

# Edogawa City

## Guide to Small and Medium Enterprise Loan and Consultation Office

2025



Application and Inquiry for Loan and Consultation

### Edogawa City Office SME Consultation Office

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

TEL: For Loan: 03-5662-0538

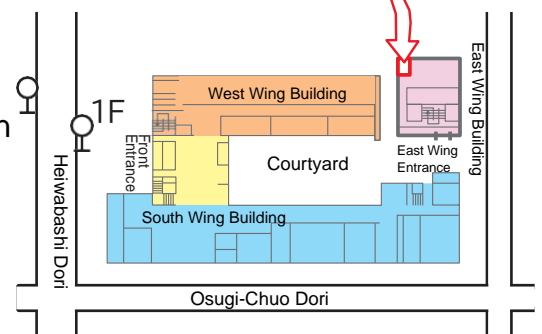
For Consultation: 03-5662-0525



Edogawa City SME Consultation Office

Search

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



ともに、生きる。  
江戸川区

# The City's Loan Mediation Program

The 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 program, financial institutions that have entered into a loan servicing contract with the 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 required, unsecured in principle

The mediated loans are guaranteed by the Credit Guarantee Corporation.

In principle, the loans do not require a third-party guarantor and are unsecured.

### ◎A portion of the interest 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. *\*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 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. 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.*

*\*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.*

### ◎9 different programs for various funding purposes

In addition to loans for general operating capital and equipment funds, 9 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.*

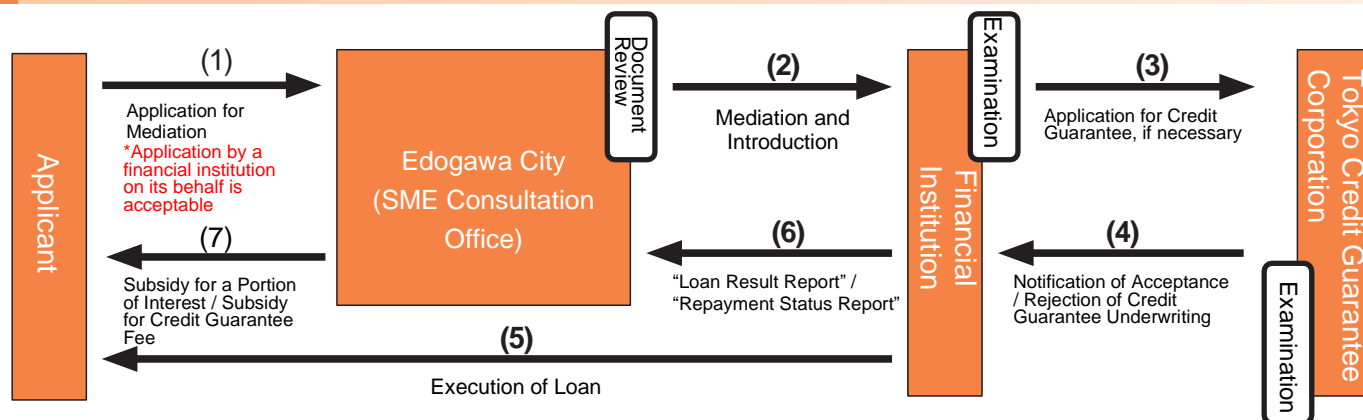
*\*If the loan is to be used for equipment funds, such funds must, in principle, be applied to equipment located in the City.*

## 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.

## 9 Different Programs for Various Funding Purposes

Category	Loan Name	Funding Purpose
<b>General Loan</b>	(1) Small and Medium Enterprise Business Fund	[Target: Small and Medium Enterprises] Business funds necessary for general operating capital and capital investment
	(2) Small Business Small Fund	[Target: Small Enterprises] Business funds necessary for general operating capital and capital investment
<b>Refinancing Loan</b>	(3) Business Improvement Refinancing Loan	Refinancing funds for debts under change of repayment terms
<b>Power-Up Loan</b>	(4) Funds to Support Companies Engaged in SDGs Activities	Funds to support the activities of businesses committed to achieve the SDGs
	(5) Business Enhancement Fund	Capital investment and operating capital for the purpose of business enhancement, etc. (e.g. facility modernization, IT-related, reduced consumption tax rate measures, store openings, measures to prevent secondhand smoking, global warming and electricity conservation measures, new product and technology development, business transformation and diversification, etc.)
	(6) DX Support Fund Loan	Capital investment funds for introduction of DX
	(7) Shopping District Store Support Fund	Funds for new openings of vacant stores in shopping districts; Funds for new installation and renewal of equipment in existing stores in shopping districts
	(8) Start-ups Support Fund	Operating and equipment funds required for business start-ups
	(9) Joint Business Fund	Funds necessary for joint business of small and medium-sized enterprise organizations

## Criteria for SMEs Eligible for Loans

### 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 Terms and Conditions

	Loan Name	Persons Eligible for Loans, Terms and Conditions, etc.	
General Loan	Small and Medium Enterprise Business Fund Loan [MARUKU] (aka: MARUKU)	<b>All of the following requirements must be met:</b> (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]	<b>In addition to the requirements in (1) - (4) of [MARUKU], all of the following requirements must also be met:</b> (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.	
Refinancing Loan	Business Improvement Refinancing Loan [KUKAIZEN]	<b>In addition to the requirements in (1) - (5) of [MARUKU], all of the following requirements must also be met:</b> (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).	
Power-Up Loan	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]	<b>In addition to the requirements in (1) - (5) of [MARUKU], the following requirement must also be met:</b> (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]	<b>In addition to the requirements in (1) - (5) of [MARUKU], all of the following requirements must also be met:</b> (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]	<b>The applicant must fall under either of the following 《new store opening》 or 《facility renewal》:</b> <b>《New store opening》</b> 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.
		<b>《Facility renewal》</b> 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]	<b>The applicant must fall under one of the following Start-up A, B, or C, and meet the requirements in (2) - (5) of [MARUKU]:</b>	
		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.

\* Special Refinancing Fund Loan and Business Support Fund Special Loan ended as of March 31, 2025.

Loan Limit *1	Repayment Period *2	Annual Interest Rate	Subsidy for Interest	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	0.5% or less	1.5%	Fully subsidized	<p>[Items Common to Each Program]</p> <p>・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.</p> <p>・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.</p> <p>・Physical Collateral: In principle, loans are unsecured; collateral may be required in certain loans, such as real estate-related loans.</p> <p>[Purchase of Vehicles]</p> <p>・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.</p> <p>In addition, vehicles that are highly personalized or tasteful, or equipped with features beyond the needs of the business, are not eligible for mediation.</p> <p>[KUKOGUCHI]</p> <p>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].</p> <p>[KUKAIZEN]</p> <p>The loan to be refinanced must be guaranteed by the Tokyo Credit Guarantee Corporation (including loans other than those mediated by the City or Tokyo Prefecture). The loans to be refinanced must include at least one loan that is under modification of repayment terms.</p> <p>[KUKOUJOU]</p> <p>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.</p> <p>[KUSOUGYOU]</p> <p>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.</p> <p>[KUDANTAI]</p> <p>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.</p>
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) on the previous page ([KUKOGUCHI])	Within 6 years Deferment period: within 6 months					
Operation (Refinancing) Existing debt amount + 20% of existing debt amount (up to ¥50 million)	Within 8 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			
	Within 15 years Deferment period: within 1 year	Over 8 years of repayment period 2.3% or less	Over 8 years of repayment period 0.8% or less			
	Within 8 years of repayment period	2.0% or less	0.5% or less			
Operation / Equipment ¥25 million	Within 8 years Deferment period: within 1 year	2.0% or less	1.5% or less	0.5%	Fully subsidized	
Operation / Equipment ¥80 million	Within 9 years Deferment period: within 1 year					
Operation / Equipment ¥50 million	Within 8 years Deferment period: within 1 year					
《For new store opening》						
Operation / Equipment ¥25 million	Within 9 years Deferment period: within 1 year					
《For facility renewal》						
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					

\*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.



# 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)) ○ 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. Materials verifying ownership of equipment Certified copy of real estate register (land and building), vehicle inspection certificate (copy), 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	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	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 <b>*Edogawa City residents (who pay resident tax to Edogawa City) may omit this document.</b>	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)	<b>"Business reports, etc." refers to the following documents as stipulated in Article 28 of the Act to Promote Specified Non-profit Activities:</b> ○ 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

\*In addition to the above, we may require you to submit materials in the process of examination. Please contact the SME Consultation Office for details.

## 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

### Applying by Mail

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] 〒132-8501 Edogawa City SME Consultation Office



\*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.

# List of Financial Institutions Handling Mediated Loans

As of April 2025

Name of Financial Institution		Phone	Address	Name of Financial Institution		Phone	Address		
Mizuho Bank, Ltd.	Komatsugawa Branch	Corporation Sales Office *1 03-6631-9542	Please contact Corporation Sales Office for consultation with any of the branches. 2-11, Kandanishiki-cho, Chiyoda-ku	Asahi Shinkin Bank	Koiwa Branch	03-3671-5611	5-25-1, Higashikoiwa		
	Hirai Branch				Mizue Branch	03-3698-2611	3-62-31, Higashimizue		
	Nishikasai Branch				Minamishinozaki Branch	The Mizue Branch handles the loans of the Minamishinozaki Branch.			
					Kasai Branch	03-3680-1551	4-1-10, Nishikasai		
Koiwa Branch	Higashikasai Branch	03-5696-5811	6-31-7, Higashikasai						
MUFG Bank, Ltd.	Koiwa Branch	03-3658-2151	1-23-14, Nishikoiwa		Kosan Shinkin Bank	Nagisa Branch	The Higashikasai Branch handles the loans of the Nagisa Branch.		
	Shinkoiwa Branch	03-3658-6982		Edogawa Branch		03-3653-5411	3-1-17, Nishiichinoe		
	Kameido Branch	03-3634-2491	4-11-1, Kotobashi, Sumida-ku	Mizue Branch	03-3676-0511	2-47-6, Mizue			
	Komatsugawa Branch	03-3652-7131	1-1-1, Matsue	Tokyo City Shinkin Bank	Shinkoiwa Branch	03-3697-6181	5-16-13, Higashishinkoiwa, Katsushika-ku		
	Funabori / Funabori-Ekimae Branch	03-5605-7831	2-23-18, Funabori		Keisei Koiwa Branch	03-3673-3151	6-6-9, Kitakoiwa		
	Mizue Branch	03-5605-8220			Kameido Branch	03-3683-2161	5-14-2, Kameido, Koto-ku		
	Kasai Branch	03-3686-3211	6-15-1, Nishikasai		Edogawa Branch	03-3652-6166	1-2-6, Chuo		
	Nishikasai Branch	03-3680-2101		Kamata Branch	03-3678-7611	4-23-3, Mizue			
Sumitomo Mitsui Banking Corporation	Nishikasai Branch	03-3635-0202	Please contact Kinshicho Area Main Office for consultation. 4F, 4-19-4, Kotobashi, Sumida-ku	The Tokyo Higashi Shinkin Bank	Higashikoiwa Branch	03-3657-1121	6-18-18, Higashikoiwa		
Resona Bank, Limited	Edogawa-Minami Branch	03-3654-3211	6-19-8, Ichinoe		Nishikoiwa Branch	03-3650-0111	1-21-11, Nishikoiwa		
	Koiwa Branch	03-3657-1131	6-31-10, Minamikoiwa		Shishibone Branch	03-3676-4001	1-54-1, Shishibone		
	Nishikasai Branch	03-3686-7511	5-5-1, Nishikasai		Shinozaki Branch	03-3670-4101	4-1-18, Shinozaki-machi		
The Gunma Bank, Ltd.	Kasai Branch	03-3686-3033	4F, NEXTAGE NISHIKASAI BLDG., 5-2-3, Nishikasai		Shinkoiwa Branch	03-3655-2661	1-13-7, Honisshiki		
The Chiba Bank, Ltd.	Koiwa Branch	03-5662-9481	2F, Asahi Seimei Shinkoiwa Bldg., 1-53-10, Shinkoiwa, Katsushika-ku		Kasaiekimae Branch	03-3689-3531	5-20-16, Nakakasai		
	Mizue Branch	03-3698-8561	2-10-7, Minamishinozaki-machi		Ninoe Branch	03-3687-1261	5-10, Nishimizue		
	Shinozaki Branch	03-5243-1501	7-27-23, Shinozaki-machi		Funabori Branch	03-3686-5711	3-13-13, Funabori		
	Kasai Branch	03-5675-4021	5-34-13, Nakakasai	Toei Shinkin Bank	Main Branch	03-3653-3111	1-52-8, Shinkoiwa, Katsushika-ku		
The Chiba Kogyo Bank, Ltd.	Nishikasai Branch	03-6808-6416	5F, Daini Arai Bldg., 6-10-6, Nakakasai		Edogawa Branch	03-3652-4821	7-29-7, Ichinoe		
Kiraboshi Bank, Ltd.	Koiwa Branch	03-5654-9361	4-39-17, Nishishinkoiwa, Katsushika-ku		Kasai Branch	03-3680-3521	5-45-3, Higashikasai		
	Shinkoiwa Branch	03-3694-5561			Shinozaki Branch	03-3678-2111	1-30-52, Shinozaki-machi		
	Kasai Branch	03-3675-3211	3F, Daini Kanecho Bldg., 3-37-16, Nakakasai		Niihori Branch	03-3677-4911	2-16-16, Niihori		
	Funabori Branch	The Kasai Branch handles the loans of the Funabori Branch.			Honisshiki Branch	03-5662-2111	3-24-16, Honisshiki		
The Awa Bank, Ltd.	Edogawa Branch	03-5662-4060	2F, Gran Veil-K, 8-10-4, Ichinoe		The Komatsugawa Shinkin Bank	Main Branch	03-3617-1201	6-23-23, Hirai	
The Towa Bank, Ltd.	Kasai Branch	03-3680-3311	7-4-8, Minamisuna, Koto-ku			Hirai Branch	03-3683-0581	4-8-1, Hirai	
Higashi-Nippon Bank, Limited	Komatsugawa / Hirai Branch	03-3682-6661	4-11-4, Hirai	Sugawarabashi Branch		03-3652-3136	1-25-16, Matsumoto		
	Shinkoiwa Branch	03-3691-8401	4-42-17, Nishishinkoiwa, Katsushika-ku	Okudo Branch		03-3696-0351	2-41-17, Okudo, Katsushika-ku		
	Mizue / Edogawa Branch	03-3678-6311	2-5-11, Mizue	Nakahirai Branch		03-3617-1201	6-23-23, Hirai		
Tokyo Bay Shinkin Bank	Funabori Branch	03-3680-3551	3-7-5, Funabori	Shishibone Branch		03-3698-1711	3-16-1, Shishibone		
	Nishikasai Branch	03-3675-2211	6-10-11, Nishikasai	Shinozaki Branch		03-3676-5941	6-15-21, Shinozaki-machi		
Asahi Shinkin Bank	Chuo Branch	03-3652-1231	3-15-9, Matsue	Johoku Shinkin Bank		Fukagawa Branch	03-3641-7151	1-13-9, Monzennaka-cho, Koto-ku	
	Ichinoe-eki Branch	The Chuo Branch handles the loans of the Ichinoe-eki Branch.			Koutou Shinkumi	Edogawa Branch	03-3654-8101	4-53-10, Higashikomatsugawa	
	Sankaku Branch	03-3689-0531	7-17-27, Funabori	Seiwa Shinyo Kumiai	Keisei Koiwa Branch	03-3650-5111	6-12-6, Kitakoiwa		
	Koto Branch	03-3682-4111	3-11-1-101, Komatsugawa		Hosoda Branch	03-3672-6161	4-23-19, Hosoda, Katsushika-ku		
	Shinkoiwa Branch	03-3653-5551	3-43-15, Matsushima		Shinshibamata-Ekimae Branch	03-5693-8111	5-1-6, Shibamata, Katsushika-ku		
	Shishibone Branch	03-3670-4191	3-3-9, Shishibone	Nakanogou Credit Cooperative	Minamikoiwa Branch	03-3673-3711	3-24-8, Minamikoiwa		
	Shinozaki-eki Branch	The Shishibone Branch handles the loans of the Shinozaki-eki Branch.			Daitokyo Shinyokumiai	Shinkoiwa Branch	03-3691-9536	5-2-6, Higashishinkoiwa, Katsushika-ku	
					Dai-ichi Kangyo Credit Cooperative	Shinozaki Branch	03-3678-6991	7-21-12, Shinozaki-machi	

\*1 Change effective April 7, 2025 (former name: Engagement Office Tel: 03-6631-9555)

# 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).

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.

## Main Types of Certification

### ○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 refer to the City's website for the application form and procedures.

## 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.

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.

## Outline of the "Advanced Equipment, etc. Introduction Plan"

- Labor productivity target: 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

\*To receive certification, an application must be submitted prior to the date of acquisition of the applicable new equipment.

## Support Provided through Certification and Plan Implementation

(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 contact the Credit Guarantee Corporation for details of the separate guarantee.



\*Please refer to the City's website for the details of certification, and the form and application procedures of the Plan.



# Guide to SME Consultation Office

The SME Consultation Office provides a variety of consultation services, including consultation on loans, management issues, technology in manufacturing, mediation of order placement and acceptance, and more. The service is completely free of charge, so please feel free to use it.

## Consultation at the Window



Consultation Services	Hours	Phone No.
<b>● Consultation on Loan and Safety-net</b> 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.	Monday-Friday 9:30-17:00	03-5662-2095
<b>● Consultation on Manufacturing</b> We provide assistance in solving problems in manufacturing development and improvement. We will work in collaboration with the Tokyo Metropolitan Small and Medium Enterprise Support Center and Tokyo Metropolitan Industrial Technology Research Institute according to your needs.	Monday-Friday 9:30-17:00 (except 12:00-13:00)	03-5662-2140
<b>● Consultation on Mediation of Order Placement and Acceptance</b> 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. We also provide information on business conventions and exhibitions organized by the City and SME Support Center to expand business partners.		
<b>● Management Consultation</b> 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)	03-5662-0525
<b>● Loan Consultation Services by Japan Finance Corporation</b> Consultations on business fund loans and business succession matching support offered by the Japan Finance Corporation, a policy-based financial institution that complements the efforts of private financial institutions, are provided. Consultations are conducted by staff of National Life Business at Koto Branch, Japan Finance Corporation.	Third Thursday of every month, 13:00-17:00 (Consultation time: 50 minutes)	

\*Priority will be given to those with reservations.  
\*Applications are also accepted on the SME Consultation Office website.

## Dispatch of Professional Consultants Free of Charge



Consultation Services	Hours	Phone No.
<b>● Professional Consultant Dispatch</b> Specialists including small and medium enterprise management consultants, tax accountants, judicial scriveners, administrative scriveners, and public consultants on social and labor insurance will be dispatched. Continuous consultations are available for various management issues.	Open any time (Please apply on the SME Consultation Office's website.)	03-5662-0525
<b>● Dispatch of Entrepreneur Support Advisors</b> Advisors are dispatched to those who are preparing to start a business in the City to consult on questions about start-ups.		

# Small and Medium Enterprise Support Service

○ For inquiries: Business Assistance Section, Consultation Unit 03-5662-0525

## Business Improvement

### Subsidy for Sales Channel Expansion Support Business

Subsidies will be granted for a portion of the expenses incurred in efforts to increase receiving/placing of orders, through activities such as creating company websites and promotional videos, and participating in exhibitions.

Maximum amount:  
¥100,000 (website: general, video)  
¥200,000 (website: e-commerce/multilingual, exhibition: in Japan)  
¥300,000 (exhibition: outside Japan)  
Subsidy ratio: 1/2 or less



### Subsidy for Management Enhancement (for Various Certification Programs)

Subsidies will be granted for a portion of the expenses required to obtain ISO, Eco-Action 21, or PrivacyMark certification, to apply for intellectual property rights (patent, utility model, and design rights), and to formulate a business continuity plan.

Maximum amount:  
¥200,000 (Eco-Action 21, intellectual property rights, business continuity plan)  
¥500,000 (ISO, PrivacyMark)  
Subsidy ratio: 1/2 or less



### Subsidy for Promotion of Use of Public Research and Development Institutes, etc.

Subsidies will be granted for a portion of the expenses incurred in using examinations commissioned by public research and development institutes, universities, and technical colleges.

Maximum amount: ¥100,000  
Subsidy ratio: 1/2 or less



### Subsidy to Support Development of New Products and Technologies

Subsidies will be granted to small and medium-sized manufacturers or information and telecommunications carriers for a portion of the expenses incurred in developing new products and technologies.

Maximum amount:  
¥1,000,000 (prototype development type)  
¥2,000,000 (practical product realization type)  
Subsidy ratio:  
2/3 or less, for SDGs 4/5 or less



### Promotion of Harmonious Coexistence of Manufacturing Companies with Local Communities

Subsidies will be granted to small and medium-sized manufacturers for a portion of the expenses incurred in efforts to improve the operating environment of their factories (soundproofing, dustproofing, and odor control) in order to harmonize their operations with the local communities.

Maximum amount: ¥3,750,000  
Subsidy ratio: 3/4 or less



## Human Resource Securing and Development

### Subsidy for Improvement of Working Environment (formerly Subsidy to Support Improvement of Work-Life Balance)

Subsidies will be granted to businesses with less than 10 employees for a portion of the expenses incurred in establishment or amendment of Rules of Employment.

Maximum amount: ¥100,000  
Subsidy ratio: 1/2 or less



### Subsidy for Manufacturing Human Resource Development Support Business

Subsidies will be granted to small and medium-sized manufacturers for a portion of the expenses incurred in efforts to acquire expertise and skills in manufacturing.

Maximum amount:  
¥100,000 (company)  
¥200,000 (organization)  
Subsidy ratio: 1/2 or less



### Subsidy for Human Resource Securing Support Business of Manufacturing Companies

Subsidies will be granted to small and medium-sized manufacturers for a portion of the expenses required for recruitment activities, such as new hiring and mid-career hiring using staffing agencies.

Maximum amount: ¥500,000  
Subsidy ratio: 1/2 or less



### Subsidy for Working Environment Improvement Support Business of Manufacturing Companies

Subsidies will be granted to small and medium-sized manufacturers for a portion of the expenses incurred to improve the working environment, such as maintenance of locker rooms, rest rooms, and air conditioning equipment, for the purpose of securing and retaining human resources.

Maximum amount: ¥500,000  
Subsidy ratio: 1/2 or less



# Digital Transformation (DX) and Digitalization Promotion



## DX Support Team (DX and Digitalization Promotion, Accompanying Support Business)

In introducing DX or advancing digitalization, our expert advisors visit your office to propose plans tailored to your individual business challenges and provide support in selecting and introducing IT tools and vendors. In addition, we offer a variety of support services, including seminars and case studies.



## DX Practical Seminar

This is a training program targeting those in charge of practical tasks at companies to deepen their understanding and knowledge of DX and to develop human resources capable of formulating DX promotion plans within their companies. You can learn useful operational know-how, such as benefits for management and problem-solving methods, in preparation for DX.



## Subsidy for Promotion of Digital Technology Utilization

### DX introduction:

Subsidies will be granted for a portion of the expenses required for DX introduction, which contributes to productivity improvement and the creation of new businesses.

### IT introduction:

Subsidies will be granted for a portion of the expenses required for IT introduction, which contributes to improving back-office productivity or operational efficiency.

### Maximum amount:

¥2,000,000 (DX introduction)  
¥500,000 (IT introduction)

### Subsidy ratio: 2/3 or less



# Start-Ups Support

## The 22nd Series Edogawa Entrepreneur Seminar

This course consists of six basic sessions and six step-up sessions, in which expert instructors explain topics such as self-analysis, management and finance, human resource development, and sales channel expansion, while sharing their real-life experiences. There are also social gatherings centered around alumni entrepreneurs.



## Connect and Expand - the Entrepreneurial Circle "EDOGAWA"

We create a "place" for those who aim to start or have recently started a business in the City to learn and grow together through online communities, startup events, and networking gatherings. The latest information on entrepreneurship will also be provided.



## Subsidy for Promotion of Business Start-Up

For those who aim to start or have just started a business (less than 2 years after establishment) in the City, subsidies will be granted for a part of the rent for an office, etc. for up to 2 years.

### Maximum amount:

¥1,200,000  
(¥300,000 every six months)

### Subsidy ratio: 1/2



## Business Plan Contest

We support those who aim to start or have just started a business (less than 2 years after establishment) with an excellent plan to start a business in the City. Prize money will be awarded to the winners.

### Grand Prize:

¥300,000

### Excellence Award:

¥200,000

### Honorable Mention:

¥100,000



## Automated Subsidy and Grant Diagnosis System



By answering a few questions, this system will identify subsidies and grants offered by the Ministry of Economy, Trade and Industry, the Ministry of Health, Labour and Welfare, and Edogawa City that your company may be eligible for. It is available 24 hours a day, whenever you need it.



Edogawa City Subsidy Search System for Businesses





Search

## Support and 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	5F, 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

## 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	Hours	Phone No.
Consultation Office for Life and Living 	Monday-Friday: 8:30-17:00 (Open until 16:00 for new consultations) * Closed for New Year's holidays and national holidays	Chuo: 03-5662-0085 Koiwa: 03-5876-7730 Kasai: 03-5659-6626
General legal concerns	Hours	Phone No.
Legal Consultation with Attorney (Green Palace Hall) 	1st to 4th Mondays and Thursdays: 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)	03-5662-7684
Houterasu Support Dial	Monday-Friday: 9:00-21:00 Saturday: 9:00-17:00 * Closed for New Year's holidays and national holidays	0570-078374
When you have mental fatigue	Hours	Phone No.
Yorisoi Hotline (Helping for Life) Offering help with any concerns you have. 	365 days, 24 hours, Available via phone	0120-279-338
Kokoro-to-Inochi no Hotline (Minds and Lives Hotline for Comfort) 	Open all year round: 12:00-5:30 the next morning	0570-087478

### Edogawa City Industrial Economy Department Official X

On our X (formerly Twitter) account,  
we share information about support for  
businesses, industrial development,  
etc. in the City.

@edogawa\_sangyou



### Database of companies in Edogawa City "Edogawa Industry Navi"

This website features information on businesses operating within the City,  
including their business activities, products and services, promotional  
information, job listings, and more. You can list your business for free, so  
take advantage of this opportunity to increase orders and expand your  
clientele.

えどがわ産業ナビ

<https://edogawanavi.jp/>

