

Contributing to Society

Blending finance and social welfare in various areas, we develop new ways to contribute to society.

1. Welfare Support and Ties with Retirees' Associations in Keeping with an Aging Society

Bearing in mind that society will age from now on, we are developing loans related to nursing care and promoting aid to welfare facilities. Further, we have ties with retirees' associations and provide various support.

- Support for senior citizens' "gateball" (croquet) tournaments and other activities
- Installation of wheelchair-friendly ATMs
- Donations of portable-bath vans, wheelchairs, and other items to senior citizens' welfare facilities
- More than 600 retirees' associations nationwide

2. Widening the Circle of Friendship through Local Community Interaction

We promote communication with local communities by participating in and supporting community club activities and events along with supporting community cultural activities and young people's educational and sports activities.

- Support for schoolchildren's baseball and junior soccer tournaments and other young people's developmental activities
- Scholarship grants and support for cultural programs via workers' welfare funds
- Support for the Welfare Service Center for Small and Medium-Enterprise Workers

3. Carrying Out Efforts to Maintain a Comfortable Living Environment by Protecting the Natural Environment

Placing importance on the intention to protect the natural environment, we carry out efforts meant to expand the circle of environmental protection. Further, we are engaged in various environmental preservation efforts.

- Aid for community environmental protection campaigns through environmental protection savings accounts and other measures
- Tree seedling donations to local public facilities
- Establishment of the Rokin Forest School, the objectives of which are training personnel to grapple with environmental issues and restoring forests' well-being

4. Developing Original Products That Demonstrate Welfare Financing's Uniqueness

Working together with local government bodies, we develop and offer low-interest financial products to meet the lifestyle needs of disaster victims and people with disabilities.

- Joint financing programs with local government bodies
- Low-interest loan programs for disaster victims and welfare loans offered to people with disabilities
- Programs to subsidize home and educational loan interest payments, child care support loans, etc.
- Enterprise financing and aid for NPOs

5. Providing Information Useful in Daily Living and Conducting Educational Seminars

We are striving to serve as a family finance manager, offering advice about managing funds profitably and planning for a secure lifestyle. In addition, we carry out educational and counseling efforts meant to prevent the cash card-related bankruptcies that have increased rapidly in the past several years.

- Implementation of various kinds of guidance seminars on finance, taxes, pensions, and other topics
- Efforts to prevent multiple debts and provide counseling about them
- Implementation of consumer finance education in high schools and universities

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社会貢献活動

さまざまなシーンで金融と福祉が調和した、新しい社会貢献活動を展開します。

(1) 高齢社会に即した、福祉支援や友の会との連携。

今後の高齢社会を見据え、介護関連ローンの開発や福祉施設への援助を推進しています。また、退職者の組織である「ろうきん友の会」と連携しています。

- 高齢者のゲートボール大会などを支援
- 車椅子対応のATMの設置
- 入浴車・車椅子などを高齢者福祉施設に寄贈
- 全国600を超える「ろうきん友の会」が加入

(2) 地域社会との交流を通じ、ふれあいの輪を広げています。

地域のサークル活動やイベントへの参加・協賛、地域文化活動や青少年の教育・スポーツ活動を支援するなど、地域とのコミュニケーション活動を推進しています。

- 学童野球やジュニアサッカー大会など青少年の育成活動援助
- 労働者福祉基金を通じた奨学金給付や文化事業への援助
- 中小企業勤労者サービスセンターなどへの支援

(3) 快適な生活環境を守るため、環境保護活動を展開しています。

自然を守る気持ちを大切に、環境保護の輪を広げるための取り組みを展開しています。また、身近な環境保全活動にも取り組んでいます。

- 環境保護預金などによる地域環境保護運動の助成
- 地域の公共施設への苗木の寄贈など
- 豊かな森の再生、環境問題に取り組む人材育成を目的とした「ろうきん森の学校」開校

(4) 福祉金融の独自性を発揮した、オリジナル商品を開発しています。

被災者や障がい者の方々の生活ニーズに応えるために、地方自治体との提携による低利融資商品を開発し、提供しています。

- 地方自治体との提携融資制度
- 被災者への低利融資制度、障がい者への福祉ローンの提供
- 住宅ローン・教育ローンの利子補給制度、育児支援ローンなど
- NPOへの事業資金融資や助成金の取り扱い

(5) 暮らしに役立つ情報提供や相談会を実施しています。

家計のマネージャーとして、有利な資金運用、安心な生活設計に向けたアドバイス活動を展開しています。ここ数年急増しているカード破産を未然に防止するための啓発活動や相談活動なども実施しています。

- 融資・税金・年金などの各種相談会を実施
- 多重債務に対する防止・相談活動など
- 高校・大学など学校での消費者金融教育を実施

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