

FUNDING · デジタル化 · AI導入補助金2026

How Japanese SMBs Can Fund AI Adoption in 2026

A plain-English guide to the Digitalization & AI Adoption Subsidy.

Brought to you by AGAMI – practical AI automation for small & mid-sized businesses

Most small companies assume AI automation is something only big firms can afford. In 2026, that's often not true — the government will cover a large share of the cost. The problem is that the rules are confusing, the application can't be done alone, and approval isn't guaranteed. This short guide explains, in plain terms, what the subsidy is, who qualifies, what it does and doesn't cover, and how to give yourself the best chance.

1 What it is, in one paragraph

The **Digitalization & AI Adoption Subsidy 2026** — the renamed successor to the long-running IT Introduction Subsidy (IT導入補助金) — helps SMBs pay for software and AI tools that improve productivity. If approved, the government reimburses a large portion of your eligible costs after you implement an approved tool through a registered support provider.

2 How much you can get

ITEM	DETAIL
Maximum per company	Up to ¥4.5 million
Subsidy rate	Roughly half of eligible costs (up to two-thirds for businesses paying near the minimum wage)
Smaller projects	About ¥50,000 – ¥1.5 million for 1–3 automated processes
Larger projects	About ¥1.5 million – ¥4.5 million for 4 or more processes
Cloud / subscription fees	Eligible tools' usage fees can be covered for up to two years

In practice: a focused first automation project often lands in the lower band, with the government covering around half — turning a ¥600,000 build into roughly ¥300,000 out of pocket.

3 What it covers — and what it doesn't

GENERALLY COVERED

- + Custom-built automation & AI workflow implementation
- + Approved software tools and their setup
- + Up to two years of cloud fees for eligible tools

USUALLY NOT COVERED

- Plain off-the-shelf subscriptions alone (e.g. a ChatGPT or Claude plan by itself)
- Hardware as a standalone purchase
- Generic consulting with no tool implementation

The key distinction: it favors **implemented systems that change how you work**, not tools you simply sign up for. A connected workflow that automates real tasks is exactly what it's designed for.

4 The three things that trip companies up

1 You cannot apply alone.

Applications must be submitted jointly with a government-registered support provider (an "IT導入支援事業者"). You choose an approved tool; the provider files with you. This is the single most-missed point.

2 Approval is not guaranteed.

Reported success rates run roughly 30–50%. A clear application showing concrete productivity gains matters a great deal.

3 Repeat applications are stricter.

A second or later application typically requires a three-year business plan, with repayment risk if you miss the targets. Treat the subsidy as welcome support, not guaranteed money.

5 What you'll need in place

- **gBizID Prime** — a government business account for online applications (allow a few days to ~2 weeks)
- **A SECURITY ACTION declaration** — a quick self-certification of basic cybersecurity practices
- **A registered support provider** to apply with
- **An eligible tool / implementation project** chosen and scoped

None of these are hard individually — but they take lead time, so start early if a deadline is approaching.

6 A realistic timeline

- Decide to pursue it
- Get gBizID Prime + SECURITY ACTION 1–2 weeks
- Choose a tool / scope the project with a provider
- Submit the joint application before the round deadline
- Review by the secretariat several weeks
- Approval → implement → report → reimbursement

Deadlines come in rounds through the year — confirm the current round's cut-off before you commit.

7 Should you wait for the subsidy before starting?

Honestly — usually not. The subsidy is a great way to **reduce the cost** of a project you already have good reasons to do, but tying your whole plan to an uncertain, ~30–50% outcome can stall progress. The stronger approach: find an automation that pays for itself on its own merits, start it (or a small version) without waiting, and pursue the subsidy in parallel to offset the cost — a bonus, not a dependency.

8 A simple way to know if it's worth it

The subsidy only helps if you have a project worth funding. The fastest way to find out is to identify *where* automation would actually save your team time — and roughly how much. That's exactly what AGAMI's free **AI Readiness Check** does in about two minutes, with no system access required. From there, our paid **AI Opportunity Audit** gives you the exact numbers — savings, cost, timeline, and a recommended first build — and assesses your subsidy eligibility for that specific project.

See where AI could save your team time.

Start free, no system access needed. A member of our team may follow up by email to help you take the next step.

→ Take the free AI Readiness Check

[your website link](#)

→ Book a free 20-minute consultation

[your booking link](#)

This guide is general information, not legal, tax, or financial advice. Subsidy amounts, rates, eligibility, and deadlines change between rounds and years — always confirm the current official details before applying. AGAMI can help you navigate the specifics for your situation. © 2026 AGAMI · Practical AI automation for small & mid-sized businesses.