

FAQ for “Fundraising Support Program for Foreign Entrepreneurs”

Q 1 . What should I do first in order to receive support of this program?

A 1 . To receive support of this program, you must apply to Business Development Center Tokyo (hereinafter referred to as “BDCT”) and receive approval for your business plan from the Tokyo Metropolitan Government. (Certification is subject to review.)

At BDCT, you can receive support for writing business plans by experts.

Q 2 . If I have my business plan certified, am I sure to receive a loan in this program?

A 2 . When you apply for a loan, your application will be examined by the financial institutions handling your money after strictly verifying the conditions of the recipient through interviews, on-site inspections, and other means.

Therefore, there are cases your loan application may be denied, even if your business plan was certified by the Tokyo Metropolitan Government.

The financial institutions will continue to monitor the status of the businesses after the loans are provided.

Q 3 . What are the eligibility requirements for support?

A 3 . The principal eligibility requirements for support recipients are as below.

- Have a business plan certified by the Tokyo Metropolitan Government
- Less than 5 years from the date of business establishment in Japan
- Possess a status of residence* that does not restrict business activities
- Representative of a corporation having its head office or principal office in Tokyo
- The business form is a corporation

* Specifically, it refers to the following status of residence

Permanent Resident/Special Permanent Resident, Spouse or Child of Japanese National, Spouse or Child of Permanent Resident, Long-Term Resident, Business Manager, and a part of Highly Skilled Professional

Q 4 . Can foreign entrepreneurs use this program even if they do not live in Tokyo?

A 4 . The "head office" or "principal office" must be located in Tokyo.

Q 5 . Can you help me create a business plan?

A 5 . BDCT can assist you in creating a business plan, so please feel free to make contact.

Q 6 . Is a guarantor required for this loan?

A 6 . In principle, a joint guarantee by the corporate representative is required.

Q 7. Is collateral required for this loan?

A 7. To support startups, collateral is not required.

(This is also true for loans to support Japanese entrepreneurs listed in Q9)

Q 8. What is the loan interest rate in this program?

A 8. The fixed interest rate is set at 2.7% or less (Specific interest rates vary for each individual case) .

Q 9. Are there any loan programs for starting a business available to Japanese nationals?

A 9. The Tokyo Metropolitan Government provides " Tokyo Metropolitan Government Small and Medium Enterprises loan program" and " Program to support startups by women, youth, and seniors".

▶Tokyo Metropolitan Government Small and Medium Enterprises loan program

A system in which the Tokyo Metropolitan Government, Credit Guarantee Corporation of Tokyo, and financial institutions cooperate to provide small and medium enterprises with the funds they need to smoothly finance their businesses.

<https://www.sangyo-rodo.metro.tokyo.lg.jp/chushou/kinyu/yuushi/yuushi/>

(In Japanese)

【Loans for business establishment】 (As of April 1, 2025)

○Loan Limit: 35 million yen

○Loan interest rate: Fixed interest rate from 1.65% or less to 2.35% or less etc.

○Guarantor: Corporate representative (principle)

○Collateral: Unsecured in principle

▶**Program to support startups by women, youth, and seniors**

System to support women, youths and seniors in Tokyo in establishing
community-based startups

<https://www.sangyo-rodo.metro.tokyo.lg.jp/chushou/kinyu/yuushi/support/>

(In Japanese)

○Loan Limit: 15 million yen (20 million yen for women)

7.5 million yen for working capital only (10 million yen for women)

○Loan interest rate: Fixed interest rate of 1.0% or less

○Guarantor: Corporation … may be required

Individual business owner … not required

○Collateral: Unsecured

Q 1 0 . Why does the Tokyo Metropolitan Government support foreign entrepreneurs?

A 1 0 . The Tokyo Metropolitan Government aims to realize entrepreneurship by
various entities, including foreign nationals, in order to make Tokyo the most

startup-friendly city in the world where new industries constantly emerge. As a part of this effort, we support foreign entrepreneurs in order to create an environment in which foreign nationals easily start businesses in Tokyo, thereby creating a diverse range of entities that will support Tokyo's economy and generating sustainable growth of Tokyo.

The Japanese government has also established the "Projects for Encouraging Foreign Entrepreneurs to Start Businesses", and the Japan Finance Corporation (JFC) provides support for foreign entrepreneurs through the "New Business Development Loans".

<Inquiries>

■ About business planning only

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