



SMSE Finance powered by Money Forward

Junichi KANDA

Executive Officer, Money Forward, Inc.

CEO, Money Forward Financial, Inc.

August 6, 2018

Junichi Kanda Profile

- Executive Officer, Money Forward, Inc.
- Representative Director, President and CEO, Money Forward Financial, Inc.
- Director, FINTECH ASSOCIATION OF JAPAN



■ 1994-2017 Bank of Japan

Mainly conducted monitoring, examination, credit and market risk management of banking

■ 2015-2017 Financial Services Agency

Conducted the research and planning of payment reform and Fintech as a Director at Planning and Coordination Bureau

■ 2017-Present Money Forward

Served as CEO at Money Forward Financial and in charge of government relations at Money Forward

■ Education

Tokyo University (BA of Faculty of Economics) in 1994
Yale University (MA of International and Development Economics) in 2000

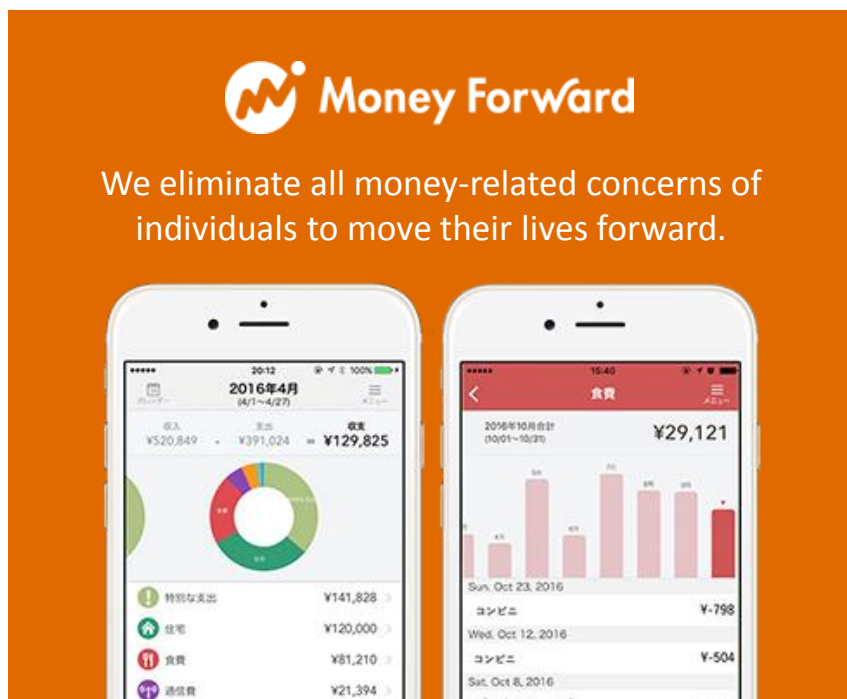
Money Forward. Move your life Forward.

We aim to solve money-related issues of all individuals and businesses through building an open and fair financial platform and providing essential services.

Business Overview of Money Forward

We provide BtoC and BtoB services to solve problems related to “Money”.

Personal Financial Management



The image shows two smartphones displaying the Money Forward app interface. The left phone shows a summary for April 2016 with a total income of ¥129,825 and a donut chart. The right phone shows a detailed expense breakdown for October 2016, listing items like 'コンビニ' (convenience store) with amounts like ¥-798 and ¥-504.

6.5 million+ users

SaaS Accounting/ERP



The image shows a desktop monitor, a laptop, a smartphone, and a tablet displaying the MFクラウド SaaS Accounting/ERP interface. The desktop monitor displays a complex dashboard with multiple charts, including a bar chart and a line graph, representing business financial data.

3,000+ accounting offices

Listed on Tokyo Stock Exchange Mothers on Sep 29, 2017.



Challenge to new business: online small-business loans

Developing a AI-based credit score model using our accounting-SaaS data

- ✓ With a new subsidiary **Money Forward Fine, Inc.** (“Fine” stands for “**F**inancial & **E**ngineering”)
- ✓ Plans to launch a **trial lending service** in spring 2019.
- ✓ Further seeks **to co-financing or other partnership with local banks**

