

■ Providing SME Management Assistance

Strengthening Solution Marketing

Through initiatives led by the Solutions Marketing Division, established in April 2018, the Bank is working to create beneficial cycles in the local economy by providing diverse solutions to meet the needs of corporate clients at various stages in their business development. These include management innovation support through partnerships with external organizations, such as government institutions, as well as support for inheritance and business succession, and support for M&As.



Support for Start-Ups and New Entries

The Bank has developed its own unsecured, unguaranteed financial products for entrepreneurs whose businesses are younger than two years old. We have established a Start-Up Support Desk, and we use our uniquely capable network to provide information, support business plan formulation, and dispatch experts. We also provide detailed support through close cooperation between our “support team for start-ups and new entries” in Head Office and our branches.

Offering a Variety of Financing Methods

The Bank has focused on offering a variety of financing methods, including syndicated loans to diversify procurement methods and implement financial rationalization when a cooperative financing group has been formed by a number of financial institutions, project financing that provides funding after focusing on the cash flow of a business, private placement bonds that result in improving the corporate image of a company conducting fund procurement, and Asset-Based Lending (ABL) that makes use of the customer’s product inventory, accounts receivable or suchlike.

Support for Solving Various Issues by Utilizing Information

At the Information Center located in our Head Office, we collect information about business matching, real estate, the local area, and so forth, and use it to meet needs for sales channel expansion, market development, technology alliances, and establishment of offices, plants, and so forth. In business matching, we have established business alliances with 193 companies as of June 2019.

Support for Overseas Expansion

We opened a Representative Office Registered in Singapore in August 2018. Through this office, we offer a wide range of services to support clients’ activities in the ASEAN region, both those carrying out business expansion and those examining the launching of new businesses. Services include providing information through our local networks, and planning and holding various events.



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Supporting M&As, Inheritance, and Business Succession

To help customers with issues of inheritance and business succession, our highly knowledgeable expert staff offer proposals that are optimal for each customer. In March 2019, the Bank became the first financial institution based in Saitama Prefecture to acquire a trust license, enabling us to provide a full line of services such as testamentary trusts. In addition, for customers that wish to transfer their companies, we provide M&A support services to provide a smooth business succession.

Business Evaluation

The Bank does not rely excessively on financial data, collateral and guarantees—it is carrying out initiatives that prioritize business evaluation, including the business details and growth possibilities of each individual company. The number of borrowers based on a business evaluation stood at 5,400 companies as of March 2019.