

2023 Edogawa City Guide to Small and Medium Enterprise Loan and Consultation Office

We support your business.



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Application and Inquiry for Loan and Consultation

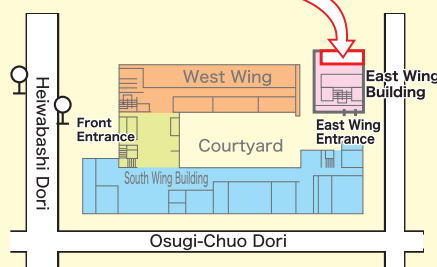
Edogawa City Office SME Consultation Office

(Industrial Economy Section, Business Support Unit)

1-4-1 Chuo, Edogawa-ku, Tokyo 132-8501

TEL: 5662-0538 FAX: 5662-4896

Window No. **2** on the **1st** floor of
the East Wing of the City Office



The City's Loan Mediation Program

(Edogawa City Small and Medium Enterprises Promotion Project Fund)

Edogawa City has a loan program that allows small and medium enterprises in the City to borrow business funds necessary to stabilize cash flow and renew equipment at a low interest rate.

Under this loan program, financial institutions that have entered into a loan servicing contract with Edogawa City will provide loans to borrowers through mediation by the City and with the guarantee of the Credit Guarantee Corporation.

*The City does not provide loans directly.

Program Features

No third-party guarantor is required, and in principle, loans are unsecured.

The mediated loans are guaranteed by the Credit Guarantee Corporation. The loans do not require a third-party guarantor and are, in principle, unsecured.

A portion of the interest is subsidized.

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.

*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 are fully 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 (except for the Covid-19 Refinancing Fund Loans). (Subsidies are provided in the second month following receipt of the loan execution report from the financial institution.)

*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.

(No refund will be required in the case of early repayment using a Covid-19 Refinancing Fund Loan.)

*If there is any unpaid portion of refunds of credit guarantee fee, subsidies for interest and credit guarantee fees will not be granted.

10 different programs are available for various funding purposes.

In addition to loans for general operating capital and equipment funds, 10 different programs are available to meet the needs for start-ups, business enhancement, and other purposes.

*Funds must be used for direct business activities. This loan is not available if the funds are to be used for the repayment of borrowings (except for some of the programs), living expenses, tax payments, housing costs, etc., as well as for expenses that have already been paid.

*If the loan is to be used for equipment funds, such funds must, in principle, be applied to equipment located in the City.

"Covid-19 Refinancing Fund Loan" has been extended (p.8)

A new refinancing program such as the Virus Emergency Relief Loan was established for businesses that have been struggling to recover from the impact of the novel coronavirus outbreak and experiencing deterioration in their business performance, and a portion of its interest is subsidized to reduce the burden on such businesses. (Application period: April 1, 2022 - March 29, 2024)

"Covid-19 Recovery Reschedule Support Program" has been extended (p. 8)

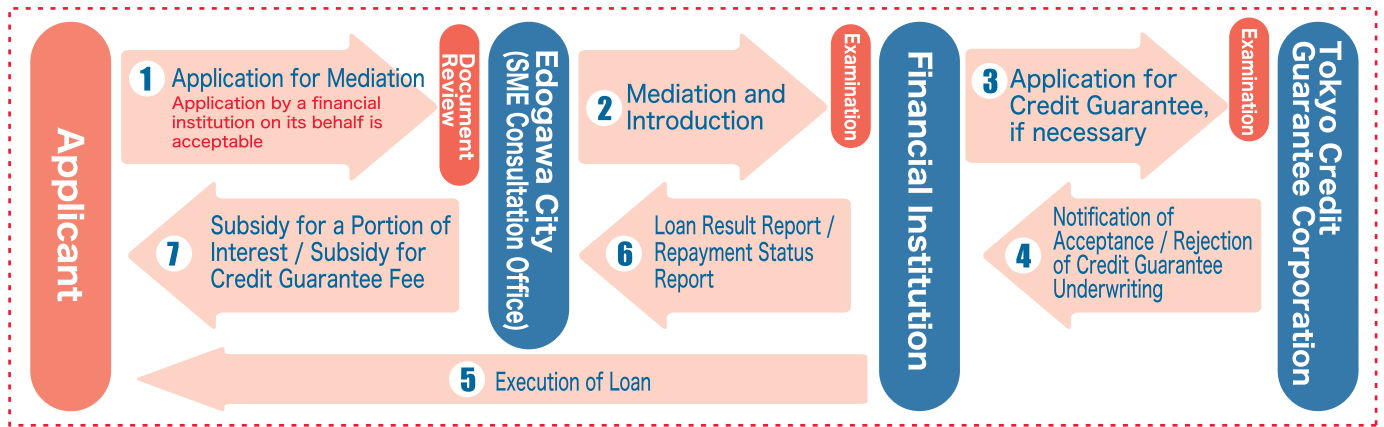
When the repayment terms of a Virus Emergency Relief Loan are changed (rescheduled), the additional credit guarantee fee and a portion of the increased amount of interest will be subsidized. (Application period: Extended until March 29, 2024)

* 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.

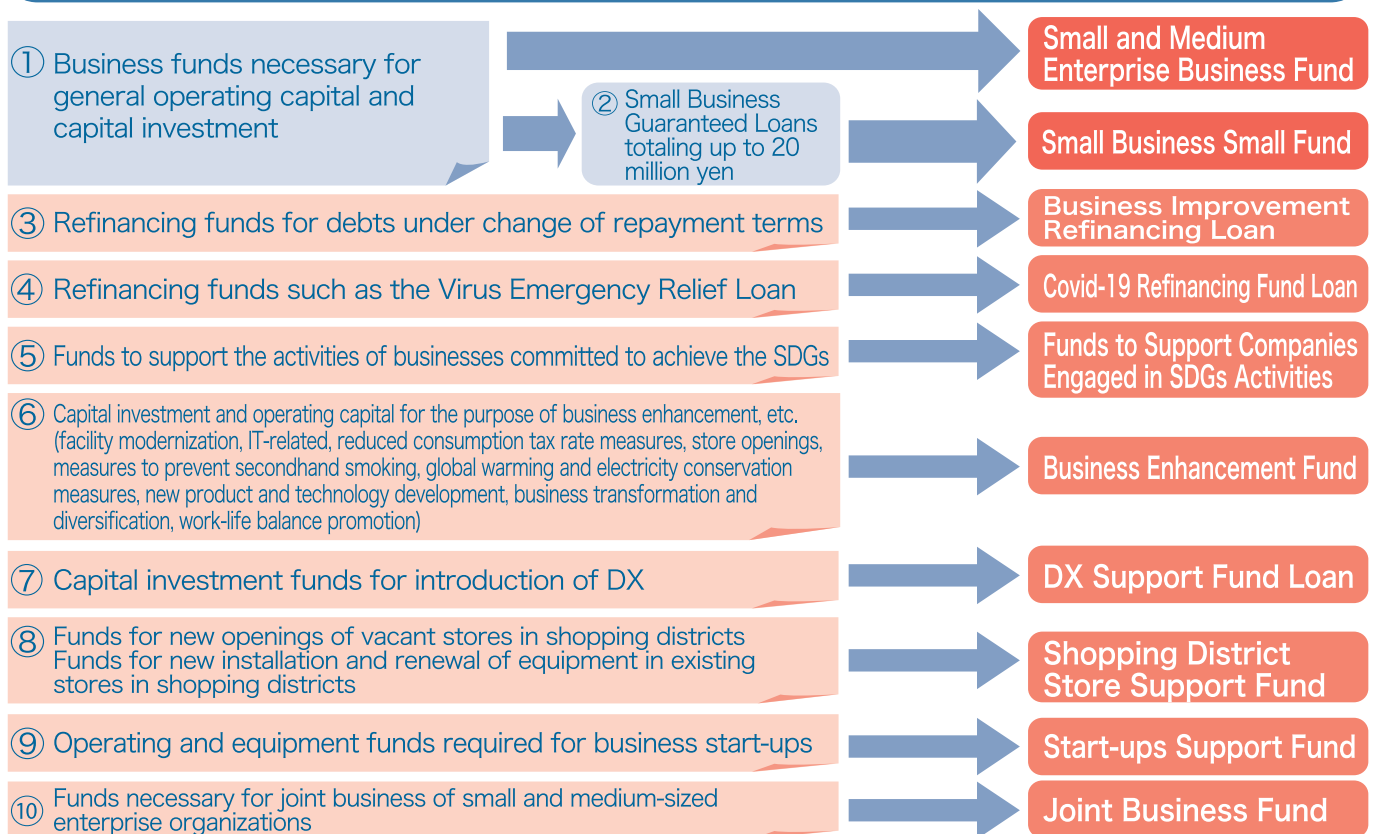
At the time of each guarantee, decisions on the acceptance or rejection of the guarantee and the guarantee amount are made based on a comprehensive evaluation of the applying company's (1) personal credit, (2) appropriateness of the use and amount of funds, (3) repayment ability, etc.

From Loan Application to Subsidy for Interest



- After "Mediation and Introduction," the financial institution and the Credit Guarantee Corporation will conduct an examination. Loan may not be granted as a result of the examination.
- It requires about one month from application to loan execution. Additional time will be required for first-time applications and for the Power-up Loans for start-ups, business enhancement, etc. Please make sure to apply well in advance.

10 Different Programs for Various Purposes



Criteria for SMEs

Small and Medium Enterprise

Industry Type	Amount of Capital	Number of Employees
Manufacturing, etc. ^{*1}	¥300 million or less	300 or less
Wholesale	¥100 million or less	100 or less
Retail (including restaurant business)	¥50 million or less	50 or less
Service	¥50 million or less	100 or less

Small Enterprise

Industry Type	Number of Employees
Manufacturing, etc. ^{*1}	20 or less
Wholesale, retail and service ^{*2}	5 or less

^{*1} Including software, information processing, construction, real estate, transportation, publishing, etc.

^{*2} As for the lodging and entertainment among the service industries, businesses with 20 or less employees are considered as small enterprises.

○ Small and Medium Enterprise means individuals and corporations as defined in each item of Article 2, Paragraph 1 of the Small and Medium-sized Enterprise Credit Insurance Act.

Small Enterprise means individuals and corporations as defined in each item (excluding Item 7) of Article 2, Paragraph 3 of the same Act.

○ The number of employees in the case of an individual, or either the amount of capital or the number of employees in the case of a corporation, must meet the above criteria. In the case of an NPO Corporation, the number of employees must meet the criteria for Small and Medium Enterprise.

○ For some industries (ordinance-designated special industries), the limitation on the number of employees differs from the above criteria.

Loan Name

Persons Eligible for Loans, Terms and Conditions, etc.

Small and Medium Enterprise Business Fund Loan

MARUKU

All of the following requirements must be met:

- (1) For corporations: 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, if the period of operation including the time outside the City totals one year or longer, the applicant will be eligible for the loan.
For individuals: The applicant must have had his/her address 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 applicant does not have an address in the City, if the applicant has a place of business only in the City and has been operating the same business for at least three years, the applicant will be eligible for the loan.
- (2) Corporations must have fully paid corporate tax and corporate Tokyo inhabitants tax or corporate municipal inhabitants tax, and individuals must have fully paid income tax and 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.
- (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. *4
- (5) The applicant must be a Small and Medium Enterprise.*5

Small Business Small Fund Loan

KUKOGUCHI

In addition to the requirements in (1) - (4) of [MARUKU], all of the following requirements must also be met:

- (5) The applicant must be a Small Enterprise.*5
- (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.

Business Improvement Refinancing Loan

KUKAIZEN

In addition to the requirements in (1) - (5) of [MARUKU], all of the following requirements must also be met:

- (6) There must be a loan guaranteed by the Credit Guarantee Corporation that is undergoing a modification of its terms and conditions.
- (7) The applicant must have established a business improvement plan and obtained approval from an authorized supporting agency for business innovation, etc. (under the Small and Medium-sized Enterprises, etc. Business Enhancement Act).

Covid-19 Refinancing Fund Loan

CORONAKARIKAE

In addition to the requirements in (1) - (5) of [MARUKU], all of the following requirements must also be met:

- (6) Operating income, etc. for the most recent six months or one year must have decreased by 20% or more compared to the term prior to the Covid-19 pandemic.
- (7) The applicant must have established a "Business Improvement Plan" with the support of an authorized supporting agency.

Loan to Support Companies Engaged in SDGs Activities

SDGs

The applicant must be a Small and Medium Enterprise that meets the requirements of (1) - (5) of [MARUKU] and has been verified by the City as a "Company Engaged in SDGs Activities" that meets 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.

Business Enhancement Fund Loan

KUKOUJOU

In addition to the requirements in (1) - (5) of [MARUKU], the following requirement must also be met:

- (6) The loan must be for the following equipment and operation to enhance or improve business management or to address social issues:
 - (i) Modernization of facilities for manufacturing, etc. (installation / renewal of machinery and equipment for manufacturing, etc., construction / acquisition of factories, and seismic retrofitting)
 - (ii) Equipment related to information technology, etc. (introduction of information systems, establishment of online stores, measures to reduce consumption tax rates, and introduction of cashless transactions)
 - (iii) Opening and renovation of stores (new construction and renovation of, and adopting barrier-free design and measures to prevent second-hand smoking 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 of new products / new technologies that require new capital investment, etc.)
 - (vi) Business transformation and diversification (expenses required to launch a new business (a different business from the current one or one using different raw materials, production methods, sales channels, etc.))
 - (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)

DX Support Fund Loan

KUDX

In addition to the requirements in (1) - (5) of [MARUKU], all of the following requirements must also be met:

- (6) The applicant must be engaged in a business designated as a DX Support Service of Edogawa City.
- (7) The loan must be for equipment and operation intended for DX initiatives.

Shopping District Store Support Fund Loan

KUTENPO

The applicant must fall under either of the following 《new store opening》 or 《facility renewal》:

《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 requirements in (2) - (5) of [MARUKU], all of the following requirements must also 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.

《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 requirements in (1) - (5) of [MARUKU], all of the following requirements must also 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.

Start-ups Support Fund Loan

KUSOUYOU

The applicant must fall under one of the following Start-up A, B, or C, and meet the requirements in (2) - (5) of [MARUKU]:

Start-up A
(Individuals planning to start a business)

- (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.

Start-up B
(Individuals or corporations that have been in business for less than three years)

- (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.

Start-up C
(Subsidiaries incorporated through spin-off for less than three years)

- (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.

and Conditions

Loan Limit *1	Repayment Period *2	Annual Interest Rate	Subsidy for Interest *3	Actual interest rate paid by borrower	Subsidy for Credit Guarantee Fee *3	Remarks
Operation ¥25 million	Within 6 years Deferment period: within 6 months	2.0 % or less Less than 1 year of repayment period 1.7% or less	0.5 % or less 0.2% or less	1.5 %	Fully subsidized	Items Common to Each Program (*) *1 Equipment Funds: In principle, limited to those used in the City. *2 Repayment Period: Principal repayment by equal monthly installments after a deferment period. *3 Subsidy for Interest and Subsidy for Credit Guarantee Fee: If there is any unpaid portion of refunds of credit guarantee fee, subsidies will not be granted. *4 Licenses, etc.: For (KUKOUJOU), (KUTENPO) and (KUSOUGYOU), cases where it is expected that the acquisition of licenses, etc. will be assured are included. *5 Small and Medium Enterprise: See page 3 for requirements. *6 Credit Guarantee: Guarantee by the Tokyo Credit Guarantee Corporation will be applied; however, 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. *7 Joint Guarantor: In principle, a joint guarantor is not required for sole proprietorships. Corporations are required to provide a representative's guarantee. When the business owner's guarantee guideline is applied, the requirement for a representative's guarantee may be waived. *8 Physical Collateral: In principle, loans are unsecured; collateral may be required in certain loans, such as real estate-related loans.
Equipment ¥50 million	Within 8 years Deferment period: within 6 months					
In case of combination: Up to ¥50 million The limit amount is based on the total with (KUKOGUCHI)						
Operation / Equipment ¥20 million *Within the amount of (6)	Within 6 years Deferment period: within 6 months Within 8 years Deferment period: within 6 months					
Operation (Refinancing) Existing debt amount + 20% of existing debt amount (up to ¥50 million)	Within 15 years Deferment period: within 1 year	Over 8 years of repayment period 2.3 % or less Within 8 years of repayment period 2.0 % or less	0.8 % or less 0.5 % or less			
Operation (Refinancing) Existing debt amount + 20% of existing debt amount (up to ¥26 million)	Within 10 years Deferment period: within 2 years	Interest rate set by the financial institution	1/2 of the contract interest rate Up to 1.0%	Interest rate after subtracting the subsidy from the set interest rate	No subsidy	
Operation / Equipment ¥25 million	Within 8 years Deferment period: within 1 year					KUKOGUCHI 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 to use (KUKOGUCHI).
Operation / Equipment ¥80 million	Within 9 years Deferment period: within 1 year					
Operation / Equipment ¥50 million	Within 8 years Deferment period: within 1 year					
Operation / Equipment ¥25 million	Within 9 years Deferment period: within 1 year					
Operation / Equipment ¥25 million	Within 9 years Deferment period: within 1 year	2.0 % or less	1.5 % or less	0.5 %	Fully subsidized	KUKOUJOU In principle, (i), (ii), (iii), (iv), and (vii) are applicable to equipment funds. 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.
Equipment ¥25 million	Within 9 years Deferment period: within 1 year					
For Start-up A Operation / Equipment ¥20 million (within 2/3 of necessary funds)	Within 7 years Deferment period: within 1 year					
For Start-up B and Start-up C Operation / Equipment ¥20 million	Within 7 years Deferment period: within 1 year					
						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.
						KUDANTAI Small and Medium Enterprise Joint Business Fund: Open to joint businesses of small and medium enterprise organizations in the City. See the website for details.

Required Documents for Application

	Required Documents	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 Documents explaining the business plan, etc. (varies by loan type. See below) ○ Business Improvement Refinancing Loan (Statement of Situation and Business Improvement Plan, Refinancing Agreement (for refinancing with a different institution)) ○ Covid-19 Refinancing Fund Loan (Refinancing Business Plan and Agreement (for refinancing with a different institution)) ○ Business Enhancement Fund Loan (Business Plan) ○ Start-ups Support Fund Loan (Start-up Plan) ○ Shopping District Store Support Fund Loan (Store Plan) ○ Joint Business Fund Loan (Joint Business Plan)	
	⑤ Materials verifying the use of funds and the nature of the business Estimate (copy) and materials verifying decrease in operating income, etc.	
Corporations	⑥ Certificate of All Historical Matters (certified copy of corporate registry)	Legal Affairs Bureau (See the table below)
	⑦ Seal Registration Certificate 2 copies [In case of re-application 1 copy]	For corporations: Legal Affairs Bureau
	⑧ Certificate of Corporate Tax Payment (No. 1) or Certificate of Corporate Enterprise Tax Payment	Tax Office or Tokyo Metropolitan Taxation Office (See the table below)
	⑨ Certificate of Metropolitan Corporate Inhabitants Tax Payment (or Certificate of Municipal Inhabitants Tax Payment)	Tokyo Metropolitan Taxation Office (or municipal tax offices)
Individuals	⑩ Seal Registration Certificate 2 copies [In case of re-application 1 copy]	Local municipal offices
	⑪ Certificate of Income Tax Payment (No. 1) or Certificate of Sole Proprietorship Tax Payment	Tax Office or Tokyo Metropolitan Taxation Office
	⑫ Certificate of Special Ward Inhabitants Tax Payment or Certificate of Municipal Inhabitants Tax Payment *Edogawa City residents may omit this document.	Local municipal offices
NPO Corporations	⑬ Business report, etc. for the previous business year (copy) (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: ○ Business report ○ Financial statements (balance sheets, income and expenditure account statement) and inventory of assets ○ List of officers ○ A document containing the names of ten or more people out of its members and their domiciles

List of Where to Request Certificates

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

How to Apply

Mail the application documents, applicable materials listed in the table above, and a self-addressed envelope (Letter Pack, or No.2 square (24cm x 33.2cm) or larger)

*With stamps for registered mail of the same weight as when sending the application documents to the City.
(The application documents may be sent by a financial institution on behalf of the applicant)

[Mail To] Edogawa City SME Consultation Office (〒 132-8501 1-4-1 Chuo, Edogawa-ku)

***There are many cases of failure to include a Certificate of Metropolitan Corporate Inhabitants Tax Payment. It can be obtained together with a Certificate of Corporate Enterprise Tax Payment at the Tokyo Metropolitan Taxation Office, so please make sure not to forget to submit it.**

***In addition to the above, submission of other materials may be requested in the course of the screening process. For more information, please contact the SME Consultation Office.**

List of Financial Institutions Handling Mediated Loans

As of April 2023

Name of Financial Institution		Phone	Address	Name of Financial Institution		Phone	Address	
Mizuho Bank, Ltd.	Komatsugawa Branch	Engagement Office (6631)9555	Please contact Engagement Office for consultation with any of the branches, 2-11, Kandanishiki-cho, Chiyoda-ku	Asahi Shinkin Bank	Koiwa Branch	(3671)5611	1F, Sound Koiwa Building, 3-29-6, Minamikoikiwa *1	
	Hirai Branch				Mizue Branch	(3698)2611	3-62-31, Higashimizue	
	Ichikawa Branch				The Mizue Branch handles the loans of the Minamishinozaki Branch.			
	Nishikasai Branch				Kasai Branch	(3680)1551	4-1-10, Nishikasai	
	Koiwa Branch				Higashikasai Branch	(5696)5811	6-31-7, Higashikasai	
MUFG Bank, Ltd.	Koiwa Branch	(3658)2151	1-23-14, Nishikoikiwa	Kosan Shinkin Bank	Nagisa Branch	The Higashikasai Branch handles the loans of the Nagisa Branch.		
	Shinkoiwa Branch	(3658)6982			Edogawa Branch	(3653)5411	3-1-17, Nishiichinoe	
	Kameido Branch	(3634)2491	4-11-1, Kotobashi, Sumida-ku	Tokyo City Shinkin Bank	Mizue Branch	(3676)0511	2-47-6, Mizue	
	Komatsugawa Branch	(3652)7131	1-1-1, Matsue		Shinkoiwa Branch	(3697)6181	5-16-13, Higashishinkoiwa, Katsushika-ku	
	Funabori / Funabori-Ekimae Branch	(5605)7831	2-23-18, Funabori	Keisei Koiwa Branch	(3673)3151	6-6-9, Kitakoiwa		
	Mizue Branch	(5605)8220		Kameido Branch	(3683)2161	5-14-2, Kameido, Koto-ku		
	Kasai Branch	(3686)3211	6-15-1, Nishikasai	Edogawa Branch	(3652)6166	1-2-6, Chuo		
Nishikasai Branch	(3680)2101	Kamata Branch		(3678)7611	4-23-3, Mizue			
Sumitomo Mitsui Banking Corporation	Shinkoiwa Branch	(3654)2111	1-48-18, Shinkoiwa, Katsushika-ku	The Tokyo Higashi Shinkin Bank	Higashikoikiwa Branch	(3657)1121	6-18-18, Higashikoikiwa	
	Kameido Branch	(3683)4411	5-2-15, Kameido, Koto-ku		Kitakoiwa Branch	(3657)4106	2-8-21, Kitakoiwa	
	Nishikasai Branch	(3675)1611	6-13-7, Nishikasai		Nishikoikiwa Branch	(3650)0111		
	Kasai Branch	The Nishikasai Branch handles the loans of the Kasai Branch.			Shishibone Branch	(3676)4001	1-54-1, Shishibone	
	Koiwa Branch	(3657)1111	7-23-10, Minamikoikiwa		Shinozaki Branch	(3670)4101	4-1-18, Shinozaki-machi	
	Edogawa Branch	047(333)3701	2-16-7, Yawata, Ichikawa-shi		Shinkoiwa Branch	(3655)2661	1-13-7, Honisshiki	
Resona Bank, Limited	Edogawa-Minami Branch	(3654)3211	6-19-8, Ichinoe		Toei Shinkin Bank	Kasaiekimae Branch	(3689)3531	5-20-16, Nakakasai
	Koiwa Branch	(3657)1131	6-31-10, Minamikoikiwa			Ninoe Branch	(3687)1261	5-10, Nishimizue
	Nishikasai Branch	(3686)7511	5-5-1, Nishikasai			Funabori Branch	(3686)5711	3-13-13, Funabori
The Gunma Bank, Ltd.	Kasai Branch	(3686)3033	4F, NEXTAGE NISHIKASAI BLDG., 5-2-3, Nishikasai			The Chiba Bank, Ltd.	Main Branch	(3653)3111
The Chiba Bank, Ltd.	Koiwa Branch	(5662)9481	2F, Asahi Seimei Shinkoiwa Bldg., 1-53-10, Shinkoiwa, Katsushika-ku	Edogawa Branch	(3652)4821		7-29-7, Ichinoe	
	Mizue Branch	(3698)8561	2-10-7, Minamishinozaki-machi	Kasai Branch	(3680)3521		5-45-3, Higashikasai	
	Shinozaki Branch	(5243)1501	7-27-23, Shinozaki-machi	Shinozaki Branch	(3678)2111		1-30-52, Shinozaki-machi	
	Kasai Branch	(5675)4021	5-34-13, Nakakasai	Niihori Branch	(3677)4911		2-16-16, Niihori	
The Chiba Kogyo Bank, Ltd.	Nishikasai Branch	(6808)6416	5F, Daini Nakakane Bldg., 6-10-6, Nishikasai	The Komatsugawa Shinkin Bank	Honisshiki Branch	(5662)2111	3-24-16, Honisshiki	
Kiraboshi Bank, Ltd.	Koiwa Branch	(5654)9361	4-39-17, Nishishinkoiwa, Katsushika-ku		Johoku Shinkin Bank	Main Branch	(3617)1201	6-23-23, Hirai
	Shinkoiwa Branch	(3694)5561				Hirai Branch	(3683)0581	4-8-1, Hirai
	Kasai Branch	(3675)3211	3F, Daini Kanecho Bldg., 3-37-16, Nakakasai			Sugawarabashi Branch	(3652)3136	1-25-16, Matsumoto
	Funabori Branch	The Kasai Branch handles the loans of the Funabori Branch.				Okudo Branch	(3696)0351	2-41-17, Okudo, Katsushika-ku
The Awa Bank, Ltd.	Edogawa Branch	(5662)4060	2F, Gran Veil-K, 8-10-4, Ichinoe			Nakahirai Branch	(3611)6011	6-51-18, Hirai
The Towa Bank, Ltd.	Kasai Branch	(3680)3311	2-25-16, Higashikasai	Shishibone Branch		(3698)1711	3-16-1, Shishibone	
Higashi-Nippon Bank, Limited	Komatsugawa / Hirai Branch	(3682)6661	4-11-4, Hirai	Koutou Shinkumi	Shinozaki Branch	(3676)5941	6-15-21, Shinozaki-machi	
	Shinkoiwa Branch	(3691)8401	4-42-17, Nishishinkoiwa, Katsushika-ku		Fukagawa Branch	(3641)7151	1-13-9, Monzennaka-cho, Koto-ku	
	Mizue / Edogawa Branch	(3678)6311	2-5-11, Mizue		Edogawa Branch	(3654)8101	4-53-10, Higashikomatsugawa	
Tokyo Bay Shinkin Bank	Funabori Branch	(3680)3551	3-7-5, Funabori	Seiwa Shinyo Kumiai	Keisei Koiwa Branch	(3650)5111	6-12-6, Kitakoiwa	
Asahi Shinkin Bank	Nishikasai Branch	(3675)2211	6-10-11, Nishikasai	Daitokyo Shinyokumiai	Hosoda Branch	(3672)6161	4-23-19, Hosoda, Katsushika-ku	
	Chuo Branch	(3652)1231	3-15-9, Matsue		Shinshibamata-Ekimae Branch	(5693)8111	5-1-6, Shibamata, Katsushika-ku	
	Ichinoe-eki Branch	The Chuo Branch handles the loans of the Ichinoe-eki Branch.		Dai-ichi Kangyo Credit Cooperative	Minamikoikiwa Branch	(3673)3711	4-3-12, Minamikoikiwa	
	Sankaku Branch	(3689)0531	7-17-27, Funabori		Shinkoiwa Branch	(3691)9536	5-2-6, Higashishinkoiwa, Katsushika-ku	
	Koto Branch	(3682)4111	3-11-1-101, Komatsugawa	Shinozaki Branch	(3678)6991	7-21-12, Shinozaki-machi		
	Shinkoiwa Branch	(3653)5551	3-43-15, Matsushima	*1 Temporary location (until spring 2024 (scheduled))				
	Shishibone Branch	(3670)4191	3-3-9, Shishibone					
Shinozaki-eki Branch	The Shishibone Branch handles the loans of the Shinozaki-eki Branch.							

*1 Temporary location (until spring 2024 (scheduled))

Novel Coronavirus (Covid-19) Support Measures

This is information about measures for financial support, etc. related to Covid-19 for small and medium enterprises (SMEs) in the City.

(New) Covid-19 Refinancing Fund Loan

CORONAKARIKAE

Use of Funds	Loan Limit*	Loan Period	Deferment Period	Annual Interest Rate	Subsidy for Interest	Credit Guarantee Fee
Operating Capital (Refinancing)	120% of existing debt amount, but up to ¥26 million	Up to 10 years	Up to 2 years	Interest rate set by the financial institution	1/2 of the contract interest rate; up to 1.0%	(No additional subsidy) Refunds from the Credit Guarantee Corporation for loans repaid early through the refinance will be waived.

Application Period

April 1, 2022 - March 29, 2024

Persons Eligible for Loans

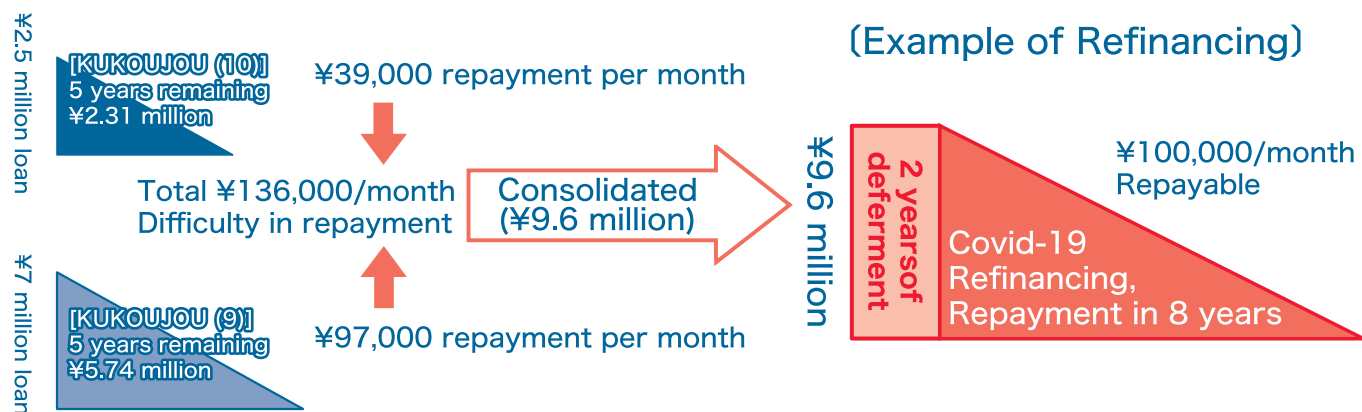
- (1) Businesses whose total of operating income and depreciation expenses ("Operating Income, etc.") for the most recent six months or one year has decreased by 20% or more compared to the amount of the term prior to the Covid-19 pandemic.
- (2) In the case where the percentage of decrease in (1) is not available (where Operating Income, etc. was negative even before the pandemic), both of the following requirements, a and b, must be met:
 - a. The negative value of operating income, etc. rose higher than the value before the pandemic.
 - b. Sales have decreased by 20% or more compared to the amount of the term prior to the pandemic.
- (3) The applicant must have established a "Business Improvement Plan" with the support of an authorized supporting agency.

Use of Funds (Loans Eligible for Refinancing)

Operating capital for refinancing of existing loans in line with the Business Improvement Plan and other associated costs, etc.

Loans Eligible for Refinancing = All programs of loans mediated by the City; at least one of the following programs must be included: (Virus Emergency Relief Loan), (Virus Price Relief Loan), (Fixed Cost Support Loan), or (KUSOUGYOU) (loans mediated in January 2020 or after).

*Refinance may be made with a financial institution different from the one of the current loan.



Covid-19 Recovery Reschedule Support Program

This program supports small and medium enterprises in the City to adjust their repayment terms (reschedule) in order to reduce their burden on debt until their profitability recovers.

*Rescheduling support is provided only once for each loan

Application Period Eligible Businesses

April 1, 2021 - March 29, 2024

Small and medium businesses in the City that used the City's Covid-19 Emergency Relief Loan and made a change in the terms of repayment (rescheduled)

Eligible Loans

(Virus Emergency Relief Loan), (Virus Price Relief Loan), (Fixed Cost Support Loan)

Description of Support

The following costs associated with rescheduling are subsidized:

- (1) The full amount of the additional credit guarantee fee
- (2) Amount equivalent to 1.5% of the increase in interest

***Please consult with each financial institution prior to application.**

Safety-net Guarantee and Certification

Business Stability-related Guarantees

(Article 2, Paragraph 5 of the Small and Medium-sized Enterprise Credit Insurance Act)

The Mayor of the City, in accordance with the designation by the Small and Medium Enterprise Agency, grants certification 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).

With certification, the enterprise can apply to the Credit Guarantee Corporation for a separate Business Stability-related Guarantee [Safety-net Guarantee] (unsecured guarantee of up to ¥80 million) in addition to its regular guarantee limit (unsecured guarantee of up to ¥80 million).

Main Types of Certification

No. 1: Prevention of chain-reaction bankruptcy (when cash flow is impeded by accounts receivable from a designated bankrupt business operator, etc.)
No. 2: Business partners' restriction on business activities such as restructuring (when sales, etc. have declined due to direct or indirect dealings with a business partner whose business activities have been restricted)
No. 4: Unexpected disaster (when sales, etc. have declined due to the occurrence of an unexpected disaster)
No. 5: Industries with deteriorating performance (when business condition is deteriorating, such as sales decline in designated depressed industries)
No. 6: Bankruptcy of the financial institution doing business with (when a reduction in borrowings, etc. has occurred due to dealing with a bankrupt financial institution)
Please check the updated information on the designated industries for each certification type, bankrupt business operators, etc. at the Small and Medium Enterprise Agency's website.

Application Procedures for Certification

Application form : 2 prescribed application forms for each type of certification
Documents to Submit : Certificate of All Historical Matters (certified copy of corporate registry), Seal Registration Certificate
Materials certifying that the requirements of each type of certification are met
(In case of No. 4 and No. 5: Materials verifying decrease in sales = trial balance sheet, copy of invoices, financial statements, etc.)
How to Apply : Mail the application documents, applicable materials listed in the table above, and a self-addressed envelope (Letter Pack, or No.2 square (24cm x 33.2cm) or larger)
*With stamps for registered mail of the same weight as when sending the application documents to the City. (The application documents may be sent by a financial institution on behalf of the applicant)
[Mail To] Edogawa City SME Consultation Office (〒132-8501 1-4-1 Chuo, Edogawa-ku)
For Consultation : SME Consultation Office (1F, East Wing, City Office)

*For information on individual certification requirements and necessary documents, please contact the SME Consultation Office.
Application forms are available at the SME Consultation Office or by downloading from the City's website.

Certification of Advanced Equipment, etc. Introduction Plan

Edogawa City has formulated the Introduction Promotion Basic Plan pursuant to the "Small and Medium Enterprises, etc. Management Reinforcement Act" (enforced on June 16, 2021) in order to promote the improvement of productivity of SMEs in the City.

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

Support through Certification

- (1) The tax base of fixed property tax (depreciable assets) on new equipment, etc. that is introduced in accordance with the Advanced Equipment, etc. Introduction Plan and meets certain requirements will be reduced.
- (2) Business operators that have been granted certification for their Advanced Equipment, etc. Introduction Plans can use a separate credit guarantee provided by the Credit Guarantee Corporation when they apply for a loan from a private financial institution to implement their plans. Please contact the Tokyo Credit Guarantee Corporation for details of the separate guarantee.

*Please refer to the City's website for the plan form and application procedures.

Consultation Services for Manufacturing

Loan Consultation and Safety-net Certification

Phone: 03-5662-2695~7
Monday-Friday 9:30-17:00

We provide consultations on overall business finance, such as funds for operation, equipment, etc.

We also accept applications for and issue various types of certifications required for "Business Stability-related Guarantees (Safety-net Guarantees)", etc.

Consultation on Manufacturing

Phone: 03-5662-2140
Monday-Friday 9:30-17:00 (except 12:00-13:00)
Also available on the SME Consultation Office's website.

We assist in your company's manufacturing. We will help you solve your problems with development and improvement according to your needs, in cooperation with the (Public-interest Corporation) Tokyo Metropolitan Small and Medium Enterprise Support Center ("SME Support Center") and (Local Incorporated Administrative Agency) Tokyo Metropolitan Industrial Technology Research Institute ("TIRI").

These are examples of consultations:

- Introduction of subsidies and grants from the national, metropolitan, and city governments, etc.
- Introduction of support measures to promote digitization
- Introduction of human resource development and recruitment using Tokyo Metropolitan Vocational Skills Development Center
- Challenges and issues of technology in manufacturing

Consultation on Mediation of Order Placement and Acceptance

Phone: 03-5662-2140
Monday-Friday 9:30-17:00
(except 12:00-13:00)

To expand business transactions and secure work volume, we introduce and mediate appropriate business partners for companies looking for suppliers to place orders with or customers to receive orders from. Mediation is available only to manufacturers.

We also provide information on business conventions and exhibitions held by the City and SME Support Center to expand business partners.

Examples of recent consultations on ordering:

- Introduction of subcontractors capable of creating and molding the dies needed to manufacture new products
 - Introduction of subcontractors capable of lathing and welding of machine parts
- Many companies are hoping to receive orders. We look forward to your consultation on placing orders.

Database full of information about companies and stores in Edogawa City

えどがわ産業ナビ

☒ Easy registration!

☒ Full of information!

☒ No usage fee!



"Edogawa Industry Navi" is a website that introduces information on businesses (companies, stores, etc.) in the City via the Internet. Through Facebook integration, PR videos, etc., you can widely disseminate the profile and selling points of your business. Take advantage of this tool to increase orders and expand your clientele!!



● Click here for the PC site [Edogawa Industry Navi](#)



Special Management Consultation

Phone: 03-5662-0538
Monday, Wednesday and Friday 9:30-17:00
(except 12:00-13:00)
Priority will be given to those with reservations.
Advance reservations by phone are recommended.

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, problems in business transactions, conversions / diversification, financial consultation, etc.)

[Examples]

- ☆ We are planning to start a business in the City; what are the procedures for start-up?
- ☆ We are considering closing down as sales have not increased and there are no heirs to take over the business.
- ☆ We have problems with business transactions; is there any solution? and so on...

Highly experienced professionals are available to support you.



Professional Consultation

Phone: 03-5662-0538 (Open any time)
Applications are also accepted on the SME Consultation Office's website.

Free consultations are provided by specialists including small and medium enterprise management consultants, tax accountants, judicial scriveners, administrative scriveners, and public consultants on social and labor insurance. Continuous consultations are available for various management issues.

Support for Formulation of Corporate Chart and Resolution Program

Phone: 03-5662-0538 (Open any time)

Small and medium enterprise management consultants are dispatched to assist in formulating a Corporate Chart, which is used to identify issues and assess current status in order to continue business operations going forward, such as training successors, lack of human resources, and updating outdated equipment.

《Businesses Eligible for Support》

Businesses in the City that meet the following requirements (1) through (3) are eligible for this support:

- (1) The representative of the SME must be 60 years of age or older;
- (2) Business has been in operation for at least 10 years; and
- (3) Number of full-time employees must be five or more.

* Although some of the requirements are not satisfied, decisions on eligibility will be made based on the need for support for business succession, etc..

Dispatch of Entrepreneur Support Advisors

Phone: 03-5662-0538 (Open any time)
Applications are also accepted on the SME Consultation Office's website.

Advisors are dispatched to those who are preparing to start or newly establish a business in the City to consult on various questions and concerns about start-ups.

Support Consultation Services outside of Edogawa City

Loan Consultation Services	Address	Phone
Japan Finance Corporation Koto Branch (for former National Life Finance Corporation loans) Tokyo Branch (for former Japan Finance Corporation for Small and Medium Enterprise loans)	Nippon Life Kinshicho Building, 3-7-8 Kotobashi, Sumida-ku Otemachi Financial City North Tower, 1-9-4 Otemachi, Chiyoda-ku	(3631) 8175 (3270) 6801
Tokyo Credit Guarantee Corporation, Kinshicho Branch	4F, Arca Central Building, 1-2-1 Kinshi, Sumida-ku	(5608) 2011
Tokyo Chamber of Commerce and Industry, Edogawa Branch	3F, Tower Hall Funabori, 4-1-1 Funabori, Edogawa-ku	(5674) 2911
Tokyo Metropolitan Small and Medium Enterprise Support Center One-Stop Comprehensive Advice	5F, Tokyo Metropolitan Government Bureau of Industrial and Labor Affairs Akihabara Office Building, 1-9, Kandasakumacho, Chiyoda-ku	(3251) 7881
Tokyo Metropolitan Industrial Technology Research Institute Comprehensive Support Services	2-4-10, Aomi, Koto-ku	(5530) 2140



Consultation Services for Daily Life

The City also offers consultation services for those who are troubled with other problems and concerns besides business issues. Instead of suffering alone, just come and talk to us!

Difficulties in making a living

《Consultation Office for Life and Living》

Chuo TEL : 03-5662-0085 / Koiwa TEL : 03-5876-7730 / Kasai TEL : 03-5659-6626

Monday-Friday/8:30-17:00 (Open until 16:00 for new consultations)

*Closed for New Year's holidays and national holidays

General legal concerns

《Legal Consultation with Attorney (Green Palace Hall)》

TEL : 03-5662-7684 1st to 4th Tuesdays and Fridays / 9:30-16:00

*Closed for New Year's holidays and national holidays

By appointment only (Reservations can be made by phone from the Wednesday of the week prior to the desired consultation date. 9:00-17:00)

《Houterasu Support Dial》

TEL : 0570-078374 Monday-Friday/9:00-21:00 Saturday/9:00-17:00

*Closed for New Year's holidays and national holidays

When you have mental fatigue

《Yorisoi Hotline (Helping for Life)》

Offering help with any concerns you have.

TEL : 0120-279-338

(365 days, 24 hours, Available via phone)

《Kokoro-to-Inochi no Hotline (Minds and Lives Hotline for Comfort)》

TEL : 0570-087478 12:00-5:30 the next morning

(Open all year round)

