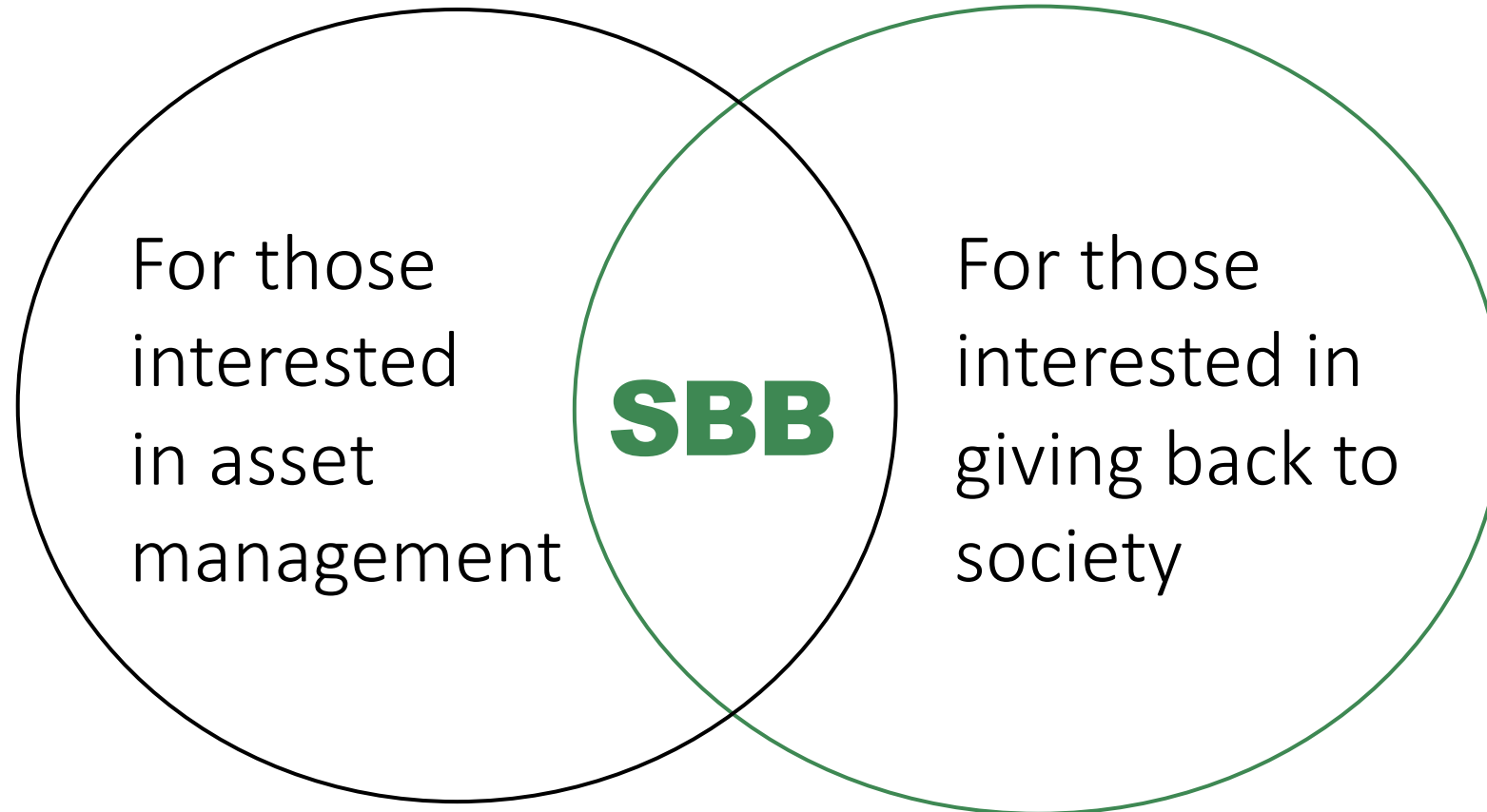


General Incorporated Association  
**Social Business Bank**

Japan's first financial brokerage company established for  
the purpose of contributing to society

Founder  
Shingo Azuma

# Social Business Bank



# Two Objectives

1. **Financial product brokerage**



2. **Social contribution**

# Our Role

- 1. Through our trustworthy financial brokerage business, we provide wealthy clients and companies with a sustainable mechanism for contributing society.**
- 2. As financial/philanthropy advisors, we support our clients without bias.**

# Our Role

- 3. We promote social contribution activities, including social business, and encourage as many people as possible to participate.**
- 4. Through donations to domestic/foreign NPOs, environmental protection groups, and animal protection groups, we contribute to a better society and cleaner environment for future generations.**

# Our Raison d'être

**We want to provide new value through the financial brokerage business**

**SBB**

Traditional financial  
brokerage company

**and**

Social contribution  
financial brokerage  
company

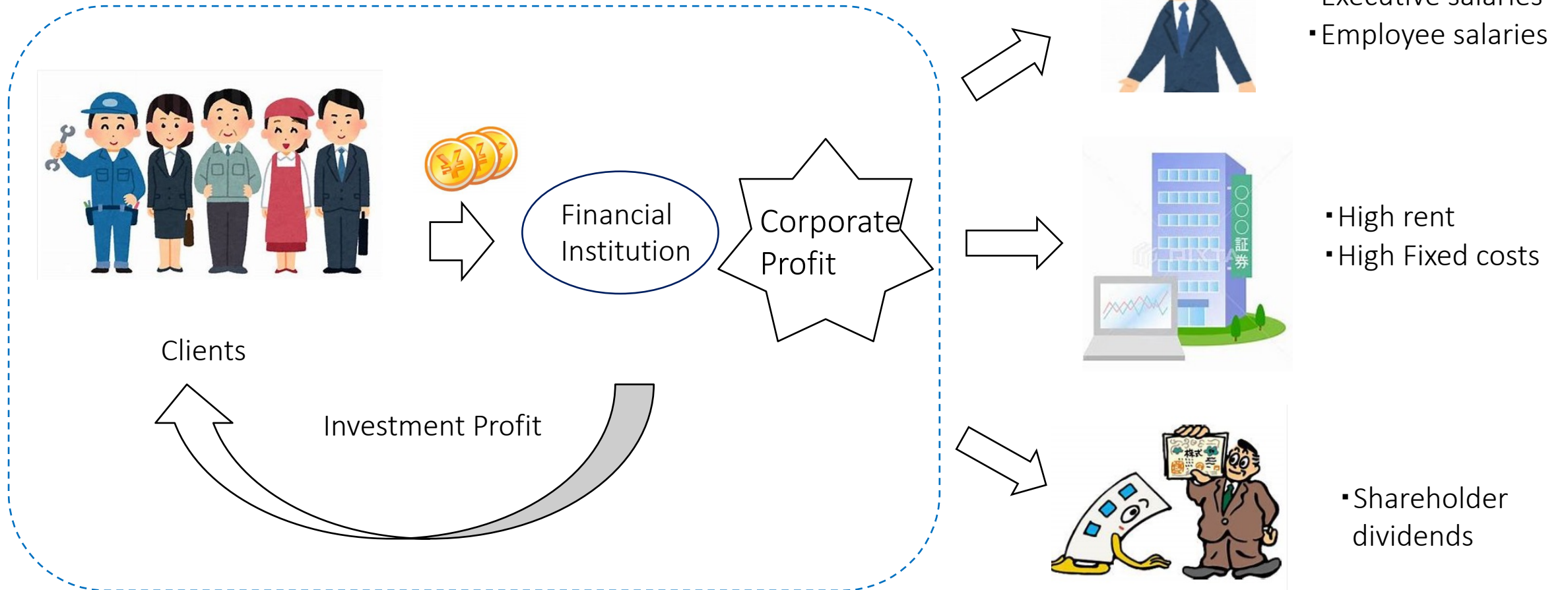


# Management policy

- **We Serve as independent financial advisors.**
- **Because we highly value long-term relationships with our clients, we propose conservative, long-term investment products.**
- **We operate as a small organization to stay true to our founding philosophy.**
- **Our network of external specialists helps us meet our clients' needs.**

# Traditional financial institution

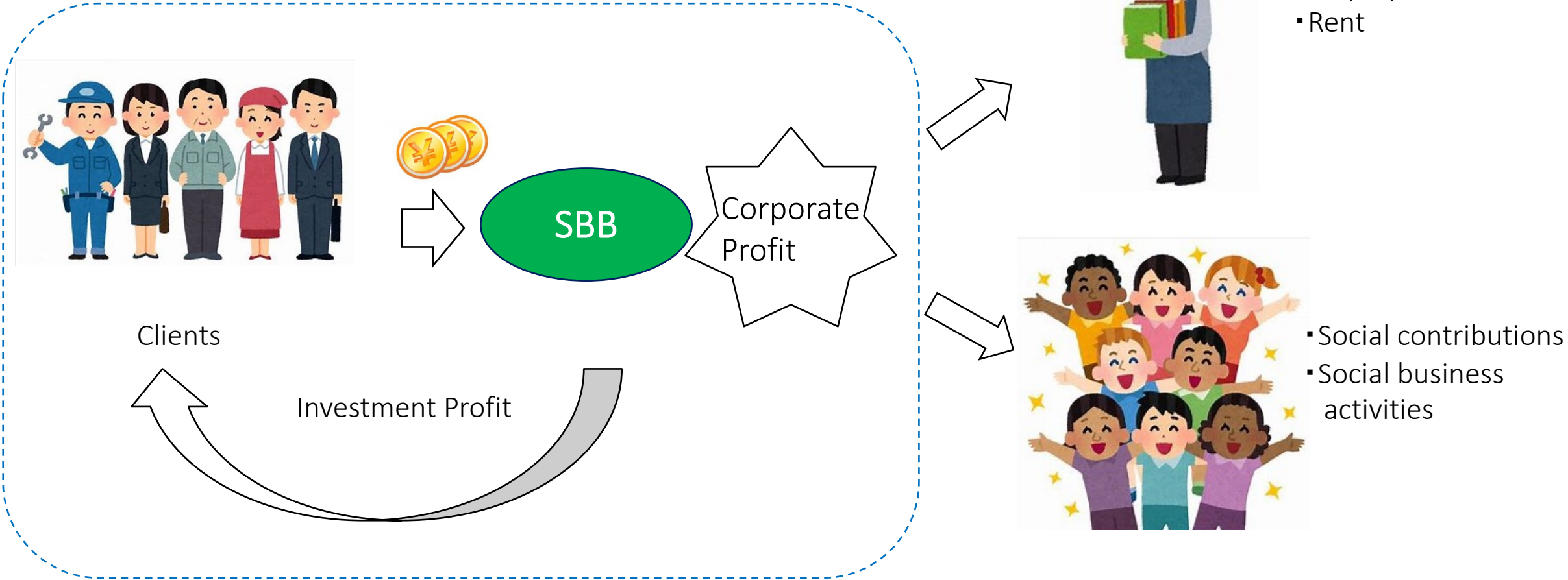
## 【Flow of corporate profit】





# Social Business Bank

【 Flow of corporate profit 】



# SBB Profit Breakdown

Traditional  
financial institution

<ul style="list-style-type: none"><li>▪ Fixed costs</li><li>▪ Executive salaries</li><li>▪ Employee salaries</li><li>▪ Referral fee</li></ul>	Taxes	<ul style="list-style-type: none"><li>▪ Dividends</li><li>▪ Retained earnings</li></ul>
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Necessary for  
business expansion

SBB

<ul style="list-style-type: none"><li>▪ Fixed costs</li><li>▪ Employee salaries</li></ul>	Taxes	Retained earnings	<b>Social distribution</b>
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Retained earnings  
shall be 20% of  
pre-tax profit

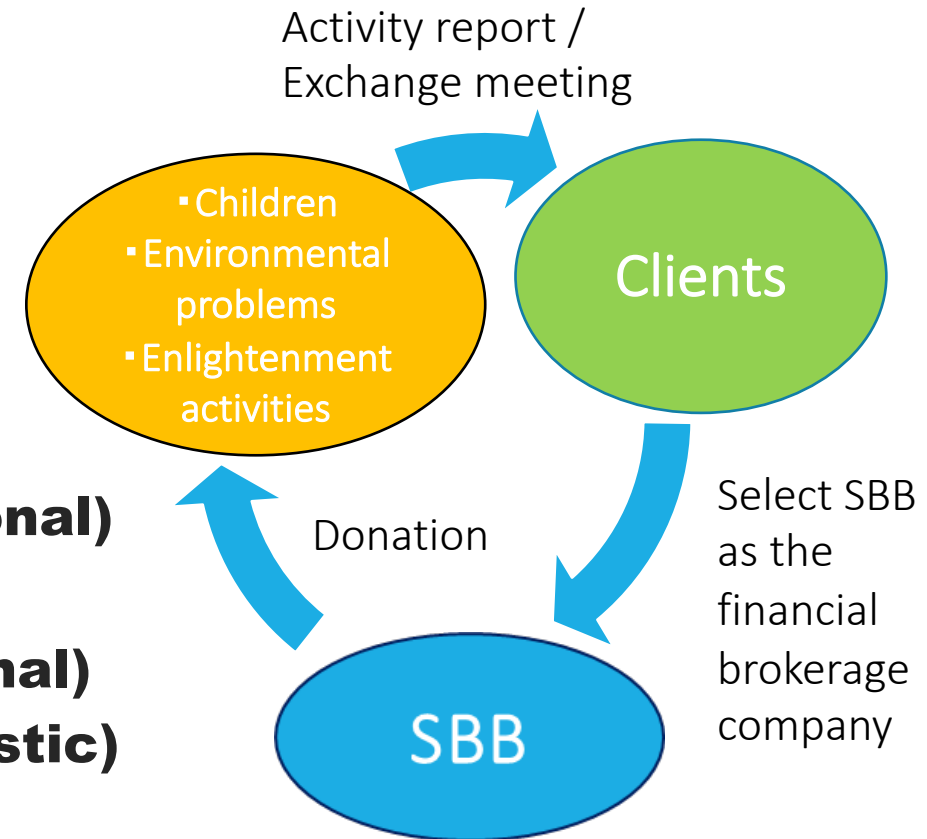
⇒ Contributes 80% of the final profit to society (including taxes).

# Clients choose what to support

**Clients can choose which social field to support.  
SBB will then select where to send donations.**

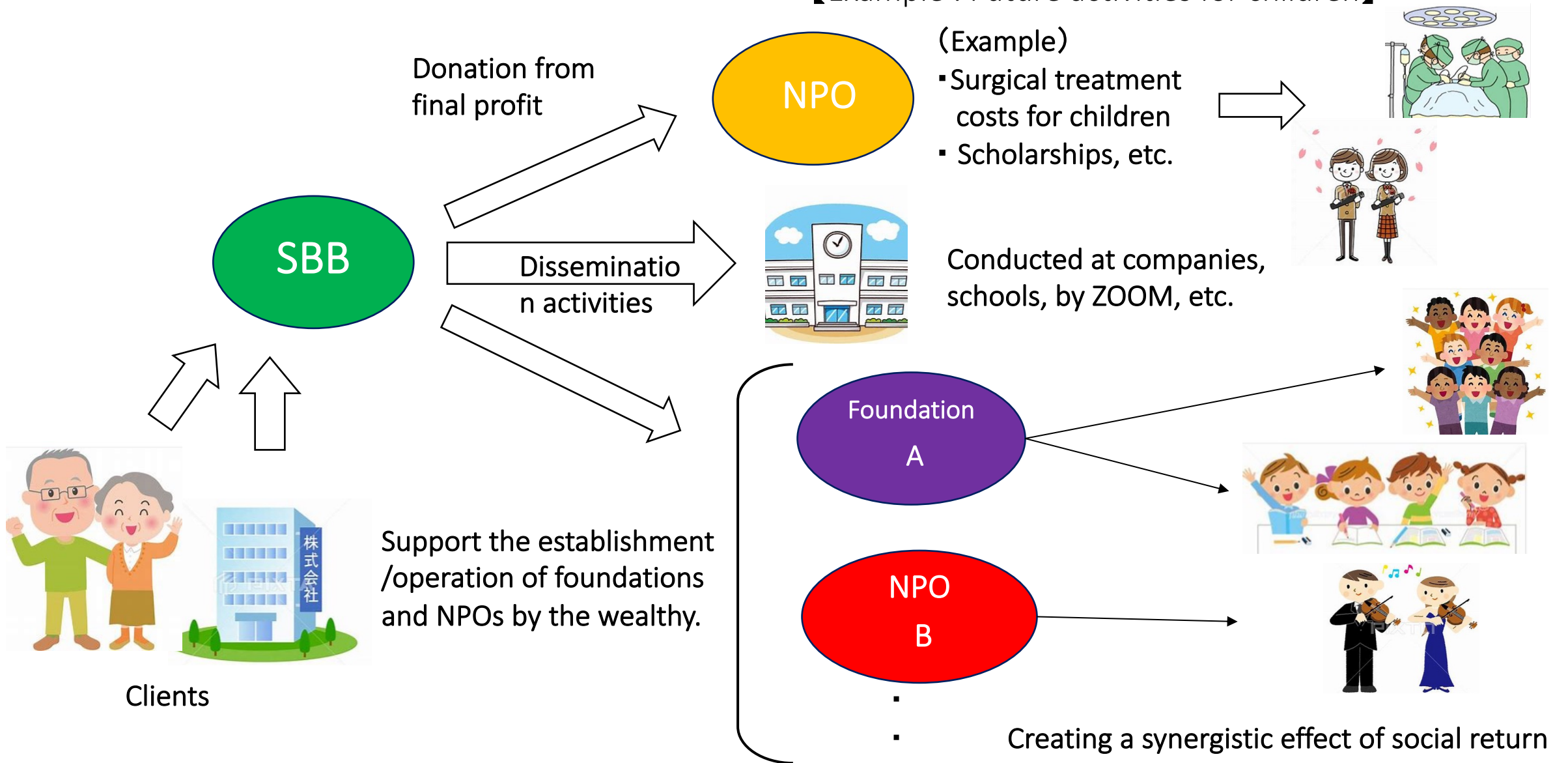
## **【Example】**

- 1. Future activities for children (domestic/international)**
- 2. Environmental conservation activities  
(domestic/international)**
- 3. Conservation activities for culture and art (domestic)**
- 4. Animal protection activities (domestic)**
- 5. Leave it to SBB**



# Three approaches to social contribution

【Example : Future activities for children】



# Your decision making will lead to a better society



It is generally said that money has no color.

I think money has a “temperature”.  
It is either cold or warm...

Am I the only one who feels that money in the capitalist economy is cold?

Chasing money in the capitalist economy might widen economic disparity and might destroy the environment.

How about adding "warmth" to money through your own initiative?



General Incorporated Association  
**Social Business Bank**

# About our founder

## Shingo Azuma

- Born in Kobe in 1974
- Graduated from Hyogo Prefectural Kobe High School and Faculty of Economics at Osaka University
- Worked for Daiwa Bank (now Resona Bank), Citibank NA, Japan Real Estate Institute, UBS AG, and Credit Suisse AG
- Holds the qualification of 'Licensed Real Estate Appraiser'
- Won the Asia Pacific region 'Dragon Club' prize at UBS for 7 years in a row
- Won the worldwide 'UBS Circle of Excellence' prize in 2015
- Has participated in social contribution activities for Southeast Asia as a member of SK Dream Japan NPO since 2008
- Started a project in Bangladesh with Mr. Muhammad Yunus, Nobel Peace Prize Laureate, in 2012
- Practices social contribution activities and shows others how rewarding social contribution can be
- Established social business sector in 'Japan Entrepreneur Award' and serves as the head judge
- Serves as director/council member of several foundations/associations

