

## Tokyo Financial Award 2025 winners

### Financial Innovation Category

#### ■ Main award

Rank	Company (Headquarter location)	Overview of offered (perspective) services
1 <sup>st</sup> place	Impact Circle (Japan)	Provides tools that enable the automatic generation of impact indicators for financial institutions and institutional investors requiring quantitative impact data, supporting the evaluation and selection of investment targets through rapid visualization of social impact.
2 <sup>nd</sup> place	Clarity AI (US)	Provides institutional investors with an AI-driven tool that enables evaluation, analysis, and reporting of the sustainability of investment targets, visualizing sustainability assessments while ensuring compliance regulations in multiple countries.
3 <sup>rd</sup> place	Japan Asset Management Platform (Japan)	Provides a comprehensive white-label* service covering ETF structuring, establishment, and operational management. This allows asset management companies considering the development and launch of ETFs to focus on high-value activities such as investment decision-making and portfolio management.  *A business strategy in which core infrastructure is provided by one company, while the participating firm offers the product to investors under its own brand.

#### ■ Judge's Special Award (alphabetical order)

Company name	Overview of offered (prospective) services
EduCare (Japan)	Provides an education finance platform that leverages function such as future income prediction for students, enabling those facing financial burdens to access education loans and scholarship repayment services from financial institutions and corporations.
Henry (Japan)	Provides factoring services that enable rapid screening and funding as a financing option for small and medium-sized hospitals, while also offering a management infrastructure equipped with features such as automated electronic medical billing.
MynaWallet (Japan)	Adds a payment function using stablecoins and other digital assets to the Individual Number Card, providing a new payment method while also offering implementation support for both businesses and consumers.

## Sustainability Category

### ■ Main award (alphabetical order)

Subcategory	Company/organization name	Overview of the initiative
Investment / Business	GOYOH (Japan)	Provides real estate owners with EaSyGo, a system that visualizes, analyzes, and operationalizes sustainability value for properties. By analyzing social and economic indicators, experiential value, and utility usage, GOYOH visualizes social impact and also offers AI-driven recommendations for improvement.
	Jikantchno (Japan) Governor's Special Prize for Green Finance	Manufactures silica and carbon materials using alternative materials such as rice husks that do not require chemical processing, through methods with low environmental impact. Through collaboration with agricultural sites, it further promotes decarbonization.
	Tokyu Fudosan Holdings (Japan)	Issues an ESG bond, the “Greater Shibuya Area Biodiversity Green Bonds”. A portion of the proceeds is used to implement greening projects and biodiversity conservation initiatives in the Greater Shibuya area, where the company conducts urban development.
Human Resource Development	Graduate School of Frontier Sciences, The University of Tokyo (Japan)	Provides approximately three months of lectures on sustainable finance for working professionals with over 10 years of work experience to develop specialized knowledge. After completion, study sessions and similar events are held to encourage continuous knowledge updates.

### ■ Judge's Special Award

Subcategory	Company/organization name	Overview of the initiative
Human Resource Development	Yumiko Miwa Seminar, School of Commerce, Meiji University (Japan)	Establish a network for undergraduate and graduate students to research environmental issues and social challenges beyond the confines of individual departments or universities. Through collaborative activities with society, such as partnerships with external companies, students will gain awareness of social issues and acquire specialized knowledge.