

The SBI Group's contributions to the further development of regional communities along with stakeholders



So Takahashi
CEO
TRANBI

Endeavoring to Solve the Nationwide Successor Problem

Startup Company

What gave me the idea for TRANBI's business of matching business buyers and sellers on a website was my own experience. When I returned to Nagano to succeed the family business, I was confronted by a harsh reality that faces many local SMEs. I was astonished to learn that more companies than I had imagined go out of business due to the lack of a successor. The existing M&A brokers prioritized large deals and were of no help to SMEs. I recognized this problem, and launched the TRANBI website in 2011.

TRANBI received an investment from the SBI Group in June 2018, shortly after we opened an office in Tokyo, in an attempt to expand the business in earnest. In addition to financial assistance, SBI generously provided finance-related networks and expertise that significantly contributed to our business growth. One year after that investment, we have established ties with more than 100 financial institutions, and have been able to strengthen our technological capabilities thanks to an introduction to another startup company in which the SBI Group had invested. We also share with the SBI Group an understanding that SME business succession (see "Glossary" on p. 107) is a major social issue, and I feel we have acquired a dependable partner as we pursue further business expansion.



Noboru Miyanari
Investment Department,
SBI Investment Seconded from
Yamaguchi Financial Group

A Desire to Apply Experience Gained at the SBI Group in Subsequent Work

Regional Financial Institution

In recent years, the Yamaguchi Financial Group (YMFG) has been seconding employees to various companies on temporary assignments, and I have been dispatched to the SBI Group since August 2018. One purpose of secondment is to study the corporate culture of a different organization and apply it to reforms at YMFG, and another is to take advantage of the new knowledge and experience gained in one's own upskilling.

Since the start of my assignment, I have been involved in both new investments in startup companies and management assistance for existing investee companies at SBI Investment. Some of SBI Investment's strengths that I have observed during this time are that it has specialists in a variety of industries, that it has a vast domestic and overseas network and that it looks to the future and actively invests in companies that engage in innovative businesses. Although early on I mainly accompanied my manager, now I increasingly work on my own. Each day is a stimulating learning experience as I meet various corporate managers, and learn about leading-edge technologies. YMFG has also begun focusing on investing in companies that contribute to regional vitalization. I intend to acquire the ability to provide significant solutions that satisfy customers and utilize them in my work post secondment.



Yoshinori Kimura
Chief Executive Officer
SBI FinTech Incubation

Pursuing Open Innovation for Regional Financial Institutions and Fintech Ventures

SBI Group Company

SBI FinTech Incubation was established in February 2017 to support the adoption of new fintech services at regional financial institutions by leveraging the SBI Group's accumulated knowledge and experience in the fintech field.

Currently, financial institutions are under pressure to migrate to open innovation and, under the revised Banking Act enacted in May 2017, banks are obligated to make efforts to implement open APIs. Under these circumstances, SBI FinTech Incubation is proceeding with the development and dissemination of a Fintech Platform that includes an open API infrastructure. Introducing this Fintech Platform, which links various services provided by domestic and overseas fintech startups to financial institution's systems, makes it possible for the financial institutions to rapidly introduce smartphone-based customer services at lower cost. The true objective of open API is to encourage financial institutions to embrace open innovation through greater collaboration with outside parties. We are considering the benefits to financial institutions of introducing the Fintech Platform in terms of what added value they can provide to customers, and we ourselves are developing and working to disseminate new services as necessary.