SMBC



MANGA
01

Sharing the Appeal of Olive with Students:

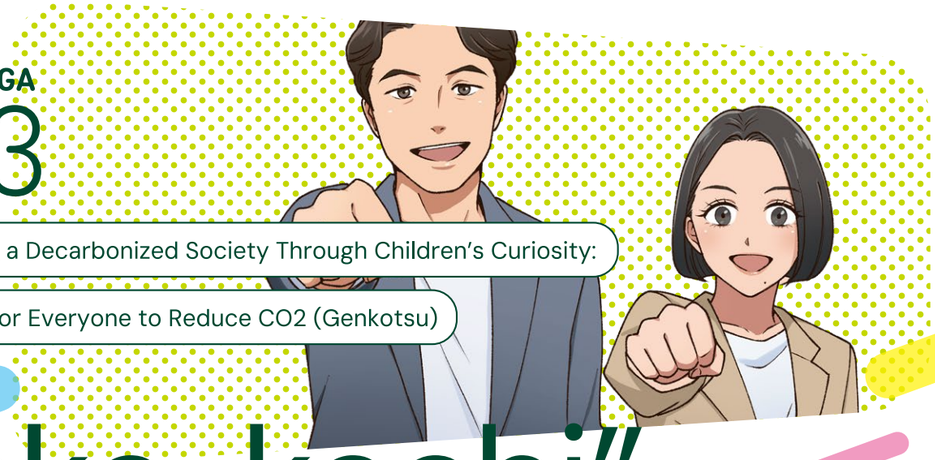
Practical Learning Through Business Challenges



MANGA
02

Tackling Challenges in Kenya Through Investment:

Collaborating with a University to Visualize Investment Impact



MANGA
03

Inspiring a Decarbonized Society Through Children's Curiosity:

Project for Everyone to Reduce CO2 (Genkotsu)

"Shaka-kachi" for Everyone

A Storybook on Creating Social Value

SMBC

Sharing the Appeal of Olive with Students: Practical Learning Through Business Challenges

An SMBC employee struggling to expand "Olive," a digital all-in-one financial service, among younger users had a fateful encounter with Meijo University and launched a student-led marketing workshop. How did they work together to share the appeal of Olive? This is a story of co-creation between students and an employee deeply committed to helping students grow.

Characters



Ms. Itagaki

Works at the SMBC Nagoya Area Main Office, where she is focused on expanding Olive, the digital all-in-one financial service, among younger users. In the story, she co-creates a project with Meijo University and its students to promote Olive.

Commentary

What is the Olive student co-creation project?

Olive is a digital all-in-one financial service that integrates a bank account, payment functions such as credit and debit, securities, and insurance in a single service.
This manga introduces the "Marketing and Sales Promotion Workshop with SMBC," a co-creation project involving Meijo University, its students, and SMBC. The university provided students with a hands-on learning opportunity, while the students were responsible for planning and proposing marketing plans. SMBC then helped bring the workshop's outcomes to life, including using Olive flyers designed by the students on campus.

Learn More

Introduction

Environmental issues, widening poverty and inequality, and a declining birthrate and aging population are among the many social challenges facing society today, and all are becoming increasingly serious. To help address these issues, SMBC Group has made the creation of social value one of the pillars of its management.
SMBC Group believes that creating social value means "providing added value that helps promote the medium- and long-term development of customers and society by addressing social issues as part of our core businesses and social contribution activities."
"Shaka-kachi," which appears in the title of this booklet, is a catchphrase that expresses our desire to approach the creation of social value in a positive and approachable way. SMBC Group hopes to expand this circle of action throughout society and has published this booklet under the title "Shaka-kachi for Everyone." This booklet introduces three Shaka-kachi stories in action. You can also find other initiatives on our website, so if this booklet sparks your interest in Shaka-kachi, we hope you will take a look.

Other Initiatives

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Sharing the Appeal of Olive with Students: Practical Learning Through Business Challenges

MANGA 02 >P.14-24

Tackling Challenges in Kenya Through Investment: Collaborating with a University to Visualize Investment Impact

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Inspiring a Decarbonized Society Through Children's Curiosity: Project for Everyone to Reduce CO2 (Genkotsu)

Meeting Room

I see...

...and ultimately drive Japan's growth!

I truly believe that spreading it will accelerate digitization, improve financial literacy...

I want students to see what makes Olive great!

...tackle a real business challenge?

What if we had the students themselves...

Student growth and regional revitalization...

Real business challenges make the best learning material.

!!

This is the Tokai region.

A rival megabank has an overwhelming share of the market here. For us at Sumitomo Mitsui Banking Corporation,

our presence here is still relatively small.

But with Olive, we can win...!

Olive

Making your financial life simpler.

Expanding Olive is a step toward moving society forward!

First, we go to Meijo University —where so many students gather!

We start by placing flyers at their ATMs...

...move into financial literacy education ...and work together to expand Olive.

That's my strategy!

Grrrr...

I mean, I've heard of it, but...

Have you heard of Olive?

Hmm... maybe if it's useful?

Would you like to try using Olive?

We're not really getting their attention.

Sigh...

Then how about we come up with a catchphrase?

It's gotta be much simpler.

First of all, official bank flyers have way too much info. Who's gonna read all that?

Exactly!

We'd love to be part of this!

...that we've been looking for.

This is exactly the kind of co-creation...

Great!

We look forward to working with you!

And so the co-creation project with Meijo University began.

Let's do this!

MEIJO UNIVERSITY

co-creation project

Don't hold back—share your ideas and speak up!

You are the stars of this project!

Then...

POP

What about for traveling or studying abroad?

!

So when does Olive..

...actually come in handy?

How about this for a catchphrase?

Oooh!

One answer for all your overseas money needs!

A perspective only students could bring...

That's exactly the kind of value we were looking for.

I like that!

That could work!

Great work, everyone!

Seriously!

It actually came together...!

Our ideas are reaching so many students!

This initiative would later be recognized in an unexpected way.

SMBC Group Shaka-kachi Award

Industry-Academia Collaborationdents

Industry-Academia Collaboration —
Marketing and Sales Promotion Study Group with SMBC

Publicize Olive on Campus and Beyond with Students

No way...

Really...?

You contributed to the local community through business and achieved something that benefits everyone.

A truly impressive project that embodies the spirit of a merchant..

There were times I wanted to jump in...

...when it was hard to hold back...

Honestly...

But I'm glad I trusted them.

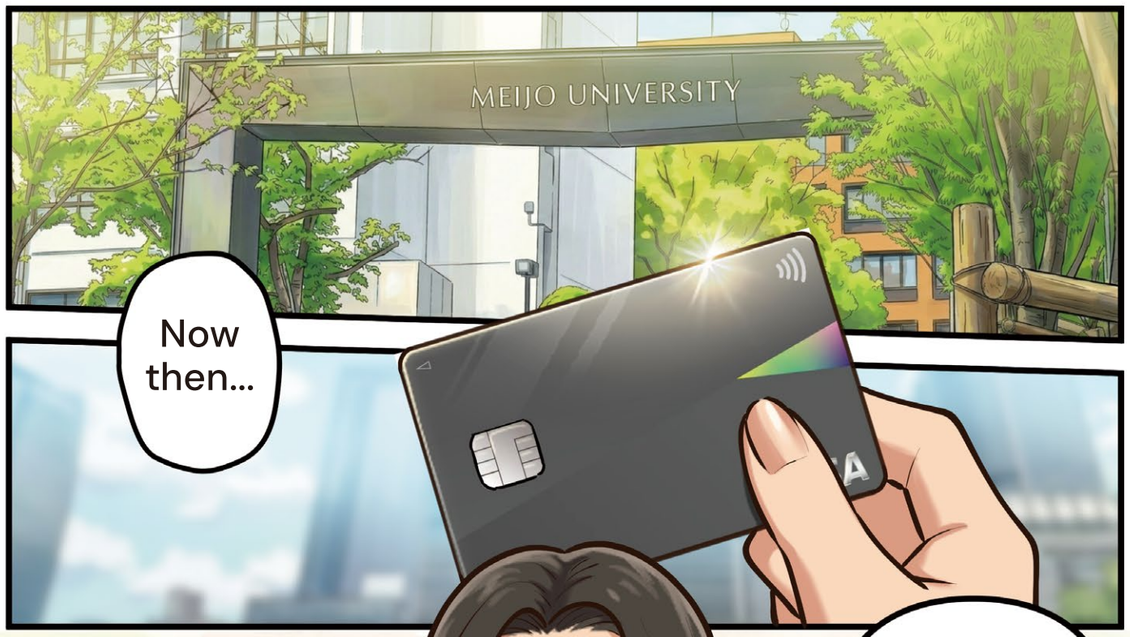
A few months after the project ended...

Student growth and solving a real business challenge...

In that moment, both came together.

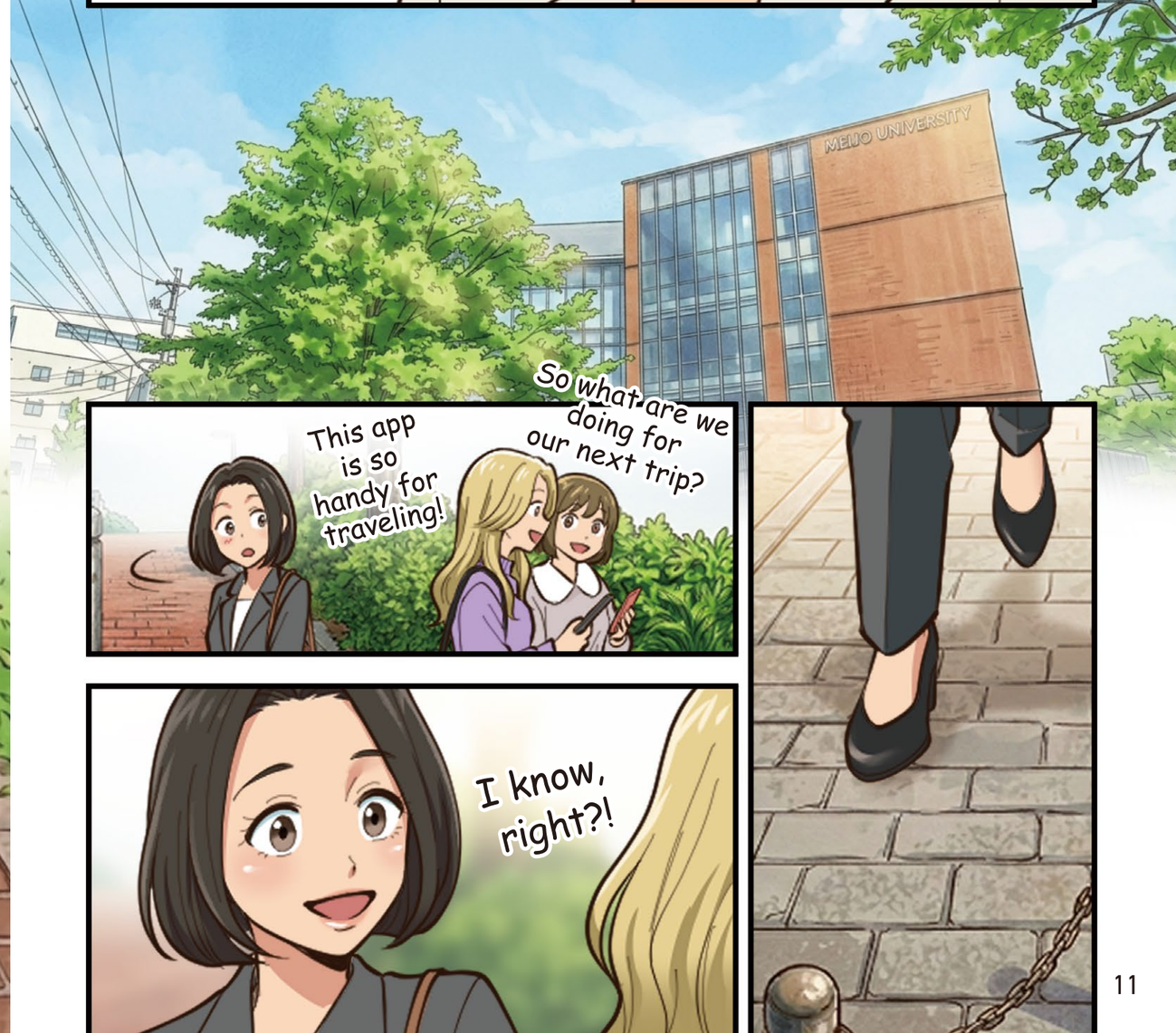












*This manga is a creative depiction of the appeal of Olive as experienced by students. Olive accounts are intended for residents of Japan; customers who become non-residents due to long-term overseas study or similar circumstances will need to close their account.

Tackling Challenges in Kenya Through Investment: Collaborating with a University to Visualize Investment Impact

As an effective way to address social issues, SMBC Group has built a framework for impact investing. In the process, it connected with a company working to tackle challenges faced by people in Kenya and carried out the Group's first impact investment. This is the story of that effort, including collaboration with a university to pursue more objective impact evaluation.



Characters

Mr. Imaeda

Works in Investment Department I at SMBC Venture Capital, where he is responsible for investing in entrepreneurs active in Japan and abroad. In the story, he supports the process from dialogue with the entrepreneur to the execution of the impact investment.



Characters

Ms. Yatsu

Works in the Sumitomo Mitsui Financial Group's Sustainability Development Department. In the story, she works on building the impact investment framework and collaborating with a university to advance impact evaluation.



Featured Companies

HAKKI GROUP

Helps taxi drivers own vehicles and expand their work opportunities by assessing loan eligibility based on work patterns and payment records, providing financing, and supporting loan repayment.

Commentary

What is impact investing?

Impact investing refers to investments intended to generate measurable positive social and environmental impact alongside financial returns. It is attracting attention as a way for companies to raise funds for growth while creating a positive impact on society and the environment.

Overview of HAKKI GROUP's business

In Kenya and other countries, many people are unable to obtain bank loans because they lack sufficient credit information, and drivers running their own taxi businesses often rent vehicles at high cost. HAKKI GROUP has built its own credit scoring system and provides drivers with loans to purchase vehicles. Once the loan is fully repaid, the driver owns the vehicle as an asset, helping support long-term asset building. The company is currently expanding into India, South Africa, and other markets.

Learn More

MEMO

Kenya,
East
Africa

As the
economy
grows,
many are
being
left behind.

Still, many
like him simply
accept the
circumstances
they were
born into...

...and
keep
working,
day
after day.

Youth
unemployment
is high.

Some
can't
even find
work
at all.

Among the
available jobs,
taxi driving
is said
to offer
a relatively
steady income.

That is the
reality of
Kenya
today.

Now...

Where's
my next
passenger?

He had started
working as
a taxi driver
through
a rideshare
service...

...he finds
the rental
fees
are steep.

There's
almost
nothing
left.

Around
this time,
a service
offering
vehicle
loans to
taxi drivers...

...had
begun
to take
hold in
Kenya.

Once the
loan is
paid off,
the driver
owns the
vehicle.

October 2023 —
SMBC Headquarters,
Tokyo

That conviction had already begun to take hold at headquarters.

To make real progress on creating social value, putting impact investing into practice is essential.

An intensive design process began.

The question is how exactly we embed this into our systems...

Developing a logic model, executing a memorandum with the investee...

There's a mountain of work ahead.

How do we introduce impact due diligence?

How do we align it with our existing review process?

They mapped out every step of the investment flow, from due diligence to decision-making...

What we needed was a shared understanding —a common language.

...and steadily, methodically built a framework for impact investing.

Then in April 2024...



SMBC Group's impact investing had begun.

Finally... We're at the starting line...!

Investee → No reproducibility
No knowledge sharing

Bring in a third-party perspective?
→ Scientific theory and evidence
→ Could give investees more confidence?

the knowledge does not spread, and neither does reproducibility...!

Because the process is not visible,

In many impact investments, the evaluation ends up staying between the investor and the investee...

and neither does reproducibility...!

...investees could speak about their impact with confidence.

With scientific theory and evidence behind it...

If we could get third-party academic verification...

And so, to address each other's challenges, they joined forces.

The University of Tokyo, for its part, needed to demonstrate the real-world applications of its academic research.

What if we could work with a university to achieve reproducible impact evaluation?

With that idea in mind, she decided to reach out to the University of Tokyo.

Compiling and disclosing data...

We want more people to understand the social impact of our business!

...beyond just financial progress...

...is more work, but it'll get your message across much better.

2024 — Meeting between SMBC Venture Capital and HAKKI GROUP

Let's move forward on the additional investment.

...rapidly took shape as they worked toward investment committee approval.

From there, the design of the logic model and other elements...

Then let's use impact investing to make the outcomes visible through concrete data.

Then finally...

But then...

Aftercountless meetings, impact investing was finally in motion.

We approve the additional investment as an impact investment.

Summer 2025

Back in Nairobi...

I love this energy.

Starting today, this car is yours!

Congratulations, Kimani!

HAKKI
Car Finance

The staff are genuinely listening to the drivers' concerns.

This hands-on dedication is what makes them special...

It's not just about reviewing data.

I knew that, but it's not something just anyone can pull off...!

I never could've grasped the depth of this support back in Tokyo...

...so they don't give up.

Our job is to walk alongside them...

Data matters, but at the end of the day, it comes down to trust between people.

It's really mine...?

It's like a dream...!

The long road of loan repayments is finally over...!

Time to kick things into gear and keep pushing!

We want to keep exploring and validating, and demonstrate the true value of impact investing.

Still, this is only just the beginning.

Yeah.

You can really feel that more people are working with energy and drive.

...how people are working with a real sense of purpose after using the service.

It makes me happy to see with my own eyes...

...but with quantitative and qualitative backing, we're starting to see the potential...

We had our hypotheses...

...to redefine HAKKI's value from an impact perspective!

Absolutely.

...is now so much easier to communicate with academic support behind it.

The social value we each understood on a personal level...

SMBC Group + Impact Investing: Creating social value, together.

SMBC Group's new challenge has only just begun.

The job of a bank, I believe, is to stand alongside those who dare to take risks...

...and figure out how to support them through an unpredictable future.

Inspiring a Decarbonized Society Through Children's Curiosity: Project for Everyone to Reduce CO2 (Genkotsu)

Corporate efforts alone cannot solve global warming. That is why this project uses education that sparks children's curiosity to encourage consumers to adopt more decarbonization-oriented behaviors. Born from a playful idea, the "Project for Everyone to Reduce CO2 (Genkotsu)" has grown into an initiative that brings together local governments, boards of education, and companies.



Characters

Mr. Sasaki

Head of the Green Marketing Lab at The Japan Research Institute. He has spent about 20 years working on research related to the environment and energy and launched the Project for Everyone to Reduce CO2 (Genkotsu).



Characters

Ms. Maeda

Team Leader at the Green Marketing Lab at The Japan Research Institute. She is interested in changing consumer behavior and has a talent for turning difficult challenges into something engaging and fun. She has been involved in the project since its earliest days.

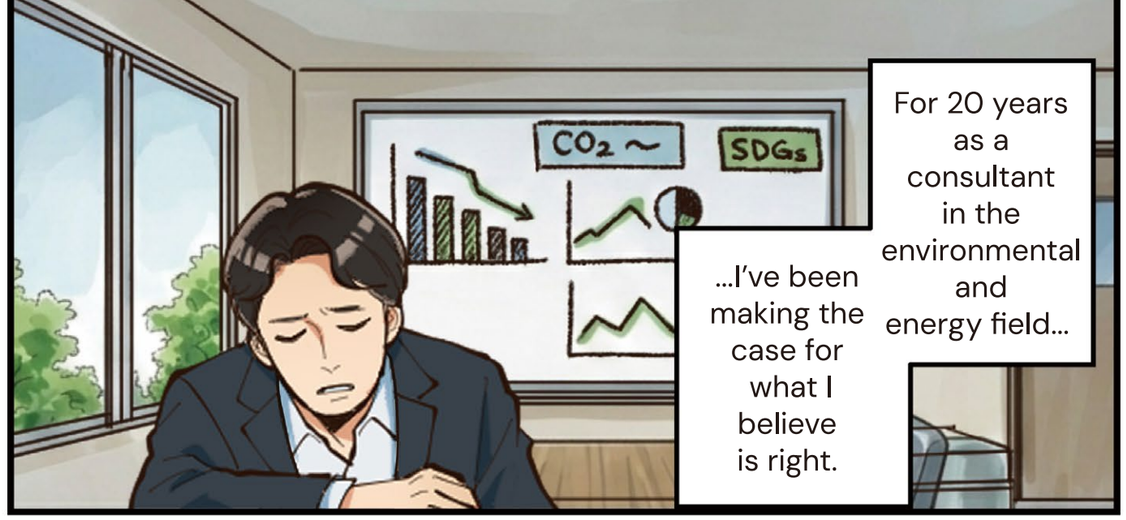
Commentary

What is the Project for Everyone to Reduce CO2 (Genkotsu)?

This is a co-creation pilot project launched in fiscal 2023 by the Japan Research Institute, an SMBC Group company with think tank, consulting, and IT solutions capabilities. Aiming to encourage consumers to take decarbonization-related actions, the project takes an integrated approach that connects educational outreach with sales promotions and purchasing. Local governments, retailers, manufacturers, and others work together to carry out educational activities such as distributing learning kits, offering visiting lessons at elementary schools, holding in-store workshops, and participating in public events, while also rolling out promotional campaigns through retail stores and apps that incorporate decarbonization learning.

Learn More

MEMO

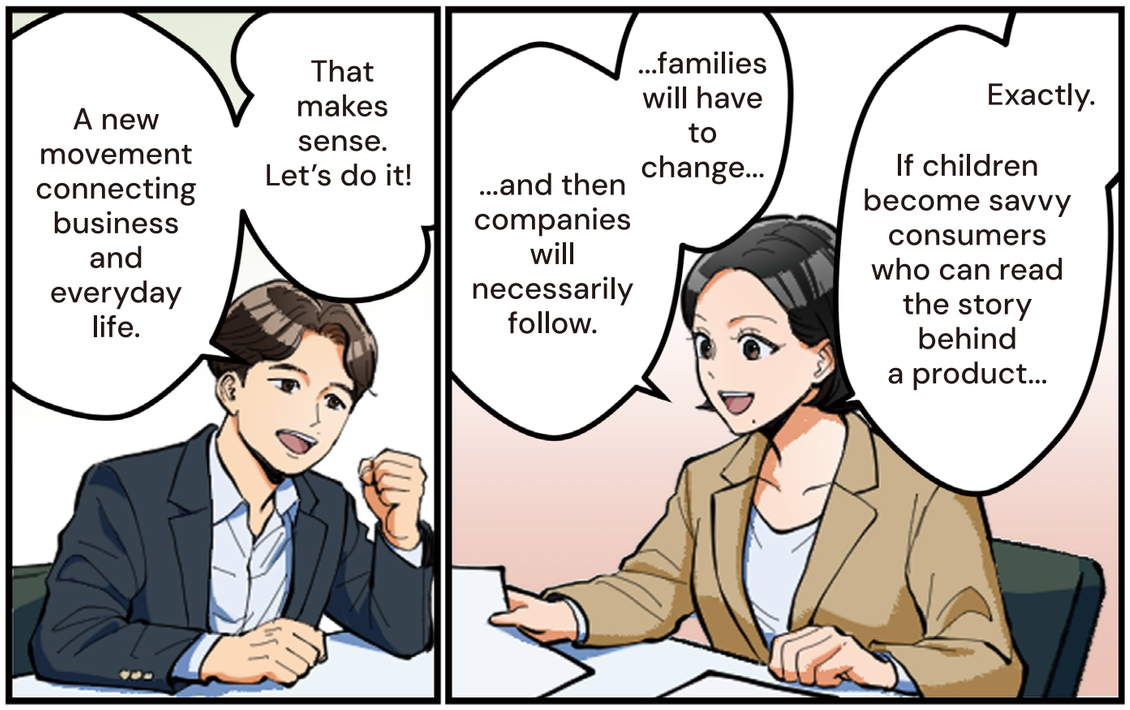

CO_2～
SDGs
For 20 years as a consultant in the environmental and energy field...
...I've been making the case for what I believe is right.


Government and corporate efforts alone can't overcome this barrier.
Huge sale!
Eco!
Eco!
But in reality, low prices and convenience tend to come first.


If that handoff doesn't happen, corporate efforts can't be sustained.
Companies put their hearts into making products, but consumers have to receive the baton as buyers.


They learn, and then they bring the adults along!
They're more environmentally aware than adults!
Then why not start with children?

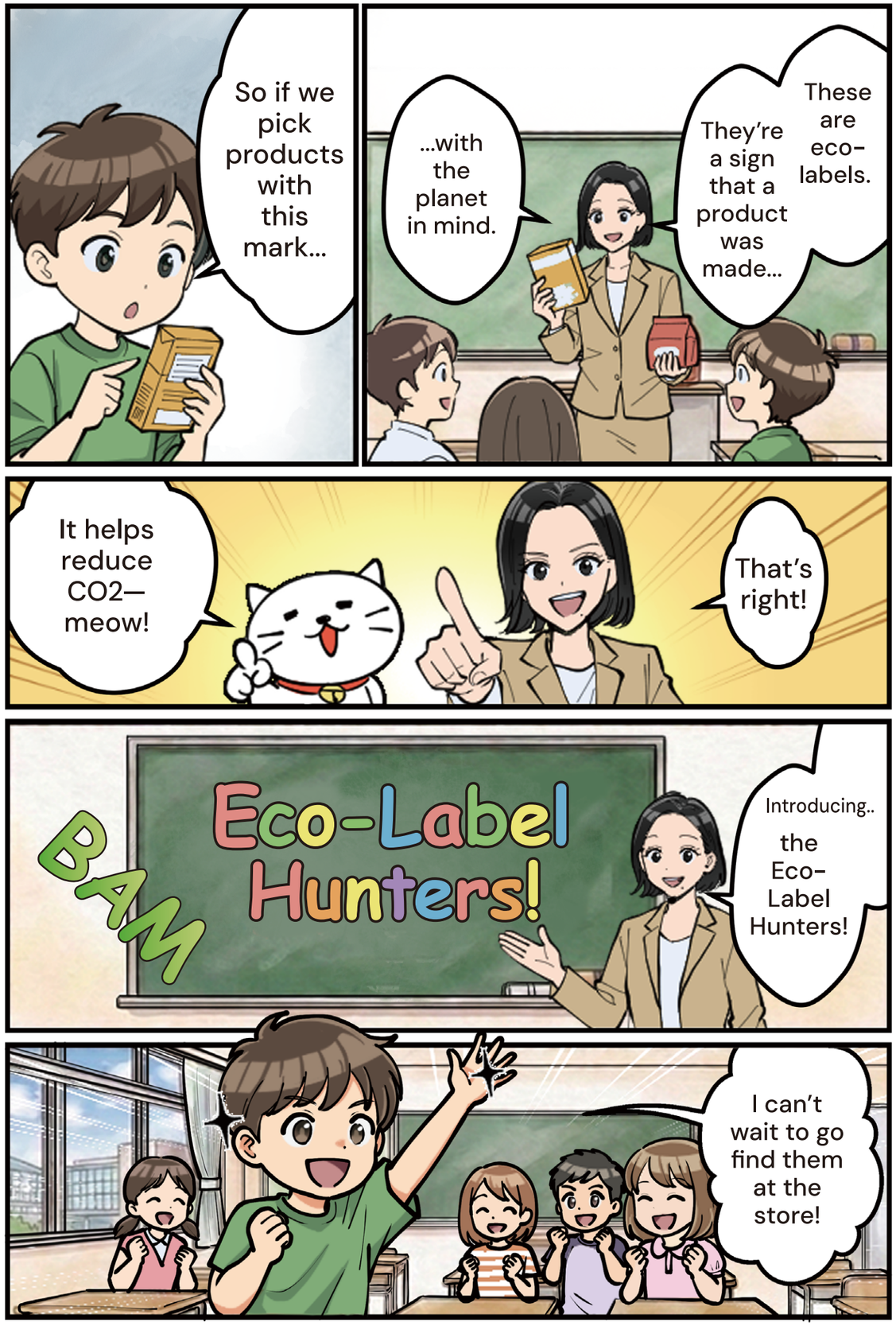

Their genuine curiosity could be the key to breaking through adults' fixed assumptions...!
Today's kids learn about the SDGs as a matter of course. They're eco-natives.
I see...


A new movement connecting business and everyday life.
That makes sense. Let's do it!
...and then companies will necessarily follow.
...families will have to change...
Exactly.
If children become savvy consumers who can read the story behind a product...


...the fun way— meow!
Project for Everyone to Reduce CO2
Learn and take action...

The future of our planet is in trouble!
Hokkaido 40.5
Sendai 41.1
Fukuoka 41.9
Osaka 42.7
Tokyo 43.3
Nagoya 44.1
By 2100, peak temperatures in August could exceed 40°C!
Don't you guys think summers have been way too hot lately?
And sometimes it suddenly pours down rain!
Yeah! Some days we can't even play outside!
The Earth is overheating
CO2
...green house gases like CO2.
The thing is, one of the causes is...
...everyone can help reduce them.
Even if we can't bring greenhouse gases down to zero...
But...
We emit a lot of them without even realizing it, just by living our everyday lives.

For CO2 that can't be avoided, we offset it by doing things like growing trees to absorb it—meow!
...with the amount we absorb, bringing the net total to zero—meow!
Carbon neutrality means balancing the CO2 we emit...
That means the choices you make are a huge factor in building a decarbonized society—meow!
60%
CO2 from everyday life
In Japan, about 60% of CO2 actually are linked to everyday life—meow!
...have a special mark on them.
Products made with efforts to reduce CO2...
So what can we do?
I get it!


So if we pick products with this mark...
...with the planet in mind.
They're a sign that a product was made...
These are eco-labels.
It helps reduce CO2— meow!
That's right!
BAM
Eco-Label Hunters!
Introducing.. the Eco-Label Hunters!
I can't wait to go find them at the store!


...we're just left with unsold stock that we have to dispose of.
But if customers don't choose them...
I get that they're good products.
...won't reach the customer.
You're right. Passion from the makers alone...
...nothing changes until consumers start thinking differently.
No matter how hard companies try...
Now... back to work.
Welcome!
Hurry, Mom! There's something I wanna find!
DING DONG

Looking for some thing?

What are you doing?

Found it! This is it, Mom! We learned about it at school...

It's a mark for protecting the Earth!

Oh...

This tiny little mark?

What's that?

When did you learn all this...?

Looks like I'm the one learning from you!

Wow! Really?!

...while reducing CO2!

Yeah!

This mark means the product was made in a way that protects forests and wildlife...

CO2 reduction

Thank you for teaching me... I'm going to help you look, too!

I usually just go for the cheaper option, but your future matters so much more.

And by choosing it, we're helping protect our planet!

"genkotsu" in Japanese!

It means reducing CO2 , and it sounds like

Genkotsu? Haha, what's that?

Yay! Nice Genkotsu, Mom!

So that's how it reaches consumers...

It got through...

The message we put into these products...

I was the one assuming they wouldn't sell just because they cost more.

Dots that were disconnected are now being linked by a strong thread...

...sparked by what children are learning.

Manufacturers, retailers, and consumers...

Manufacturers

Retailers

Consumers

Alright!

Let's move these products to a more visible spot!

That's the Project for Everyone to Reduce CO2 (Genkotsu) —meow!

Connecting companies' commitment with consumers' desire to choose better...

..with supported from a wide range of angles.

This project is carried out in partnership with boards of education and local governments...

Consumers

Awareness

National and local governments

Encouragement

Manufacturers, retailers, and distributors

Products and stores

The Project for Everyone to Reduce CO2 movement...

...is spreading nationwide.

And that's what we call...

...and everyone's actions, little by little, change society.

Learning turns into action...

The Project for Everyone to Reduce CO2 (Genkotsu)!

MEMO

MEMO