

To Whom It May Concern

4 February 2016

Miroku Jyoho Service Co., Ltd.
(The first section of TSE:code 9928)

Agreement to execution of Investment and Business Partnership Agreements with Skwile Ltd. (UK)

- Supporting the financing of small and medium-sized enterprises, creating service in the “FinTech” field -

Miroku Jyoho Service Co., Ltd., which develops and provides treasury and accounting management systems and business information services (Head Office: Shinjuku-ku, Tokyo, CEO and President: Hiroki Koreeda, below, “MJS”) and Skwile Ltd., a FinTech¹ venture company that acts as a financing intermediary for small and medium-sized enterprises (below, “SMEs”) in the United Kingdom (Head Office: London, UK, Managing Director and Co-founder: Makoto Fukuhara, below “Skwile”), have agreed to execute an Investment Agreement with respect to a private placement of preferred shares (£250,000) to be issued by Skwile and a Business Partnership Agreement during the month of February 2016.

In the United Kingdom, in order to improve fundraising opportunities for SMEs, the government and financial institutions are working on implementing new systems and policies to increase financing and investment aimed at SMEs.

Against this background, Skwile plans to combine know-how and IT in the field of finance, including fund management and risk management, and develop and provide the financing platforms “FundlinQ” and “Skwile-CaFE (Cash Flow Engine)” based on its own indicators and risk models.

“FundlinQ” is a cloud-based financing platform that will provide finance intermediation services based on fund management and credit management information, for SMEs and financial institutions (in the UK, mainly in the alternative finance market) with the aim of increasing the financing and financing opportunities for both of them. “Skwile-CaFE” is an analysis support service for finance management business, aimed at SMEs, and the beta level of the platform is to be released later this month.

In the future, Skwile plans to integrate various analysis functions based on data that can be accumulated including through the implementation of AI², and by significantly changing the current state of funding for SMEs in the UK markets, aims to become a platform that can contribute to the prosperity of the UK economy.

¹ Financial Technology

² Artificial Intelligence

Since its establishment in 1977, MJS has developed and provided various business systems including treasury, accounting and tax, to accounting firms and SMEs.

Using the opportunity offered by this Business Partnership Agreement, and working as Skwile's exclusive and strategic business partner in the Japanese market, MJS will implement joint research and development of the next generation of service provision through new cloud servicing that it will develop going forward.

MJS intends to enter the FinTech field, to create new value through synergies provided by the products and services of the MJS Group, and to realize even greater business expansion for MJS Group.

Skwile Ltd. – Key Facts

Company name : Skwile Ltd.
Seat : London, United Kingdom
Representative : Managing Director and Co-founder, Makoto Fukuhara
Business : Development and operation of finance platforms “FundlinQ” and “Skwile-CaFE”
Capital : £ 582,000 (prior to this investment)
Established : January 2014
URL : <http://skwile.com/>
Contact us : sales@fundlinq.com

■ **About Miroku Jyoho Service Co., Ltd., (MJS)** (<http://www.mjs.co.jp/en/irinfor/>)

Develops and provides business systems and business knowhow together with business information services to accounting firms and SMEs throughout Japan. Currently has approximately 8,400 accounting firm customers and provides a wide variety of systems including treasury, accounting and tax, as well as a diverse range of information services relating to management, accounting and tax. Also provides SMEs with ERP systems relating to accounting and management and every type of solution service, supporting management and business improvement. Currently has approximately 17,000 SMEs.

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