to enhance or improve business management or to address social issues: **(i) Modernization of facilities for manufacturing, etc.** Installation / renewal of machinery and equipment, construction / acquisition of factories, and seismic retrofitting **(ii) Equipment related to information technology, etc.** Introduction of information systems, establishment of online stores, and introduction of cashless transactions **(iii) Opening and renovation of stores** New construction and renovation of, and adopting barrier-free design in stores for industries of retail, restaurant, service, etc., located in the City **(iv) Measures for global warming, power saving and planned blackouts, and pollution and exposure to asbestos** Introduction of low-emission and fuel-efficient vehicles. etc. for business use, equipment to promote measures against global warming, such as power-saving and energy-saving equipment and independent power supply facilities, and expenses for compliance with environment-related laws and regulations and countermeasures for asbestos **(v) New product / new technology development** Expenses incurred for development and pre-launch preparation of new products / new technologies that require new capital investment, etc. **(vi) Business transformation and diversification** Expenses required to launch a new business **(vii) Introduction of facilities, etc. to promote work-life balance** Expenses for introduction of facilities to realize a workplace environment where employees can balance work and family life and a workplace where both men and women can work comfortably, such as establishment or renovation of on-site childcare facilities, and expenses for introduction of facilities to prevent second-hand smoking	Operation / Equipment (i), (ii), (iii), (iv), and (vii) are, in principle, applicable to Equipment.	¥80 million	Within **9** years (Deferment period: within 12 months)	**2.0** % or less	**1.5** % or less	**0.5** %	Fully subsidized

*In the case of (v) and (vi), a business diagnosis will be conducted after the application to examine the feasibility of commercialization.
Management guidance will also be provided within a year.

List of Small and Medium Enterprises Loan Mediation Program (2)

Loan Fund Name [Abbr.]	Persons Eligible for Loans, Terms and Conditions, etc. *Basic requirements are listed on p. 2.		Use of Funds	Loan Limit	Repayment Period (of which Deferment Period)	Interest Rate: Loan	Interest Rate: Subsidized by the City	Interest Rate: Paid by Borrower	Credit Guarantee Fee
Special Loan									
DX Support Fund [KUDX]	In addition to the basic requirements (1) - (5), the following requirement must be met: (6) Businesses that have received a DX expert advisor dispatched through the Edogawa City's SME DX Promotion and Accompanying Support Service and have formulated a plan for DX introduction, or businesses that have received a grant decision for the Edogawa City's Subsidy for Promotion of Digital Technology Utilization. (7) The loan must be for equipment and operation intended for DX initiatives.		Operation / Equipment	¥50 million	Within 8 years (Deferment period: within 12 months)	2.0% or less	1.5% or less	0.5%	Fully subsidized
Funds to Support Companies Engaged in SDGs Activities [SDGs]	The applicant who is a Small and Medium Enterprise that meets the basic requirements (1) - (5) and also has been verified by the City as satisfying the following requirements: (6) Declare the activities to achieve the SDGs. (Declaration of business policy toward 2030) (7) Of the 27 items of standards for the SDGs targets organized in the four areas of "Society," "Environment," "Governance," and "Community," fulfill at least 16 items, including the four mandatory items, and receive verification by an authorized supporting agency.		Operation / Equipment	¥25 million	Within 8 years (Deferment period: within 12 months)	2.0% or less	1.5% or less	0.5%	Fully subsidized
Small and Medium Enterprise Joint Business Fund [KUDANTAI]	In addition to the basic requirements (1) - (5), the following requirement must be met: (6) The applicant must be a Small and Medium Enterprise Joint having its principal office or place of business in the City. (7) At least two-thirds of the members must have their address or place of business in the City. (8) At least two-thirds of the members must be engaged in an industry that is eligible for a guarantee by the Credit Guarantee Corporation. (9) Applicants who have already received a loan must be current in the repayment of their existing loans.		Operation	¥50 million	Within 6 years (Deferment period: within 6 months)	2.0% or less	1.5% or less	0.5%	Fully subsidized
			Equipment	¥80 million	Within 8 years (Deferment period: within 12 months)				
Shopping District Store Support Fund [KUTENPO]	**[New store opening]** Funds for operation and equipment required for new store openings in a shopping district, etc. in the City	In addition to the basic requirements (2) - (5), the following requirements must be met: (6) The applicant must be planning to rent a vacant store in the City to operate a business in retail, restaurant, service, etc. (7) The applicant must have continuously operated the same business for one year or more. (8) The applicant must become a member of the store association or shopping district promotion association of the shopping district in which the vacant store to rent in the City is located.	Operation / Equipment	¥25 million	Within 9 years (Deferment period: within 12 months)	2.0% or less	1.5% or less	0.5%	Fully subsidized
	[Facility renewal] Funds for facilities required for new installation and renewal in existing stores in shopping districts, etc. in the City	In addition to the basic requirements (1) - (5), the following requirements must be met: (6) The applicant must have operated a store of retail, restaurant, service, or other business in the City. (7) The applicant must have continuously been a member for one year or more of the store association or shopping district promotion association of the shopping district in which the store is located.	Equipment						
Start-ups Support Fund [KUSOUGYOU]	**Start-up A** (Individuals planning to start a business)	In addition to the basic requirements (2) - (5), the following requirements must be met: (6) The applicant must be an individual not operating a business. (7) The applicant must have a concrete plan to start a new business in Edogawa City, either as an individual or by establishing a new corporation.	Operation / Equipment	¥20 million within 2/3 of necessary funds	Within 7 years (Deferment period: within 12 months)	2.0% or less	1.5% or less	0.5%	Fully subsidized
	Start-up B (individuals or corporations that have been in business for less than three years)	In addition to the basic requirements (2) - (5), the following requirements must be met: (6) The applicant must be an individual who was not operating a business at the time of start-up of his/her own business as an individual or a corporation and has been in the business for less than three years since the date of start-up. (7) For corporations, the head office and place of business must be located in Edogawa City, and for individuals, the place of business must be located in Edogawa City. (8) The applicant must have continuously operated the same business and has not changed the representative person since the date of start-up.	Operation / Equipment	¥20 million	Within 7 years (Deferment period: within 12 months)				
	Start-up C (Subsidiaries incorporated through spin-off for less than three years)	In addition to the basic requirements (2) - (5), the following requirements must be met: (6) The applicant must be a corporation incorporated through a spin-off that has been in existence for less than three years since the date of incorporation. (7) The corporation must have its head office or place of business in Edogawa City. (8) The corporation must have continuously operated the same business since the date of incorporation.							

*For [KUSOUGYOU], a business diagnosis will be conducted after the application to evaluate the possibility of business start-up and the business status after the start-up. Management guidance will also be provided within a year.

Required Documents for Application

Common Required Documents for Each Loan Program

			Required Documents	Remarks (Where to Request Certificates and Forms, etc.)
For Both Corporations and Individuals	(1)	☐	Edogawa City Small and Medium Enterprises Promotion Project Fund Loan Application Form [2-page set in yellow]	Edogawa City SME Consultation Office or Financial Institutions Handling Mediated Loans
	(2)	☐	Power of Attorney for Interest Subsidy Application, etc. [2-page set in white]	
	(3)	☐	Credit Guarantee Fee Subsidy Grant Application Form [2-page set in blue]	
	(4)	☐	[In case of fund for equipment] Materials verifying the use of funds (Estimate, etc. for construction and installed equipment) [In case of fund for repair or reconstruction of owned property] Materials verifying ownership of the property to be applied for (Certified copy of real estate register, etc.)	Estimates must indicate the applicant and the name of the quoting vendor's company and person involved (any format is acceptable).
Corporations	(5)	☐	Certificate of All Historical Matters (certified copy of corporate registry)	Legal Affairs Bureau
	(6)	☐	Seal Registration Certificate	Legal Affairs Bureau
	(7)	☐	Certificate of Corporate Tax Payment (No. 1) or Certificate of Corporate Enterprise Tax Payment	Tax Office or Tokyo Metropolitan Taxation Office
	(8)	☐	Certificate of Metropolitan Corporate Inhabitants Tax Payment (or Certificate of Municipal Inhabitants Tax Payment)	Tokyo Metropolitan Taxation Office (or municipal tax offices)
Individuals	(9)	☐	Seal Registration Certificate	Local municipal offices
	(10)	☐	Certificate of Income Tax Payment (No. 1) or Certificate of Sole Proprietorship Tax Payment	Tax Office or Tokyo Metropolitan Taxation Office
	(11)	☐	Certificate of Special Ward Inhabitants Tax Payment or Certificate of Municipal Inhabitants Tax Payment	Local municipal offices *Edogawa City residents (who pay resident tax to Edogawa City) may omit this document.
NPO Corporations	(12)	☐	In addition to (1) - (8), Business report, etc. for the previous business year (see right column) (In principle, those with the receipt stamp of the Tokyo Metropolitan Government)	"Business reports, etc." refers to the following documents as stipulated in Article 28 of the Act to Promote Specified Non-profit Activities: 〇 Business report 〇Financial statements (balance sheets, income and expenditure account statement) and inventory of assets 〇 List of officers 〇 A document containing the names of ten or more people out of its members and their domiciles
Other	(13)	☐	[In the case of a business that has been incorporated for less than one year, but has been in operation for more than one year collectively with a sole proprietorship] ・Notification of closure of a sole proprietorship ・Notification of incorporation Please submit both of the above documents together. If continuity of business is verified, it will be handled based on the total period.	

*In addition to the above, we may require you to submit materials in the process of examination.

*Certificates and attached documents may be submitted in copies.

< List of Where to Request Certificates >

Where to Request	Address	Phone
Tokyo Legal Affairs Bureau, Edogawa Branch Office	1-16-2 Chuo, Edogawa-ku	03-3654-4156
Edogawa North Tax Office	1-16-11 Hirai, Edogawa-ku	03-3683-4281
Edogawa Minami Tax Office	2-3-13 Seishin-cho, Edogawa-ku	03-5658-9311
Edogawa Metropolitan Taxation Office	4-24-19 Chuo, Edogawa-ku	03-3654-2151

Required Documents Specific for Each Loan Program

Name of Loan Program		Required Documents	Remarks
Refinancing Support Fund	☐	Refinancing Business Plan (the City designated form)	
	☐	Materials to verify the decrease in sales, gross profit, etc.	Financial statements, trial balances, tax returns, corporation summary business description, etc.
	☐	Refinancing Agreement (the City designated form)	Please submit in the case of refinancing to another financial institution with the agreement of the financial institution handling the existing loan.
Business Stabilization Fund Special Loan	☐	Business Status Statement and Statement of Sales (the City designated form)	
	☐	Materials to verify the decrease in sales, gross profit, etc.	Financial statements, trial balances, tax returns, corporation summary business description, etc.
Business Enhancement Fund	☐	Business Plan (the City designated form)	
	☐	Overview Statement of Measures for Pollution and Asbestos (the City designated form)	Please submit if the purpose of the loan is [compliance with environment-related regulations / countermeasures for asbestos].
	☐	Power-Saving and Energy-Saving Effectiveness Statement (the City designated form)	Please submit if the purpose of the loan is [installation of power-saving and energy-saving equipment].
	☐	Materials verifying the use of funds and the nature of the business	Supporting documents for the plan contents (permits, site photos, etc.)
DX Support Fund	☐	Business Plan (the City designated form)	
Funds to Support Companies Engaged in SDGs Activities	☐	Declaration of SDG Activities (the City designated form)	
	☐	Assessment Report on SDGs Active Company (the City designated form)	Please have an authorized supporting agency (financial institution, tax accountant, etc.) fill out and submit the form.
	☐	Check Sheet (the City designated form)	
	☐	SDGs Active Company Confirmation (Original)	This will be issued by the City if the company fulfills the requirements to be an SDGs Active Company, based on the above three documents.
Small and Medium Enterprise Joint Business Fund	☐	Joint Business Plan (the City designated form), etc.	For more information, please contact the City's SME Consultation Office.
Shopping District Store Support Fund	☐	Store Plan (the City designated form)	
	☐	[For new store opening] (1) Materials on funds for operation (2) Materials on stores to be opened	(1) Initial order schedules for materials and goods, recruitment plans, advertising cost estimates, etc. (2) Estimate, property flyer (with description of location, area, floor plan, rent, etc.)
		[For facility renewal] Materials certifying membership in a store association for one year or more	Store association membership card, membership fee receipt, etc.
	☐	Materials verifying the use of funds and the nature of the business	Supporting documents for the plan contents (permits, site photos, etc.)
Start-ups Support Fund	☐	Start-up Plan (the City designated form)	
	☐	Materials verifying the location of the place of business	Certificate of All Real Estate Matters, lease agreement, etc.
	☐	Documents verifying status as a pre-startup (not yet in business)	Withholding tax certificate, most recent tax return, etc. Please submit in case of [Start-up A].
	☐	Materials verifying business status from the date of start-up to the present	Trial balance, etc. Please submit in the case of [Start-up B and C].
	☐	Materials verifying the use of funds and the nature of the business	Supporting documents for the plan contents (permits, site photos, etc.)

*In addition to the above, we may require you to submit materials in the process of examination.
*The City designated forms are available for download from the City's website.

<Applying by Mail>

Please send the required documents, enclosed with a self-addressed Letter Pack, to the following address:

Mail To	〒132-8501 Edogawa City SME Consultation Office, Loan Section TEL：03-5662-0538

Financial Institutions Handling Mediated Loans

Name of Financial Institution	Branch Name	Address	Phone
Asahi Shinkin Bank	Chuo	3-15-9, Matsue	3652-1231
	Ichinoe-eki	*For consultation: Chuo Branch	
	Sankaku	7-17-27, Funabori	3689-0531
	Koto	3-11-1-101, Komatsugawa	3682-4111
	Shinkoiwa	3-43-15, Matsushima	3653-5551
	Shishibone	3-3-9, Shishibone	3670-4191
	Shinozaki-eki	*For consultation: Shishibone Branch	
	Koiwa	5-25-1, Higashikoiwa	3671-5611
	Mizue	3-62-31, Higashimizue	3698-2611
	Minami shinozaki	*For consultation: Mizue Branch	
	Kasai	4-1-10, Nishikasai	3680-1551
	Higashikasai	6-31-7, Higashikasai	5696-5811
	Nagisa	*For consultation: Higashikasai Branch	
Kosan Shinkin Bank	Edogawa	3-1-17, Nishiichinoe	3653-5411
	Mizue	2-47-6, Mizue	3676-0511
The Komatsugawa Shinkin Bank	Main Branch	6-23-23, Hirai	3617-1201
	Hirai	4-8-1, Hirai	3683-0581
	Sugawara bashi	1-25-16, Matsumoto	3652-3136
	Okudo	2-41-17, Okudo, Katsushika-ku	3696-0351
	Nakahirai	6-23-23, Hirai	3617-1201
	Shishibone	3-16-1, Shishibone	3698-1711
	Shinozaki	6-15-21, Shinozaki-machi	3676-5941
Johoku Shinkin Bank	Fukagawa	1-13-9, Monzennaka-cho, Koto-ku	3641-7151
Toei Shinkin Bank	Main Branch	1-52-8, Shinkoiwa, Katsushika-ku	3653-3111
	Edogawa	7-29-7, Ichinoe	3652-4821
	Kasai	5-45-3, Higashikasai	3680-3521
	Shinozaki	1-30-52, Shinozaki-machi	3678-2111
	Niihori	2-16-16, Niihori	3677-4911
	Honisshiki	3-24-16, Honisshiki	5662-2111
Tokyo City Shinkin Bank	Shinkoiwa	5-16-13, Higashishinkoiwa, Katsushika-ku	3697-6181
	Keisei Koiwa	6-6-9, Kitakoiwa	3673-3151
The Tokyo Higashi Shinkin Bank	Kameido	5-14-2, Kameido, Koto-ku	3683-2161
	Edogawa	1-2-6, Chuo	3652-6166
	Kamata	4-23-3, Mizue	3678-7611
	Higashi koiwa	6-18-18, Higashikoiwa	3657-1121
	Nishikoiwa	1-21-11, Nishikoiwa	3650-0111
	Shishibone	1-54-1, Shishibone	3676-4001
	Shinozaki	4-1-18, Shinozaki-machi	3670-4101
	Shinkoiwa	1-13-7, Honisshiki	3655-2661
	Kasaiekimae	5-20-16, Nakakasai	3689-3531
	Ninoe	5-10, Nishimizue	3687-1261
	Funabori	3-13-13, Funabori	3686-5711
Tokyo Bay Shinkin Bank	Funabori	3-7-5, Funabori	3680-3551
	Nishikasai	6-10-11, Nishikasai	3675-2211

Name of Financial Institution	Branch Name	Address	Phone
Koutou Shinkumi	Edogawa	4-53-10, Higashi komatsugawa	3654-8101
Seiwa Shinyo Kumiai	Keisei Koiwa	6-12-6, Kitakoiwa	3650-5111
	Hosoda	4-23-19, Hosoda, Katsushika-ku	3672-6161
	Shinshibamata-Ekimae	5-1-6, Shibamata, Katsushika-ku	5693-8111
Dai-Ichi Kangyo Credit Cooperative	Shinozaki	7-21-12, Shinozaki-machi	3678-6991
Daitokyo Shinyokumiai	Shinkoiwa	5-2-6, Higashishinkoiwa, Katsushika-ku	3691-9536
Nakanogou Credit Cooperative	Minami koiwa	3-24-8, Minamikoiwa	3673-3711
Mizuho Bank, Ltd.	Komatsu gawa	*For consultation: Corporation Sales Office 2-11, Kandanishiki-cho, Chiyoda-ku	6631-9542
	Hirai		
	Nishikasai		
	Koiwa		
MUFG Bank, Ltd.	Koiwa	1-23-14, Nishikoiwa	3658-2151
	Shinkoiwa		3658-6982
	Kameido	4-11-1, Kotobashi, Sumida-ku	3634-2491
	Komatsu gawa	1-1-1, Matsue	3652-7131
	Funabori / Funabori-Ekimae	2-23-18, Funabori	5605-7831
	Mizue		5605-8220
	Kasai	6-15-1, Nishikasai	3686-3211
	Nishikasai		3680-2101
Sumitomo Mitsui Banking Corporation	Nishikasai	*For consultation: Kinshicho Area Main Office 4F, 4-19-4, Kotobashi, Sumida-ku	3635-0202
Resona Bank, Limited	Edogawa-Minami	6-19-8, Ichinoe	3654-3211
	Koiwa	6-31-10, Minamikoiwa	3657-1131
	Nishikasai	5-5-1, Nishikasai	3686-7511
The Awa Bank, Ltd.	Edogawa	2F, 8-10-4, Ichinoe	5662-4060
Kiraboshi Bank, Ltd.	Koiwa	*For consultation: Joto Branch 8F, 3-2-1, Kinshi, Sumida-ku	3625-0750
	Shinkoiwa		
	Kasai		
	Funabori		
The Gunma Bank, Ltd.	Kasai	4F, 5-2-3, Nishikasai	3686-3033
The Chiba Bank, Ltd.	Koiwa	2F, 1-53-10, Shinkoiwa, Katsushika-ku	5662-9481
	Mizue	2-10-7, Minamishinozaki-machi	3698-8561
	Shinozaki	7-27-23, Shinozaki-machi	5243-1501
	Kasai	5-34-13, Nakakasai	5675-4021
The Chiba Kogyo Bank, Ltd.	Nishikasai	5F, 6-10-6, Nakakasai	6808-6416
The Towa Bank, Ltd.	Kasai	7-4-8, Minamisuna, Koto-ku	3646-4641
Higashi-Nippon Bank, Limited	Komatsuga wa / Hirai	2F, 3-30-2, Hirai	3682-6661
	Shinkoiwa	4-42-17, Nishishinkoiwa, Katsushika-ku	3691-8401
	Mizue / Edogawa	2-5-11, Mizue	3678-6311

As of April 2026

Safety-net Guarantee and Certification

The Safety-net Guarantee is a national program under which Credit Guarantee Corporation provides guarantees, separate from general guarantees, to facilitate the supply of funds to small and medium enterprises that suffer from difficulties in business stability due to bankruptcy of business partners, disasters, bankruptcy of the financial institutions with which they do business, or a nationwide economic downturn (Specified Small and Medium Enterprises).

Main Types of Certification

In order to receive benefits under this program, certification from the City is required in accordance with the provisions of the Small and Medium-sized Enterprise Credit Insurance Act. In addition to the City's certification, screening by financial institutions and the Credit Guarantee Corporation will also be conducted.

○ Business Stability-related Guarantees
(Article 2, Paragraph 5 of the Small and Medium-sized Enterprise Credit Insurance Act)

No. 1: Prevention of chain-reaction bankruptcy
No. 2: Business partners' restriction on business activities such as restructuring
No. 3: Unexpected disaster (accident, etc.)
No. 4: Unexpected disaster (natural disaster, etc.)
No. 5: Industries with deteriorating performance (nationwide)
No. 6: Bankruptcy of the financial institution doing business with
No. 7: Adjustment of financial transactions due to considerable degree of rationalization of business operations at a financial institution
No. 8: Assignment of loan receivables from a financial institution to the Resolution and Collection Corporation

*Please check the information on the designated industries for each certification type, bankrupt business operators, etc. at the Small and Medium Enterprise Agency's website.
*Please check the information on the application form and procedures at the City's website.

Certification of Advanced Equipment, etc. Introduction Plan

To support SMEs in Edogawa City in introducing highly productive advanced equipment, etc., the City has formulated the Introduction Promotion Basic Plan and grants certification for "Advanced Equipment, etc. Introduction Plans" pursuant to Article 52 of the Small and Medium Enterprises, etc. Management Reinforcement Act.

Main requirements for the “Advanced Equipment, etc. Introduction Plan”

Labor productivity	Average annual improvement of at least 3%
Subject equipment	Equipment directly used for the production or sale of goods or the provision of labor
Types of advanced equipment, etc.	Machines, measuring and inspection tools, equipment, fixtures, ancillary building facilities, and software
Areas covered	All areas within the City
Subject industries	All industries
Plan duration	3, 4 or 5 years

Support Provided through Certification and Plan Implementation

Business operators that have been granted certification can use a separate credit guarantee provided by the Credit Guarantee Corporation when they apply for a fixed property tax reduction measures or a loan from the City to implement their plans.

(1) The tax base of fixed property tax (depreciable assets) on the introduction of new equipment, etc. that meets certain requirements will be reduced.
(2) When applying for a loan from a private financial institution, a separate credit guarantee provided by the Credit Guarantee Corporation is available.

*Please refer to the City's website for the form and application procedures of the Plan.
*Please contact the Tokyo Credit Guarantee Corporation for details of the separate guarantee.

Guide to SME Consultation Office

Consultation at the Window

Consultation Services	Website	Hours / Phone No.
Consultation on Loan and Safety-net • Provide consultations on overall business finance, such as funds for operation, equipment, etc. • Accept applications for and issue various types of certifications such as Business Stability-related Guarantees (Safety-net Guarantees), etc.		Monday-Friday 9:30-17:00 TEL: 03-5662-2095
Management Consultation • Small and medium enterprise management consultants provide advice on a variety of business management issues, e.g., sales promotions, store renovations, business start-ups, business closings, conversions / diversification, financial consultation, etc. • Business Succession Consultation Services are available every Thursday.		Monday-Friday 9:30-17:00 (except 12:00-13:00) TEL: 03-5662-2096
Consultation on Manufacturing • Provide assistance in solving problems related to manufacturing development, technical consultation, etc. • Work in collaboration with the Tokyo Metropolitan Small and Medium Enterprise Support Center and Tokyo Metropolitan Industrial Technology Research Institute		Monday-Friday 9:30-17:00 (except 12:00-13:00) TEL: 03-5662-2140
Consultation on Mediation of Order Placement and Acceptance • Introduce appropriate business partners for companies looking for suppliers to place orders with or customers to receive orders from • Provide information on business conventions and exhibitions organized by the City and SME Support Center to expand business partners		
Loan Consultation Services by Japan Finance Corporation • Provide consultations on business fund loans and business succession matching support offered by the Japan Finance Corporation, a policy-based financial institution (Conducted by) Staff of National Life Business at Koto Branch		Third Thursday of every month 13:00-17:00 TEL: 03-5662-0525

*Although reservations are not required, advance reservations are recommended as priority will be given to those with reservations.

Dispatch of Professional Consultants Free of Charge

Consultation Services	Website	Phone No.
Professional Consultant Dispatch • Specialists, including small and medium enterprise management consultants, tax accountants, judicial scriveners, administrative scriveners, and public consultants on social and labor insurance, are dispatched free of charge up to five times in a fiscal year, according to the issues.		For dispatch requests, please apply through the website. <For Inquiries about the Program> TEL: 03-5662-0525
Dispatch of Entrepreneur Support Advisors • Advisors are dispatched free of charge to those who are preparing to start a business in the City to consult on questions or problems.		

Financial Consultation Services outside Edogawa City

Loan Consultation Services	Address	Phone
Japan Finance Corporation, Koto Branch	Nippon Life Kinshicho Building, 3-7-8 Kotobashi, Sumida-ku	0570-031092
Tokyo Credit Guarantee Corporation, Kinshicho Branch	4F, Arca Central Building, 1-2-1 Kinshi, Sumida-ku	03-5608-2011
Tokyo Chamber of Commerce and Industry, Edogawa Branch	3F, Tower Hall Funabori, 4-1-1 Funabori, Edogawa-ku	03-5674-2911
Tokyo Metropolitan Small and Medium Enterprise Support Center One-Stop Comprehensive Advice	Tokyo Metropolitan Government Bureau of Industrial and Labor Affairs Akihabara Office Building, 1-9, Kandasakumacho, Chiyoda-ku	03-3251-7881
Tokyo Metropolitan Industrial Technology Research Institute Comprehensive Support Services	2-4-10, Aomi, Koto-ku	03-5530-2140

Edogawa City Industrial Economy Department Official X

We share information about support for businesses, industrial development, etc. in the City.

@edogawa_sangyou

Consultation Services for Various Concerns

The City also offers consultation services for those who are troubled with other problems and concerns besides business issues.