



Credit Guarantee Corporation of Tokyo Annual Report 2024



Our Fundamental Philosophy

We at CGCT,
by offering credit guarantees,
connect the energy and credit standing of
small and medium enterprises to new possibilities,
and provide strong support for
the advancement of management.

Our Action Principles

External service,
Customer orientation

“We attend to customers with attitudes
of kindness, fairness and gratitude.”

Internal environment,
Ways of working

“With new ideas and free discussion, we
aim to make our office a cheerful and
challenging workplace.”

Fruitful working lives

“We strive for personal development,
with sound bodies and minds.”





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Creating

Message from the Chairman & President

First of all, let me take this opportunity to express my sincere gratitude for all your support for the Credit Guarantee Corporation of Tokyo (CGCT).

We have created the “Annual Report 2024,” a disclosure document that reports on business activities in fiscal 2023. I hope that you will take the time to read it, and that it will provide you with a deeper understanding of CGCT’s activities.

During fiscal 2023, the Japanese economy showed some positive trends, including normalization of socioeconomic activities and rapid recovery in inbound demand, as Covid-19 was reclassified to Class 5 (the lowest level of severity) under the Infectious Diseases Control Law. At the same time, the environment surrounding SMEs presents a variety of issues, including delays in passing on the steep rise in raw material costs to product prices, as well as chronic staff shortages and the difficulty in securing successors to ensure business continuity.

In this backdrop, as part of comprehensive economic measures for completely overcoming deflation, Japan has put forward a plan to achieve a strong cycle of continuous wage increases and active investments, and to tie this into the next stage of growth. In the context of SME support measures in particular, every possible effort will be made to support cash flow—for example, through continued refinancing—and also to support management improvements and the revitalization of business. The Tokyo Metropolitan Government also continues to robustly back smooth capital procurement by SMEs in Tokyo through a variety of government loans, while at the same time promoting DX and supporting business succession, as well as striving to accelerate support for the creation and growth of startups.

Amid these conditions, as repayments on “zero-zero loans” (with no interest and no collateral) begin in earnest, CGCT has responded quickly and flexibly to demand for refinancing, and to the cash flow needs of SMEs. In March of this year, we began offering a new program that allows business owners to choose not to provide personal guarantees by CEOs, assuming that certain requirements are met, and with payment of an additional guarantee fee. We will take various opportunities to promote the use of this program in fiscal 2024 as well. In addition, we will continue to support flexible cash flow from the perspective of business owners, while closely monitoring impact from the dissolution of negative interest

山本 隆

Takashi Yamamoto

Chairman & President
Credit Guarantee Corporation of Tokyo

rate policies.

Over the past few years, we have strengthened “push type support” (e.g., sending direct mail or actively approaching in the context of management support) with each passing year, and we have worked closely with SMEs seeking to improve management. Entrepreneurship seminars and start-up schools, which were mainly conducted online during the coronavirus pandemic, have returned to an in-person format, so we are able to offer support suited to each entrepreneur’s level of preparation. In terms of new activities, we offer managerial support to SMEs facing a variety of challenges, through the “Tokyo Team Support Assistance Conference,” in which five support agencies including the Tokyo Yozu Support Center combine their respective support initiatives and expertise to offer comprehensive assistance to SMEs. We will further strengthen our ties with the support agencies during fiscal 2024 as well, and provide even more detailed and empathetic financial and management support.

Lastly, CGCT will further strengthen its ties with financial institutions and related organizations, and will combine its efforts to provide financial and management support with an emphasis on dialog. We will maintain an awareness of preparing to function as a safety net in the event of an economic crisis or natural disaster, and work harder than ever on operational improvements aimed at increasing convenience, so that we can continue to be a trusted and essential partner for SMEs. We look forward to your continued support.

June. 2024

Business Objectives

The central objective of the Credit Guarantee Corporation of Tokyo (CGCT) is to support the many small and medium enterprises (SMEs) that are managing their businesses in a reliable manner and striving to grow. Our chief tool is to offer credit guarantees to SMEs so that they can raise necessary funds from financial institutions or the capital market.



History

Foundation

In 1937, when the Japanese economy was in a serious recession, to help resolve the fund-raising difficulties of SMEs, the Tokyo Prefectural Government and the Tokyo City Government (together, now the Tokyo Metropolitan Government) established an incorporated association, the Credit Guarantee Corporation of Tokyo, as the first institution in Japan to enter the credit guarantee business.

Enactment of The Credit Guarantee Corporation Law

In 1954, CGCT was transformed into an approved corporation pursuant to the Credit Guarantee Corporation Law, which was enacted to facilitate our services and strengthen our organizational base.

Fifty-One Credit Guarantee Corporations Nationwide

From 1937, when CGCT was established as a pioneer in providing credit guarantee services, to 1961, credit guarantee corporations were founded in each prefecture across the country. At present, there are 51 credit guarantee corporations in Japan.

Establishment of the Credit Supplementation System

In 1958, the Small Business Credit Insurance Corporation (now the Japan Finance Corporation) was established as a government agency to provide insurance for the guarantees offered by credit guarantee corporations across the country. It was at this point that the current framework of Japan's credit supplementation system was completed. (See page 7, "Mechanism of the Credit Supplementation System".)

Development of the System

The credit supplementation system has been greatly enhanced since its establishment. For example, the definition of SMEs has been expanded to include larger firms, the range of business categories eligible for guarantees has been broadened and the value limit for unsecured guarantees has been increased several times.

Moreover, in response to the diverse needs of SMEs, various new types of credit guarantee programs continue to be developed, such as the Safety-Net for Financing Guarantee, CLO (collateralized loan obligation) guarantees, corporate bond guarantees and ABL (asset-based lending) guarantees.

Based on the report by the Council on Government Policy for SMEs, various efforts are being made to better respond to the needs of the times, such as the implementation of a responsibility-sharing system with financial institutions and a guarantee rate system based on the client's degree of credit risk.

Advancing with Small and Medium Enterprises

At present, various governmental measures for small and medium enterprises are being taken in Japan. As an institution that plays a significant part in this mission, CGCT continues to advance in line with the development of small and medium enterprises.

Recent Topics

1 Guarantee Schemes Suited to Customer Needs and the Economic/Business Environment

In fiscal 2023, CGCT provided financial support through initiatives including the guarantee schemes outlined below, based on the needs of SME operators and the economic and business environment.

1 Special Hands-on Guarantee Program (hands-on support)

Period: From January 2023

This scheme aimed to stabilize cash flow financing for SMEs by relaxing the conditions for financing eligibility and widening eligibility for refinancing, in preparation for the end of the deferment period for existing coronavirus pandemic response loans and other similar loans.

2 Start-up Promotion Guarantee Program (SSS Guarantee)

Period: From March 2023

CGCT started offering guarantees designed to promote entrepreneurship and the launch of new companies, by establishing a guarantee program that does not require personal guarantees from CEOs for companies within a certain period of their establishment and other eligible firms.

3 Emergency Loans in Response to the Coronavirus Pandemic, the Situation in Ukraine, Depreciation of the Yen, and Energy Issues, etc. (Coronavirus, Ukraine, Depreciation, Energy, etc.)

Period: From April 2023

This scheme aimed to stabilize cash flow financing by establishing a guarantee program with subsidy support for credit guarantee fees in the case of SME operators affected by conditions such as the extended coronavirus pandemic, changes in the situation in Ukraine, the depreciation of the yen, and increasing costs of energy, crude oil, and other materials.

4 Special Guarantee Program to Promote Non-Provision of CEO Guarantees Selected by Business Owners (National Subsidy Selection Type CEO Guarantee)

Period: From March 2024

In order to establish loan practices that are not dependent on CEO guarantees, we began offering a guarantee program that eliminates the need for personal guarantees by CEOs with payment of an additional guarantee fee, assuming that certain requirements are met. The additional guarantee fee can be subsidized in part by the national government.

2 Management Support Initiatives

In April 2012, CGCT established a dedicated Management Support Department to strengthen management support and support during loan periods for SMEs facing a continued downturn in performance. This department continues to provide integrated financing and management support.

As part of these activities, the Business Succession Support Desk and the Overseas Expansion Support Desk were established in April 2018 to further enhance management support.

CGCT also continues to implement initiatives under its Business Support Promotion Project, a management solutions program utilizing subsidies from the national government and featuring partnerships with outside experts who engage in direct dialogue with SMEs and small business operators. In fiscal 2023, CGCT visited 1,929 companies as part of this project. Of this total, 1,842 companies participated in Coordination Support, after which 1,055 moved on to Pinpoint Support and 269 advanced to Total Support. As such, a large number of SMEs were able to take advantage of the project, with Follow-up Support being provided to 70 companies.

In addition, under the Tokyo Support Package launched in April 2018, financial institutions, CGCT, and experts provide comprehensive support in the creation of SME management improvement plans. Based on the Expert Dispatch Program offered as part of the Business Support Promotion Project, CGCT and financial institutions collaborate to provide continuous support up to the announcement of business plans, including financial support in Management Support Meetings*.

In fiscal 2023, 19 companies applied to use the package, and 17 Management Support Meetings were held in relation to the Tokyo Support Package.

* The goal of Management Support Meetings is to facilitate rapid improvements to SME management by bringing together and sharing information among SMEs implementing management improvement plans and the financial institutions handling transactions with those SMEs.

3 Support for Entrepreneurs

In April 2019, CGCT rolled out Start-Up Business Assistance Plaza services at all of its branches, and enhanced support systems to provide entrepreneurs with easier access to CGCT assistance. Our Management Support Department also continued to offer a broad menu of financial and management support to recent start-ups as well as entrepreneurs planning to start up new businesses.

Start-Up Business Assistance Plazas in all offices offered a full range of consultations for entrepreneurs, from general advice preceding start-up to financial advice when an SME is established to post-start-up management advice. We also dispatched staff to the Tokyo Start-Up Station administered by the Tokyo Metropolitan Small and Medium Enterprise Support Center, collaborating with start-up support institutions to provide support for new business owners and persons planning to start up a business in the future.

The Management Support Department produced a video featuring SME operators who had used start-up guarantees, with the aim of passing on know-how regarding start-ups to entrepreneurs planning to form a company, and worked to foster a spirit of entrepreneurship and to promote understanding of start-up credit guarantee schemes.

4 International Cooperation

CGCT is committed to enhancing international exchanges regarding credit supplementation systems, for example by trading information at conferences and councils with overseas institutions and welcoming visitors to Japan for research and training.

Every year, CGCT and the Korea Credit Guarantee Fund (KODIT) host a Working Level Council, which provides an opportunity for staff involved in business operations to exchange information and opinions through active discussions on relevant topics, including business performance and business plans, as well as the issues facing various departments and countermeasures for resolving those issues.

Main international activities in fiscal 2023

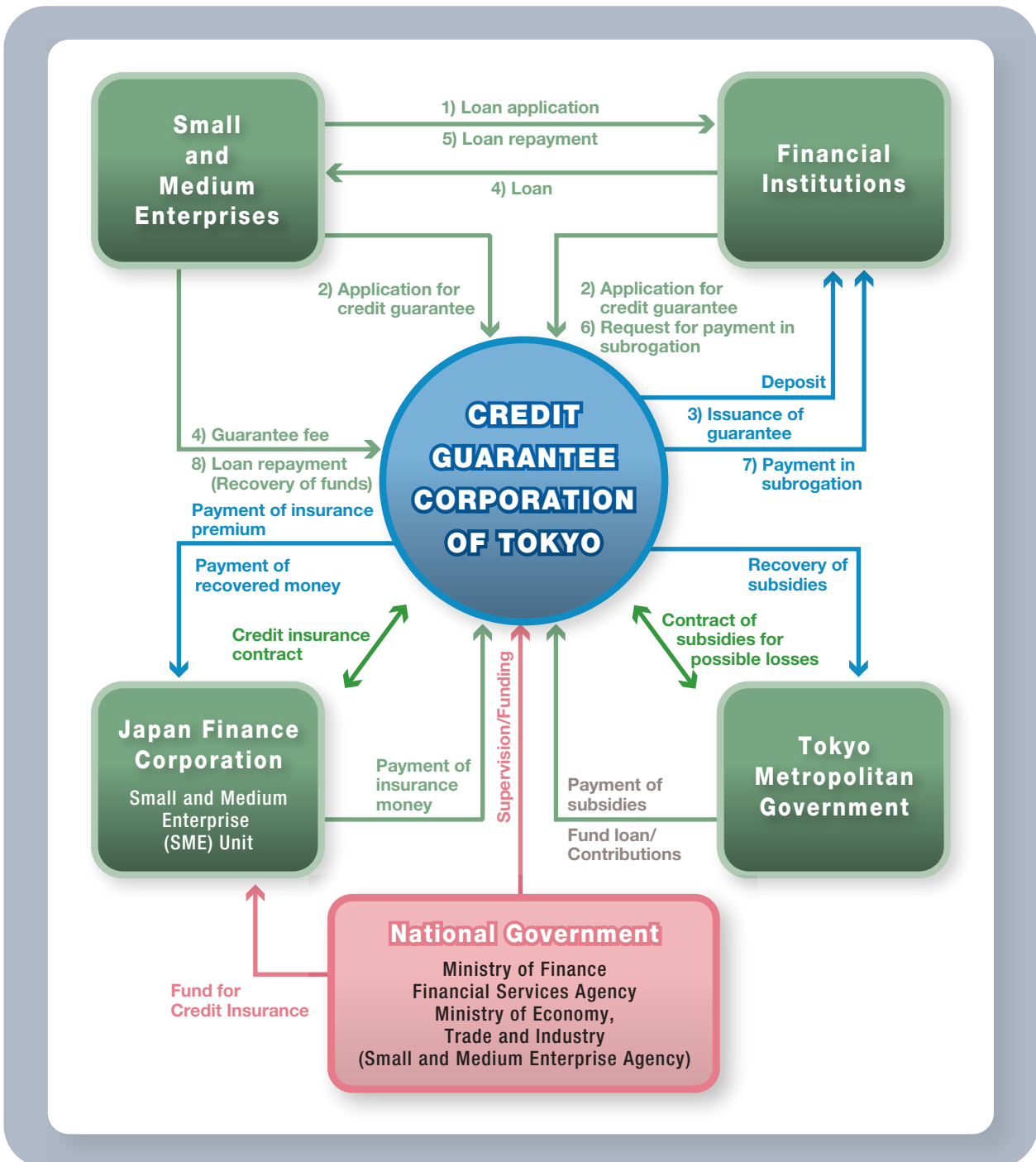
2023	Sept.	Held the 33rd Japan-Korea Working Level Council
2023	Nov.	Training to enhance regional development financial institutions in Southern Africa
2024	Feb.	Visit to CGCT by members of the CARD MRI Group (Philippines)

Mechanism of the Credit Supplementation System

In order to strengthen the credit guarantee system, which supports the financing and growth of small and medium enterprises, a credit insurance system has been established.

The credit insurance system is a mechanism to cover the risk that a credit guarantee corporation may have to make payment pursuant to a guarantee, using insurance offered by the Japan Finance Corporation, an organization fully funded by the government.

The credit guarantee system and credit insurance system are collectively termed the “credit supplementation system.”



The Credit Insurance System (Cooperation between Japan Finance Corporation and CGCT)

Pursuant to a credit insurance contract between the Japan Finance Corporation (hereinafter referred to as "JFC") and CGCT, JFC undertakes to insure the credit guarantees issued by CGCT. CGCT pays credit insurance fees to JFC, from the credit guarantee fees received by CGCT. In the event that CGCT must make a payment in subrogation to a financial institution, JFC will pay to CGCT as insurance proceeds 70% or 80% of the principal amount which CGCT pays in subrogation. In the event CGCT recovers money from a defaulting SME, CGCT will pay to JFC a portion, in the same ratio as the amount received from JFC bears to the principal amount.

Cooperation between Tokyo Metropolitan Government and CGCT

In order to facilitate the financing of SMEs in Tokyo, the Tokyo Metropolitan Government ("TMG") implements various loan programs in cooperation with CGCT and financial institutions in Tokyo. TMG lends funds to CGCT for the purpose of smooth implementation of such loan programs, and CGCT deposits all of such funds in banks.

In addition, pursuant to a contract of assistance for losses, TMG will, in the event CGCT makes guarantee payments under TMG's loan programs, provide to CGCT assistance money covering all or part of such guarantee payments which is not covered by JFC's insurance. CGCT will pay to TMG a portion of any money that CGCT recovers from a defaulting SME, in proportion to the TMG assistance money.

Bank Deposits

The deposits which CGCT makes in financial institutions influence financial institutions to lend positively to SMEs, and at lower interest rates.

Such deposits are derived both from loans from TMG and from funds provided by TMG to CGCT to promote the various TMG loan programs.

CGCT makes such deposits in banks whose loans are guaranteed by CGCT, and distributes the deposits so as to promote proper guarantees, taking into consideration both the quantity of guarantees (outstanding guaranteed liabilities, average of outstanding guaranteed liabilities, and amount of guarantee acceptance or number) and the quality of guarantees (subrogation rate or amount of subrogation).

Eligibility for the Credit Guarantee System

CGCT provides credit guarantees to companies that satisfy certain conditions regarding company scale, business type and company location, as described below.

1 Company Scale

In principle, CGCT can offer credit guarantee services to small and medium enterprises as specified in the Small and Medium Enterprise Credit Insurance Law. SMEs that satisfy either of the limits on the maximum number of full-time employees or the maximum capital listed in the following table qualify for application.

Business Type	Maximum Amount of Capital	Maximum Number of Employees
Manufacturing, etc.	¥300 million	300
Wholesale trade	¥100 million	100
Retail trade	¥50 million	50
Services	¥50 million	100
Health care, etc.	—	300

2 Business Type

The credit guarantee service is available to most types of businesses. Categories that are not eligible for the service include agriculture, forestry, fishery and finance. (Excluding some financial businesses)

When SMEs are engaged in businesses which require a license or registration, they must obtain the relevant license or registration.

3 Company Location

A company seeking credit guarantees must operate business facilities in Tokyo, either from a Tokyo head office or from another business facility. In case of individually owned and operated businesses, the owner must live in Tokyo or operate the business in Tokyo.

In the case of special financial programs offered by the government, companies must also meet any conditions established by the government.

Maximum Term and Amount of Guarantees

In principle, the guarantee ceiling for a company is 200 million yen for a general guarantee and 80 million yen for an unsecured guarantee, bringing the total to 280 million yen. As noted in the table, the maximum term and amount of guarantee are prescribed by the type of guarantee, and the conditions of the guarantee are set within a prescribed range. Special conditions are available for companies that have been approved by the national or local government.

Type of Guarantee	Use of Funds	Maximum Term	Maximum Amount
Individual guarantee	Operations, Equipmaent	10 years	¥280 million
Revolving guarantee	Operations	2 years	
Revolving guarantee for overdrafts	Operations, Equipment	2 years	

Responsibility-Sharing System

For the purpose of providing more suitable financial and management support for all SMEs, in October 2007 CGCT introduced a Responsibility-Sharing System to more closely coordinate services and responsibilities between CGCT and financial institutions. Whereas in principle CGCT used to guarantee 100% of a loan, after the implementation, financial institutions must bear a fixed portion (about 20%) of the burden (except for some guarantee programs).

Credit Guarantee Fee

Credit guarantee fees are calculated based on the loan amount, the applicable credit guarantee fee rate, the term of the loan and the method of payment. As indicated in the table below, the main credit guarantee fee rate is basically linked to each company's business situation and is divided into nine levels*1. The applicable rate classification for each borrower is determined utilizing the SME Credit Risk Database (CRD) *2.

Main credit guarantee fee rate (annual rate %)									
Classification	1	2	3	4	5	6	7	8	9
Credit guarantee fee rate	1.90	1.75	1.55	1.35	1.15	1.00	0.80	0.60	0.45
Credit guarantee fee rate except Responsibility-Sharing System	2.20	2.00	1.80	1.60	1.35	1.10	0.90	0.70	0.50

*1. CGCT has some guarantee programs that apply a single fixed credit guarantee fee rate.

*2. CRD, which was established to facilitate the financing of SMEs, is the largest database regarding SMEs in Japan.

Use of Credit Guarantee Services

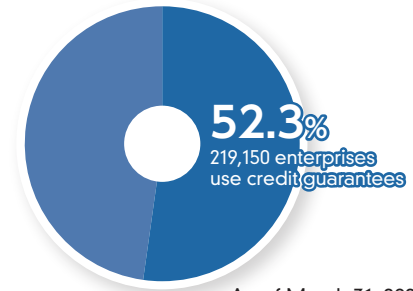
(Due to rounding up, totals may not match the sum of individual items.)

1 About 52% of small and medium enterprises in Tokyo use the service

ICGCT currently serves around 52.3% of the small and medium enterprises operating in the Tokyo Metropolitan area; that is, 219,150 out of 419,013* businesses.

*Figure taken from the "2024 White Paper on Small and Medium Enterprises in Japan," compiled by the Small and Medium Enterprise Agency. This figure excludes the fields of agriculture, forestry and fishery, which are not eligible for credit guarantee services.

Credit guarantee utilization rate (in Tokyo Metropolitan area)

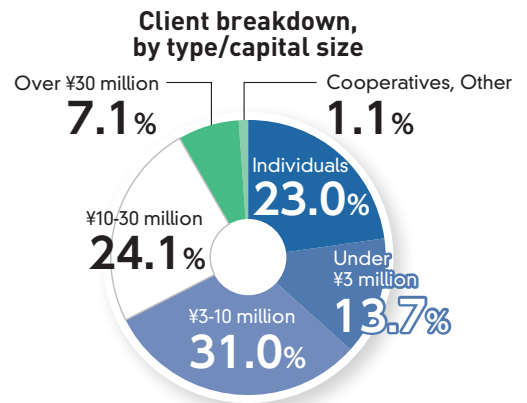


As of March 31, 2024

2 About 68% of our clients are companies with capital under 10 million yen or individuals

As of March 31, 2024

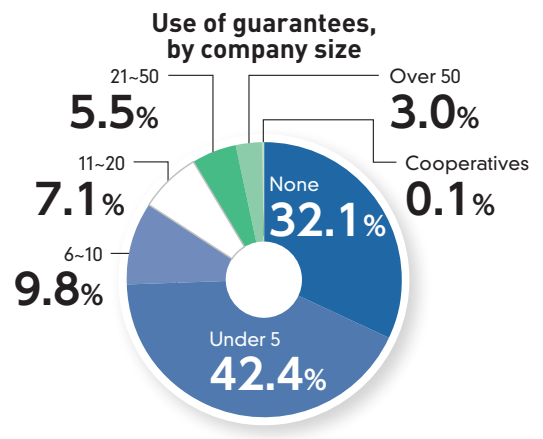
Client category	Number of users	Percent of all users
Individuals	50,400	23.0%
Capital of under ¥3 million	30,010	13.7%
Capital of ¥3 – 10 million	67,910	31.0%
Capital of ¥10 – 30 million	52,918	24.1%
Capital of over ¥30 million	15,454	7.1%
Cooperatives, Other	2,458	1.1%
Total	219,150	100.0%



3 About 75% of our clients are companies with fewer than five employees

As of March 31, 2024

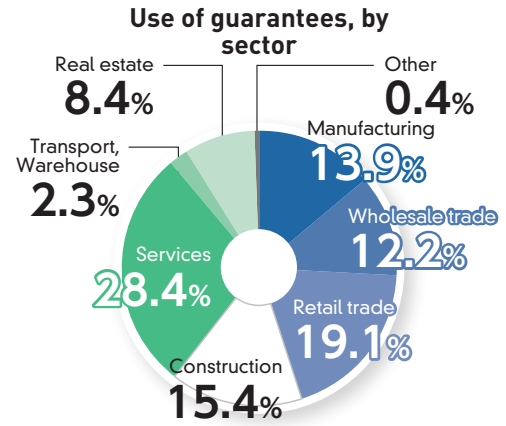
Number of employees	Number of users	Percent of all users
None	70,394	32.1%
Under 5	92,884	42.4%
6~10	21,404	9.8%
11~20	15,628	7.1%
21~50	12,047	5.5%
Over 50	6,647	3.0%
Cooperatives	146	0.1%
Total	219,150	100.0%



4 A broad range of business types use credit guarantees

As of March 31, 2024

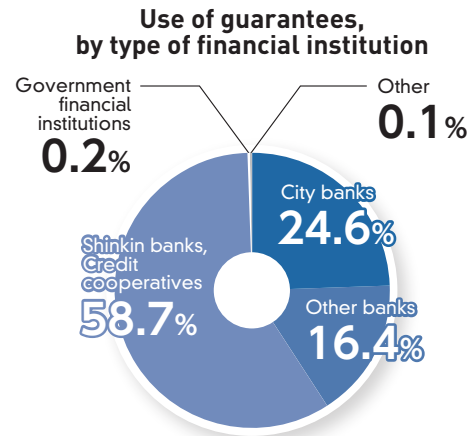
Business type	Number of users	Percent of all users
Manufacturing	30,522	13.9%
Wholesale trade	26,829	12.2%
Retail trade	41,767	19.1%
Construction	33,797	15.4%
Services	62,145	28.4%
Transport, Warehouse	4,965	2.3%
Real estate	18,321	8.4%
Other	804	0.4%
Total	219,150	100.0%



5 Use of credit guarantees by different types of financial institutions

As of March 31, 2024

Lender type	Balance of outstanding guaranteed liabilities (¥million)	Percent of total value
City banks*	1,384,845	24.6%
Other banks	923,378	16.4%
Shinkin banks, Credit cooperatives	3,300,109	58.7%
Government financial institutions	13,519	0.2%
Other	2,988	0.1%
Total	5,624,839	100.0%

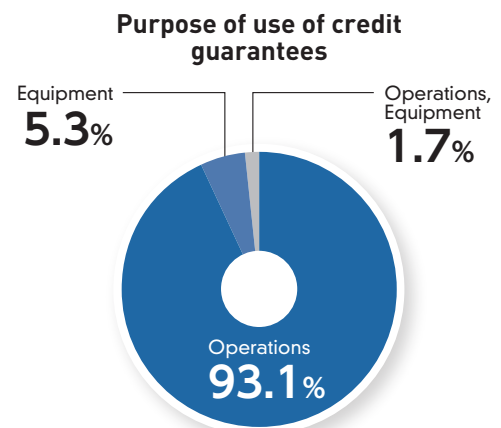


*Mizuho Bank, Ltd., MUFG Bank, Ltd., Sumitomo Mitsui Banking Corp., Resona Bank, Ltd., Saitama Resona Bank, Ltd.

6 More than about 93% of guarantee acceptances are for operating funds

Issued in FY2023

Use of funds	Amount of guarantee acceptances (¥million)	Percent of total value
Operations	1,115,846	93.1%
Equipment	63,139	5.3%
Operations, Equipment	20,009	1.7%
Total	1,198,994	100.0%



Business Performance

The following shows details of CGCT's business performance over the last three years. CGCT's fiscal year commences on April 1 and ends on the following March 31.

(Due to rounding up, totals may not match the sum of individual items.)

Balance Sheet

Unit: ¥ million; as at fiscal year-end

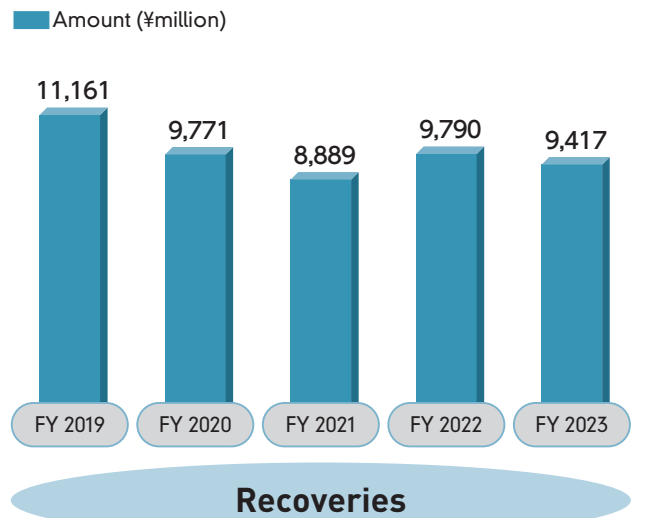
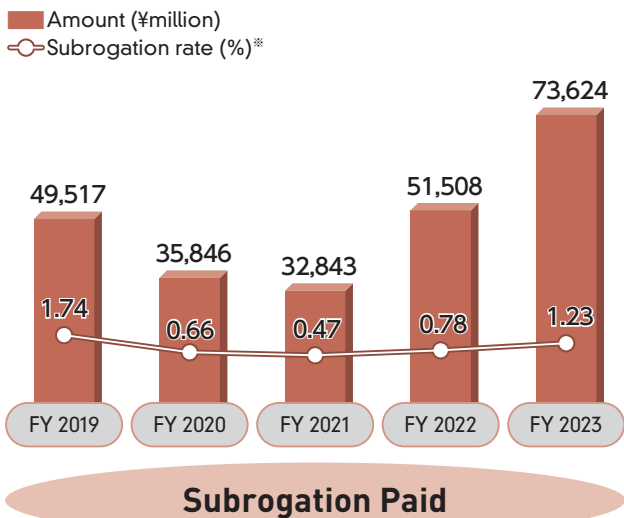
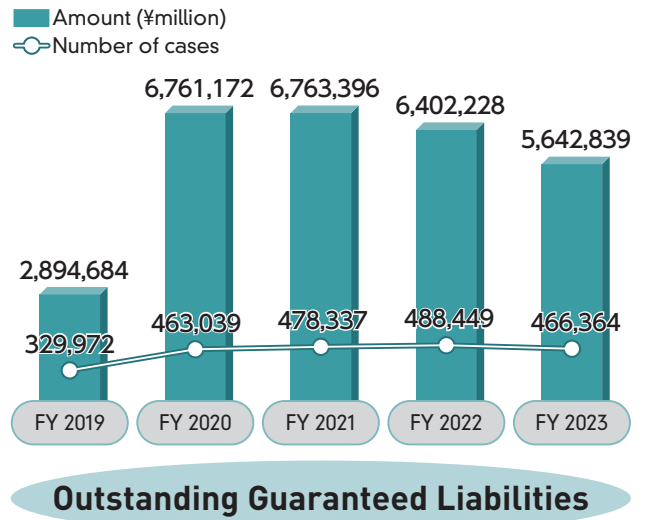
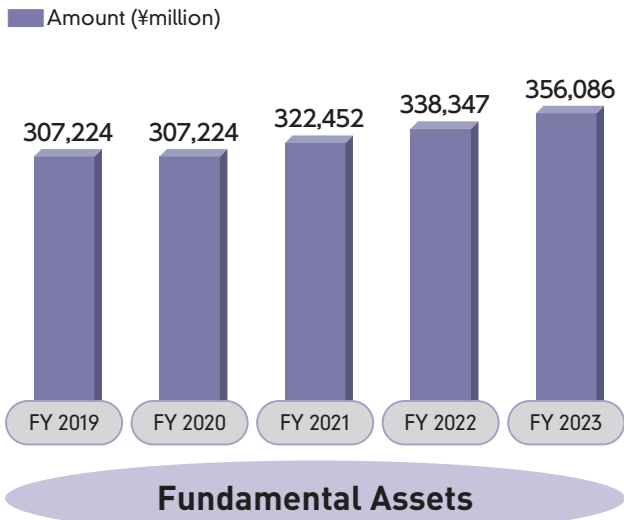
	Item	FY2021	FY2022	FY2023
Debits	Cash and deposits	474,187	452,740	445,964
	Securities	463,658	499,275	481,346
	Movables and real estate	6,933	7,312	7,338
	Offset account for guaranteed liabilities	6,763,396	6,402,228	5,624,839
	Indemnity rights	21,272	29,586	35,633
	Miscellaneous accounts	12,621	12,498	11,313
	Total	7,755,067	7,403,639	6,606,434
Credits	Fundamental assets	322,452	338,347	356,086
	Fund for promoting credit guarantee system reform	0	0	0
	Reserve for account balance fluctuation	161,112	169,152	177,952
	Liability reserves for guarantee payments	41,010	41,362	37,540
	Reserves for amortization of indemnity rights	11,742	13,285	15,263
	Retirement allowance	7,646	7,336	7,164
	Guaranteed liabilities	6,763,396	6,402,228	5,624,839
	Subsidies for indemnity rights	35	55	48
	Loans	234,070	245,987	230,065
	Miscellaneous accounts	213,604	185,887	157,475
	Total	7,755,067	7,403,639	6,606,434

Statement of Receipts and Disbursements

Unit: ¥ million; as at fiscal year-end

	Item	FY2021	FY2022	FY2023
Incomes	Credit Guarantee fees	60,728	58,704	55,044
	Deposit interest	215	323	346
	Interest and dividends on securities	3,404	3,437	3,423
	Interest for indemnity rights; Other	6,175	3,504	2,929
	Total	70,523	65,967	61,742
Payments	Business costs	10,975	11,371	12,101
	Interest on borrowed money	0	0	0
	Credit insurance premiums	28,617	27,501	25,564
	Other	1,535	68	101
	Total	41,128	38,939	37,767
	Balance of current accounts	29,395	27,028	23,975
	Balance of non-recurring accounts	-966	-933	2,563
	Disposition of fund for promoting credit guarantee system reform	0	0	0
	Disposition of reserve for account balance fluctuation	0	0	0
	Balance of income and payment for this term	28,429	26,095	26,538

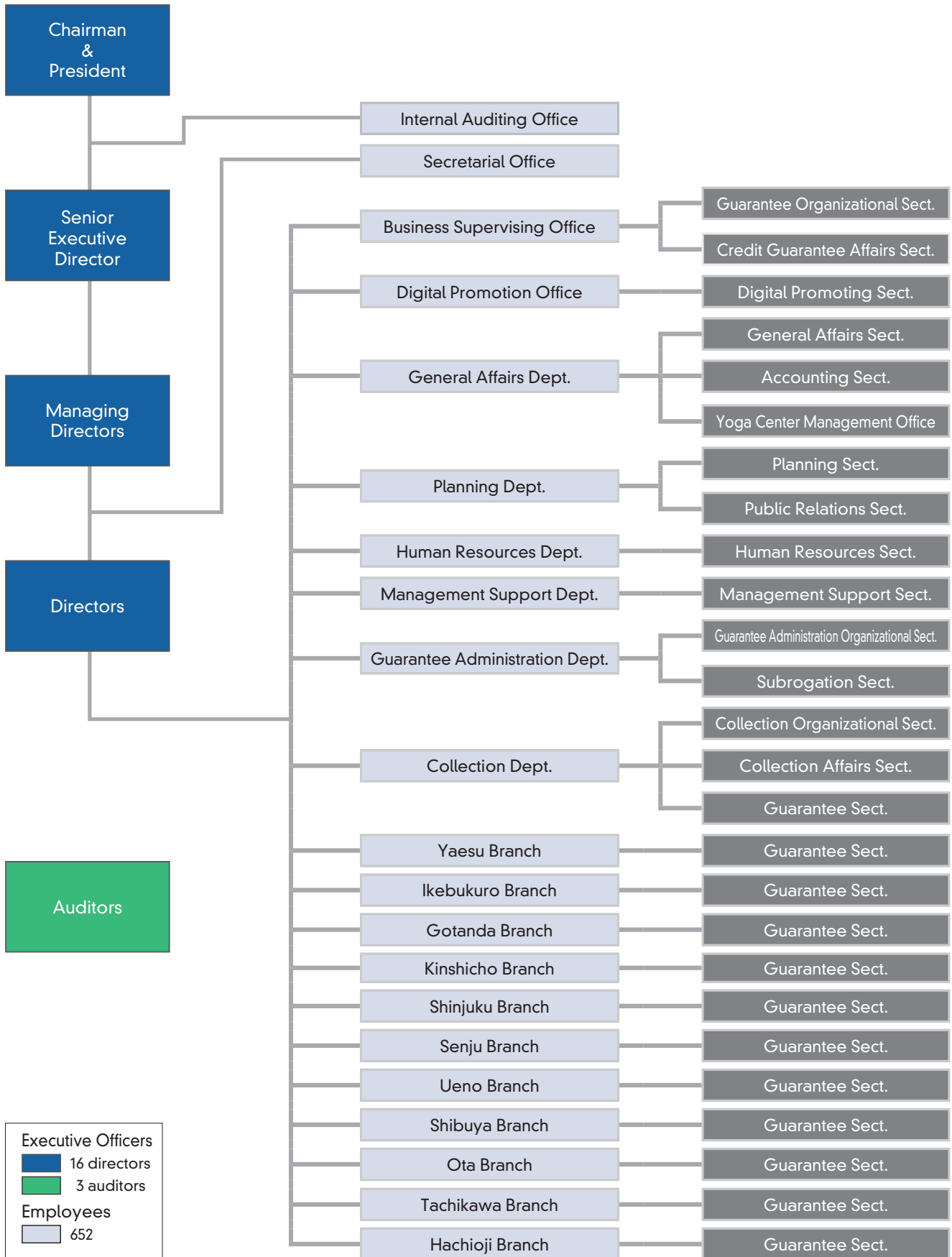
Statistics



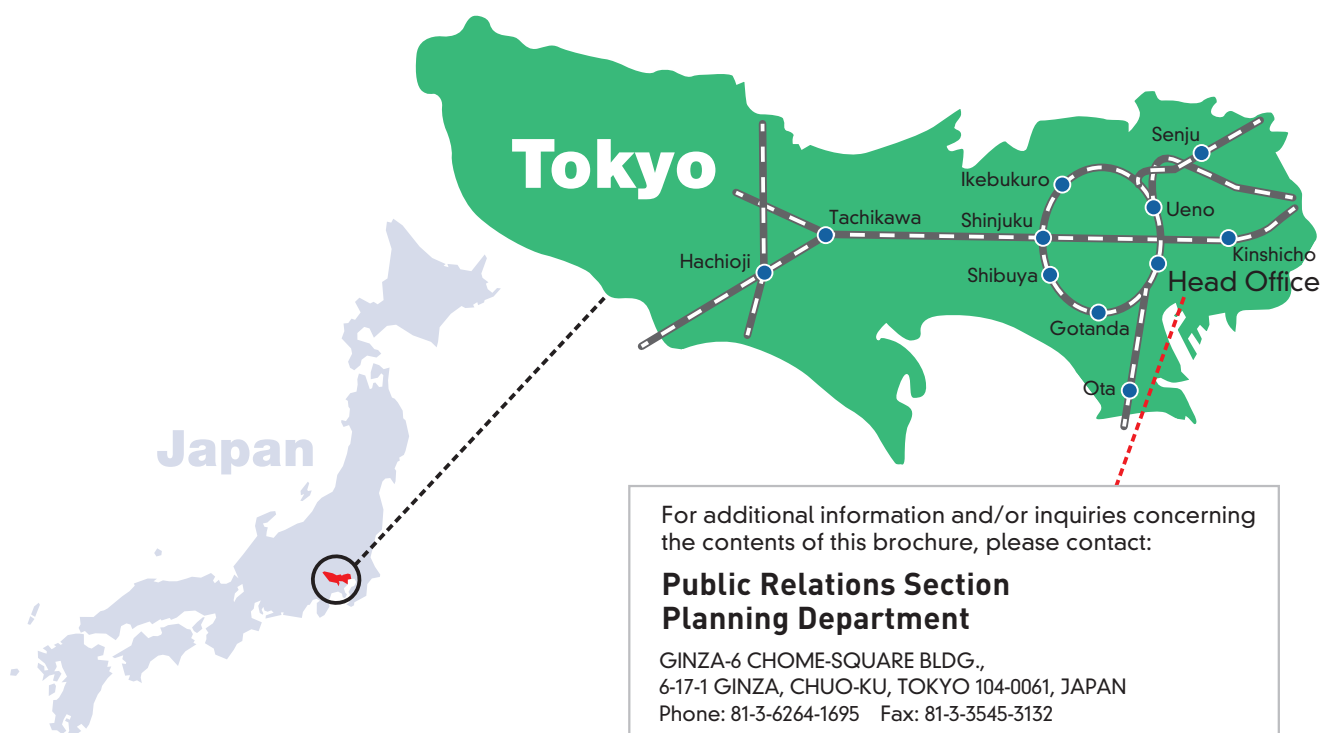
*Subrogation rate equals aggregate amount of guarantee payments divided by the average monthly outstanding guaranteed liabilities in a given year.

Organization Chart

(As of April, 2024)



Office Locations



For additional information and/or inquiries concerning the contents of this brochure, please contact:

Public Relations Section Planning Department

GINZA-6 CHOME-SQUARE BLDG.,
6-17-1 GINZA, CHUO-KU, TOKYO 104-0061, JAPAN
Phone: 81-3-6264-1695 Fax: 81-3-3545-3132

● Yaesu Branch (In the Head Office)

GINZA-6 CHOME-SQUARE BLDG.,
6-17-1 GINZA, CHUO-KU, TOKYO 104-0061, JAPAN
Phone: 81-3-6264-1830 Fax: 81-3-3545-3100

● Ikebukuro Branch

Nissay Ikebukuro Bldg., 1-24-1 Higashiikebukuro,
Toshima-ku, Tokyo 170-0013
Phone: 81-3-3987-5445 Fax: 81-3-3987-7523

● Gotanda Branch

Higashi Gotanda Square Bldg., 2-10-2
Higashigotanda,
Shinagawa-ku, Tokyo 141-0022
Phone: 81-3-5447-8250 Fax: 81-3-3443-1130

● Kinshicho Branch

Arca Central Bldg., 1-2-1 Kinshi,
Sumida-ku, Tokyo 130-0013
Phone: 81-3-5608-2011 Fax: 81-3-5608-2320

● Shinjuku Branch

Shinjuku Island Wing Bldg., 6-3-1 Nishishinjuku,
Shinjuku-ku, Tokyo 160-0023
Phone: 81-3-3344-2251 Fax: 81-3-3344-2390

● Senju Branch

Sumitomo Seimei Kitasenju Bldg., 40-10
Senjunakacho,
Adachi-ku, Tokyo 120-0036
Phone: 81-3-3888-7231 Fax: 81-3-3888-7293

● Ueno Branch

Matai Bldg., 2-6-7 Motoasakusa,
Taito-ku, Tokyo 111-0041
Phone: 81-3-3847-3171 Fax: 81-3-3847-3191

● Shibuya Branch

Shibuya Shinminamiguchi Bldg., 3-28-13 Shibuya,
Shibuya-ku, Tokyo 150-0002
Phone: 81-3-5468-0135 Fax: 81-3-5468-1037

● Ota Branch

Jonan Small Business Promotion Center, 1-20-20
Minamikamata,
Ota-ku, Tokyo 144-0035
Phone: 81-3-5710-3610 Fax: 81-3-5710-3091

● Tachikawa Branch

Core City Tachikawa Bldg., 2-37-7 Akebonocho,
Tachikawa-shi, Tokyo 190-0012
Phone: 81-42-525-6621 Fax: 81-42-525-8712

● Hachioji Branch

Hachioji First Square Bldg., 3-20-6 Myojincho,
Hachioji-shi, Tokyo 192-0046
Phone: 81-42-646-2511 Fax: 81-42-646-1970

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Address : GINZA-6 CHOME-SQUARE BLDG.,
6-17-1 GINZA, CHUO-KU, TOKYO 104-0061, JAPAN

Phone: 81-3-6264-1695

Website: <https://www.cgc-tokyo.or.jp>

Go, Go, SMEs!



We are "Marugamo Oentai," CGCT's mascot.