

### 3 Business Support

Long-term and low-interest financing systems (prefectural and government-affiliated financing institutions) have been established to smoothly provide business funds for small and medium-sized companies.

#### (1) Prefectural Financing Systems

Those who have a business establishment in Hiroshima Prefecture and have run the same business (only of the business type guaranteed by a credit guarantee corporation) for at least one year, in principle, are eligible for the prefectural financing systems. The target of financing, maximum loan amount, interest rate, and financing period vary depending on the system. For more information, please contact the division below.

The major financing system is as follows:

[Hiroshima Prefecture-funded deposit financing system]

- ◆Those who need funding for general purposes: General fund
- ◆Small-scale business operators : Petty cash fund
- ◆Entrepreneurs : Start-up support fund, etc.

Contact

Business Innovation Division, Commerce, Industry and  
Labor Bureau, Hiroshima Prefectural Government  
Tel: 082-513-3321

#### (2) Financing Systems of Government-affiliated Financing Institutions

Direct financing is provided to small and medium-sized companies to complement private small and medium financing.

[Japan Finance Corporation]

- ◆Small and Medium Enterprise Unit: Providing long-term equipment and operating funds for modernization and streamlining
- ◆Micro Business and Individual Unit : Providing funds to small and micro companies

In addition, various special loan systems have been established to provide funds with more favorable interest rates and terms and conditions than general funds as a policy-based finance according to the purposes of the Support Measures for Small and Medium Enterprises. For more information, please contact the Japan Finance Corporation.

Contact

Japan Finance Corporation  
《Business Fund Consultations》  
Tel: 0120-154-505