

臨時特例つなぎ資金貸付制度のご案内

Temporary bridging fund loans for exceptional circumstances

Purpose

The goal of this loan is to support the applicant to be self-sufficient by providing them with money for their immediate needs until they start receiving the payments or funds they have applied for. Applicants must be unemployed, with no residence, and have made an application to the public benefits system or the public loan system.

Who is eligible?

The applicant must be out of work and have no residence, and also meet the following conditions:

1) The applicant must have also lodged an application to the public benefits system or the public loans system* for support for unemployed persons, and must be unable to maintain a minimum standard of living until those payments start.

*For example

Public benefits system- unemployment benefits (失業給付), vocational training and lifestyle support (訓練・生活支援給付), public assistance (生活保護), or the housing allowance (住宅手当).

Public loans system- Funding necessary for supporting job-seeking or training (就職安定資金融資), Social welfare funding (general financial support) (生活福祉資金 (総合支援資金)).

2) The applicant has an account with a financial institution in their name.

Loan limit

¥100 000

Interest free.

Documents necessary for application

Please attach the following documents to the 'loan application form' (借入申込書).

1. Documentation proving that the application for public benefits or loans has been lodged.
2. The savings passbook (貯金通帳) from the financial institution where the applicant has an account in their name.
3. An IOU (借用書, a signed notice stating the details of the loan).
4. A request form for reimbursement transfer to a bank account (償還金口座振替依頼書).

No co-signer necessary

How we decide whether to grant the loan request

The Gifu Council of Social Welfare will evaluate the contents of the application upon receiving the loan application documentation from the municipal social welfare council, and where necessary information regarding the applicant from related public institutions and decide whether the loan application is valid or not. The Gifu Council of Social Welfare will then grant notification of decision to grant the loan or notification of non-recognition of the application through the municipal social welfare council.

If the application is not granted, then the IOU will be returned to the applicant.

Issuing the loan

The loan will be transferred into the applicant's designated account once the Gifu Council of Social Welfare has decided to grant the application.

If the IOU does not match the decision about the details of the loan, the payment will be made after a new IOU has been lodged that matches decisions made by the Gifu Council of Social Welfare.

Loan repayments

The loan must be repaid within 1 (one) month of receiving payment of the public benefits or loans, once those benefits or loans have been granted. If the application for those benefits or loans has been rejected, the loan must be repaid within 1 (one) month of the application being rejected. In principal, the repayment must be made by bank transfer. *The recipient of the loan is responsible for paying any bank transfer fees or other costs incurred by the transaction.*

An extension on repayments can be granted upon application if paying the loan back by the due date will place the loan recipient in difficult circumstances due to natural disaster or other unforeseeable circumstances (in principal within 1 (one) year).

Points to consider upon application

- Loan application and consultation will be conducted at the municipal social welfare council of the region in which the applicant lives.
- Personal information will be collected and presented to related institutions where necessary to ensure smooth progress during the process of application and consultation.
- The applicant must lodge a report to the Gifu Council of Social Welfare or their municipal social welfare council as soon as a decision has been reached as to whether the public benefits or loans applied for have been granted or rejected. If the recipient changes name, address or other personal information, there are also required to report these changes to the same institutions.
- If the Gifu Council of Social Services judge that any of the following conditions apply to the loan recipient, then part or all of the amount lent may be asked to be repaid immediately.
 1. The way that the money was intended to be used has been recklessly changed, or has been misappropriated in other ways (for example, used for entertainment, or to repay private debts.)
 2. The loan was granted based on a falsified application or by any other unjust means.
 3. The applicant has intentionally failed to make repayments.
 4. There is no expectation that the goals of the loan are able to be fulfilled.
 5. It is judged that the recipient of the loan, or any member of the household of the recipient of the loan, is involved in organised crime.

All enquiries should be directed to the municipal social welfare council in your area of residence.

Executing body:

Gifu Council of Social Welfare

(Social welfare corporation)

Gifu Prefecture Fukushi Nogyo Kaikan,

2-2-1 Shimonara, Gifu City

Tel: 058-273-1111 ext. 2513 or 2514

Enquiries: