The Izanami Project

(Phase Ⅱ)

Hydra-based Loyalty Point & Cryptocurrency System for Municipalities – Driving Regional Revitalization

Whitepaper

Ver.1.0

15 AUG 2025

AIRA Inc.
Blockchain × AI × Regional Revitalization

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◇Chapter 1 — Introduction

This proposal presents one of **the most realistic and feasible use cases for the Cardano ecosystem tailored** for Japanese local governments.

The Izanami Project aims to transition the existing "Sustainable Circulation-Based Community Revitalization System" (hereinafter referred to as the "Symons System"), currently deployed in numerous Japanese municipalities on Web 2.0, into a Web 3.0 platform based on Cardano. This new platform will enable municipalities nationwide to further revitalize their communities by building a "Next-Generation Sustainable Circulation-Based Community Revitalization Web 3.0 System" utilizing both loyalty points and cryptocurrencies.

Phase I of the project was selected for Catalyst Fund 8 and successfully completed its proof-of-concept. After waiting for the resolution of Cardano's scalability challenges (e.g., Hydra and middleware development) and transaction cost issues, we are now proposing Phase II to complete the project.

Phase I — Catalyst Fund 8 Proof-of-Concept (Completed)

Objective: Develop point issuance and management functions and conduct a proof-of-concept using the Cardano blockchain.

Key Outcomes:

- Built a hybrid model based on the existing Web 2.0 point system, partially migrating point issuance on-chain.
- Completed development by the end of December 2022 and integrated point-related transactions into the Cardano ecosystem.
- Successfully completed development with support from Catalyst Fund 8.

Phase II — This Proposal (Full-Scale Implementation & Expansion Phase)

Objective: Evolve the point system developed in Phase I into a next-generation loyalty point and cryptocurrency system that includes NFT and DeFi functionalities, enabling full-scale operation by municipalities. Build a sustainable digital infrastructure where points, cryptocurrencies, and regional currencies coexist and can be exchanged mutually.

Key Features:

- Integrate regional points, cryptocurrencies, and regional currencies to form a next-generation, sustainable, circulation-based regional economic revitalization system.
- Provide DApps for token/NFT issuance and management, as well as microfinance systems.
- Evolve Phase I into a fully autonomous, decentralized platform.

- Implement the following functionalities:
  - Visualization and recording of volunteer activities via NFTs.
  - Promote regional economic revitalization through DeFi.
  - Record point usage history for commercial transactions.
  - Integration with mobile apps (digital coupons, gift certificates, event tickets, etc.).
  - Collaboration with tourism digital transformation (Tourism DX) initiatives.
- Following the completion of Phase II, promote widespread municipal adoption and social implementation of the Web 3.0 system → Build a resident-driven circular eco-society system.

◇Chapter 2 — Objectives of the Izanami Project

■ Building and Providing a Sustainable Digital Social Infrastructure Utilizing Points and Cryptocurrencies

We are currently at a historic turning point in shaping the financial structures of the future. At this moment of paradigm shift, revitalizing regional areas of Japan will be a major theme. In order for each resident to live a vibrant and enriched life, there is a growing need to establish a sustainable, circulation-based social system in which communities take the initiative to revitalize their own economies.

The Izanami Project aims to build and provide a Web 3.0–based Symons System foundation, powered by the Cardano ecosystem, together with a sustainable digital social infrastructure.

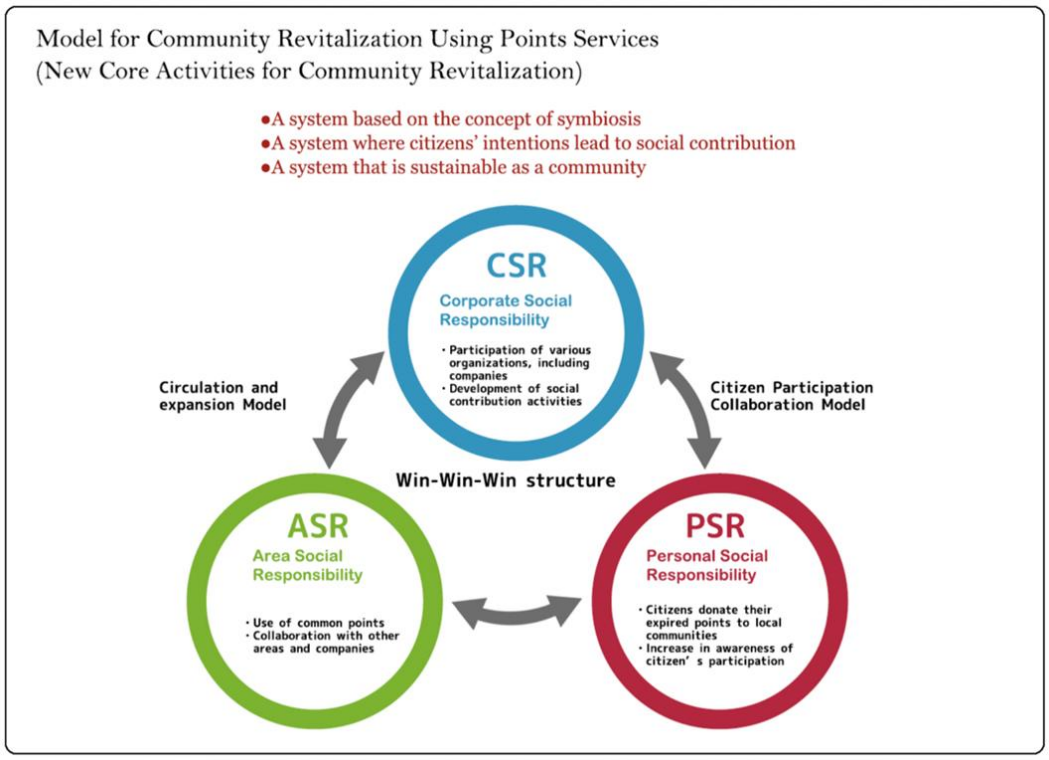
■ A Next-Generation Sustainable Circulation-Based Community Revitalization Web 3.0 System Utilizing Loyalty Points and Cryptocurrencies

This project is driven by the achievements and vision accumulated over more than 30 years by Mr. Mitsuru Saikawa, President of Symons Co., Ltd., with the goal of realizing a "Next-Generation Sustainable Circulation-Based Community Revitalization Web 3.0 System."

Mr. Saikawa has a proven track record of building an "airline mileage economy" based on a cross-industry exchange network leveraging the mileage programs of major Japanese airlines. Today, the Symons System is adopted as the platform for tourism promotion (Tourism DX) projects promoted by the Japan Tourism Agency. His long-standing leadership and deep expertise in the loyalty point industry will greatly enhance the point system functionalities of this project. The Izanami Project is expected to bring a major transformation to financial and application systems within regional communities.

■ Creating a "Sustainable and Revitalized Regional Community"

The Symons System has gained attention for its unique marketing structure, which delivers benefits to the "region," "residents," and "business operators" alike, creating a mutually beneficial ("sanpō-yoshi") relationship. Under the vision of creating "sustainable and revitalized regional communities," the Izanami Project presents a unique business model that other point operators cannot replicate.



■ Business Model

The "Next-Generation Sustainable Circulation-Based Community Revitalization Web 3.0 System Utilizing Loyalty Points and Cryptocurrencies" consists of the following four core solutions:

1. **Utilization of Point Usage History Data**
   Analyze point usage history to uncover previously invisible regional characteristics, revitalizing participating stores, service providers, and the entire region. In this model, points function as a regional currency.
2. **Utilization of Expired Points**
   Reinvest expired points into regional revitalization projects, enabling a sustainable circulation of both information and funds.
3. **Integration of Points with Various Activities**
   Build a database of resident and tourist consumption behaviors and activity histories, enabling the planning of strategic regional policies and tourism marketing initiatives.
4. **Integration of Points and Cryptocurrencies**
   Leverage cryptocurrencies as financial assets to grow value, then convert the increased cryptocurrency holdings into points, thereby increasing the

volume of points in local circulation. By enabling mutual conversion between points and cryptocurrencies, residents enjoy greater convenience, and the total circulation of "points + cryptocurrencies" within the region can be expanded.

In addition to these four pillars, backed by unparalleled industry experience and expertise, we can provide optimal support across diverse fields—not only in regional revitalization, but also in marketing for corporate clients and fan club management for sports teams.

Japan's point market exceeds 2 trillion yen annually, covering a broad range of activities from issuance to partnerships and exchanges, with a level of development unmatched in other countries. It continues to evolve each year, providing convenient services to consumers, serving as a vital link between companies and consumers, and driving the creation of new businesses through digitalization.

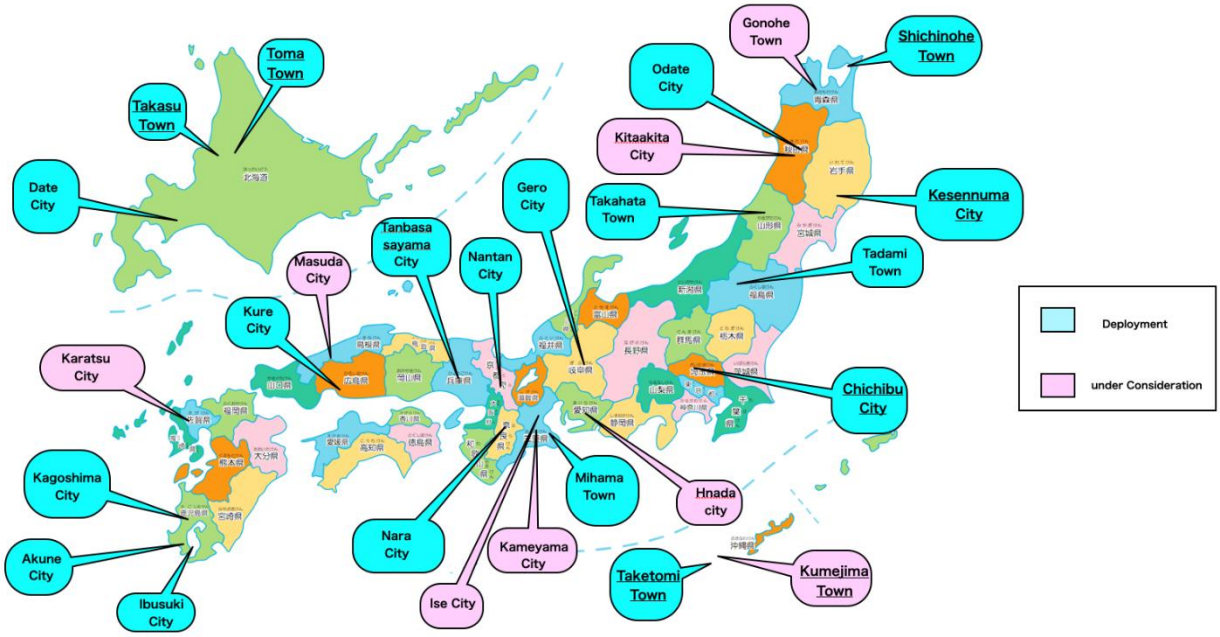
Moreover, by expanding the Izanami Project's business model internationally, there is potential to further accelerate the growth of a new points-based economy.

◇ Chapter 3 — Phase II Development: A Pioneering Sustainable Circulation-Based Community Revitalization Web 3.0 System

■ Advancing and Expanding from the Achievements of Phase I to Phase II

Phase I, supported by Catalyst Fund 8, successfully completed its proof-of-concept. This proposal builds upon those results to complete the core of the project in Phase II.

For over 20 years, Symons Co., Ltd. has provided community-based loyalty point services and CRM systems to Japanese municipalities, maintaining long-term contracts with more than 20 local governments. Its system has been adopted by the Japan National Tourism Organization (Japan Tourism Agency) and, as a Web 2.0 service, has over 3 million registered users.
To accelerate project development, Symons established AIRA Inc., a company specializing in Web 3.0 development. AIRA will lead the Izanami Project, building and promoting Phase II as outlined in this proposal.



■ Fundamental Transition from Web 2.0 to Web 3.0

The Izanami Project seeks to migrate the Symons System, currently operating on Web 2.0, to a Web 3.0 platform leveraging the Cardano ecosystem, with the goal of building decentralized platforms for municipalities and enhancing their autonomy.

In essence, it will evolve a proven use case into Web 3.0, providing the implementation infrastructure to make adoption by other municipalities easier. This will likely be one of the most practical and feasible use cases within the Cardano ecosystem.

■ Challenges of the Current Web 2.0 System vs. Advantages of the New Web 3.0 System

Challenges of the Current (Web 2.0) Municipal CRM and Point Systems:

- Dependence on centralized cloud services.
- Rising long-term operational costs.
- Security and privacy concerns due to outsourcing.
- Limited flexibility in incentive design.
- Lack of connectivity with other municipalities or private services.

Advantages of the New (Web 3.0) System:

- **Data Sovereignty:** Municipalities retain ownership and control of resident data.
- **Transparency & Trust:** Budgets and point issuance histories are tamper-resistant.
- **Interoperability:** Easy integration with other municipalities and services through Cardano standards.
- **Flexible Incentives:** Ability to design unique value systems via tokens.
- **Cost Optimization:** Reduced licensing and cloud expenses.

Thus, the Izanami Project is not just a technical upgrade—it is a structural reform aimed at improving municipal sustainability, with a long-term vision that includes DAO-based regional economic governance. By combining Cardano's transparency, scalability, and interoperability with Symons' proven track record and community engagement, it aims to create a new Web 3.0 role model for regional revitalization in Japan.

■ Envisioned Use Cases of the Project

The project envisions adoption of the Izanami Project by municipalities across Japan as a regional revitalization tool. The system has already been introduced in many municipalities in Web 2.0 form; in this project, it will be migrated to a Cardano-based infrastructure.

The primary purpose for municipalities to adopt this system is to analyze consumption data within their jurisdiction and use it for policy-making to stimulate local spending.

Through the process of awarding points, the system automatically collects marketing data—such as purchase amounts, store locations, and purchase times—and uses CRM analysis to visualize trends in tourism and consumer behavior. This shifts policy-making from experience- and intuition-based decisions to evidence-based, high-precision strategies.

Understanding overall regional consumption trends is one of the top priorities in municipal management, alongside tackling inflation.

Additionally, providing residents with digital accounts for points or regional currencies allows municipalities to rapidly and securely distribute subsidies (e.g., for inflation relief). This is a significant improvement over the traditional paper- or postcard-based application methods still prevalent today, and digitalization can lead to substantial cost savings.

Moreover, this administrative point system can be applied to address various regional issues, such as:

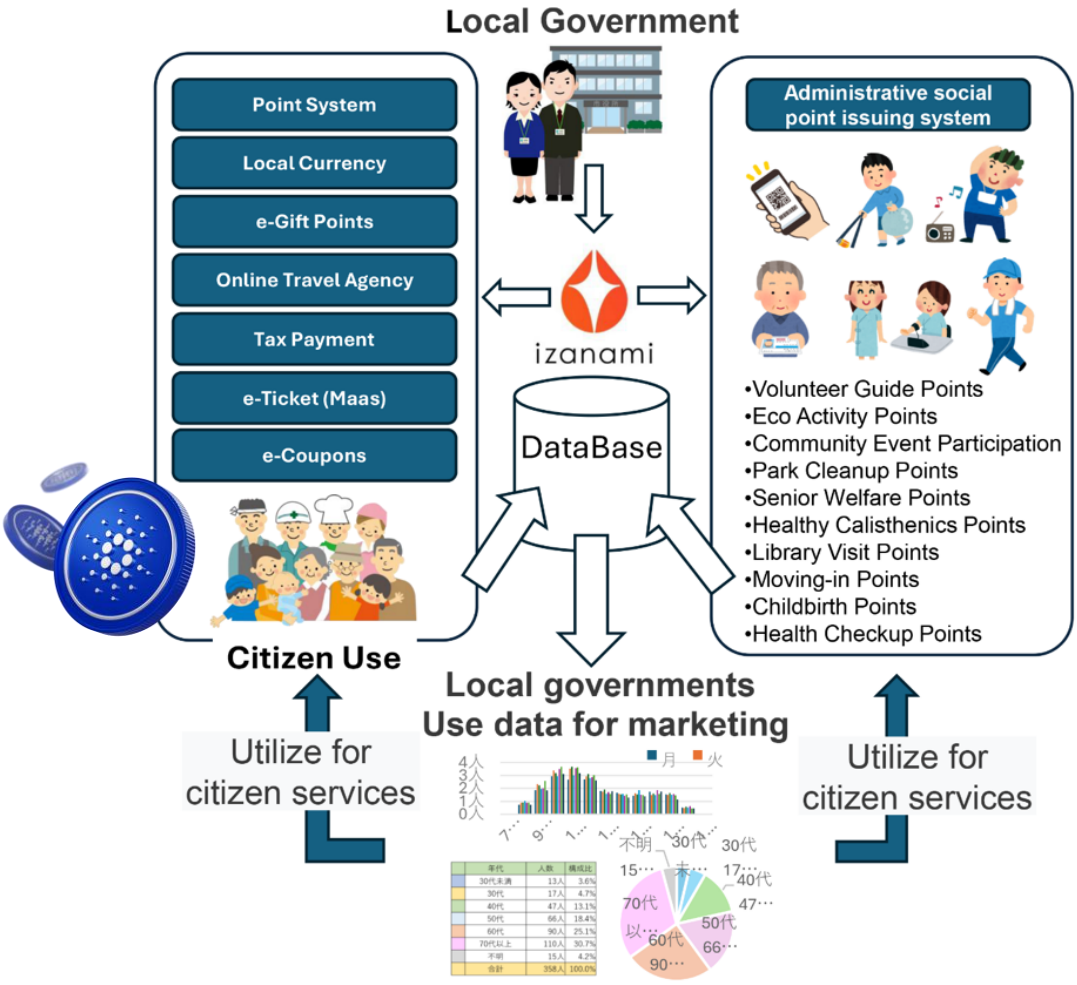
- Incentivizing migration to rural areas through relocation points.
- Supporting childbirth and child-rearing with dedicated points.
- Providing care and welfare points to support Japan's aging population.
- Promoting health with points for medical checkups.
- Strengthening cultural and educational engagement through library and museum points.
- Encouraging renewable energy usage (solar, wind, biomass, etc.) via regional energy points.

All these points are integrated into administrative services and digitized for policy-making purposes. While departments have traditionally been reluctant to share personal data, Cardano's zero-knowledge proof technology allows municipalities to provide only the minimum necessary information safely.

■ Integration with a Mobile App

By integrating with a smartphone application, the Izanami Project can offer, within a single unified platform, not only point management but also:

- Digital gift certificates.
- Tax payment tools.
- Regional currency functionality.
- Electronic ticketing.
- Integration with digital shopping malls.
- Mobility-as-a-Service (MaaS) functions.
- Delivery and takeout ordering.
- Mail-order and coupon features.



■ Project Features

1. **Realizing an Autonomous Community Society Through Blockchain**
   - Increased circulation of regional points (regional currency) will accelerate regional economic revitalization.
   - Greater transparency in consumption trends and membership activity will allow residents to better understand their community' s current state.
   - Facilitating point exchanges between residents will stimulate both the

local economy and individual businesses, while reducing financial costs.
- Deeper understanding of regional trends will give residents more opportunities to design marketing strategies, making resident-led initiatives a driving force for local revitalization.

2. **Creating a More Livable Society by Promoting Volunteer Activities**
   - Introduce and promote a volunteer point system, providing additional incentives for participation in volunteer work.
   - Examples of volunteer point applications:
     - **Elderly Support:** Walking or mobility assistance, caregiving, taking out garbage, helping with shopping or transport.
     - **Child Support:** Serving meals at children's cafeterias, providing learning assistance.
     - **Community Activities:** Maintaining roadside trees or flowerbeds, ensuring school route safety, cleaning parks.
   - Developing a point system utilizing NFTs can further promote volunteer participation and strengthen community bonds.

3. **Promoting a Resident-Led Eco-Society**
   - Use blockchain-based surveys and feedback tools to collect residents' voices in real time, building the foundation for a resident-led eco-society.
   - Widely share regional information with residents while transparently evaluating feedback to promote resident-driven decision-making.
   - This shifts the focus from corporate-led to resident-centered eco-society building.

4. **Using Points as Social Activity Funds**
   - Points used as regional currency will expand transaction volumes. Points that can be integrated include:
     - Shopping points issued by commercial facilities.
     - Volunteer points issued by municipalities.
     - Regional points that residents and tourists can convert into cash.
   - Expired points will be effectively utilized as funding for regional activities.

◇Chapter 4 — Technical Background for Developing the Sustainable Circulation-Based Community Revitalization 3.0 System

This project adopts Hydra, Cardano's Layer 2 solution, as its core infrastructure to deliver a fast, low-cost, and secure Web 3–based payment and transaction environment for Japan's regional economies and public service sectors.
Hydra maintains the security of the Layer 1 (L1) main chain while enabling instant transaction finality in an off-chain (L2) environment, offering a user experience comparable to Web 2.0 payment systems in the real world.

■ Key Benefits of Utilizing Hydra

1. **Fast and Low-Cost Payments**
   Resolves the processing speed and fee challenges traditionally faced by blockchain transactions, elevating them to a level comparable to Web 2.0 payments. Supports microtransactions, point issuance/redemption, and instant payments at event venues.

2. **Enhanced Security and Reliability**
   By combining L1 final settlement immutability with the efficiency of transaction verification in permissioned Hydra Heads, the risk of fraud or tampering is reduced.

3. **Innovative Use Cases for Local Governments and Public Services**
   Globally, examples of Hydra adoption remain scarce. Introducing it into Japanese municipalities and regional economic revitalization projects will generate significant attention and serve as an influential model case.

4. **Scalability and Flexible Deployment**
   Multiple Hydra Heads can operate in parallel, tailored to different load patterns for seasonal events, shopping districts, tourist facilities, educational institutions, and more.

5. **Compatibility with Existing Web 2.0 Infrastructure**
   Can seamlessly integrate with existing Web 2.0 systems such as CRM, membership management, loyalty points, and coupon distribution, lowering adoption hurdles while enabling smooth migration to Web 3.0.

■ Contributions to the Cardano Ecosystem

1. **Creation of Practical Hydra Use Cases**
   Launching commercial-level Hydra use cases from Japan will increase adoption examples within the global Cardano community. Operational know-how and implementation insights can be shared via open source and the community, accelerating development for other projects.

2. **Enhancing Technical Credibility through L2 Scalability Proofs**
   Real-world performance verification—such as large-scale concurrent connections and high-frequency transaction processing—will demonstrate the effectiveness of Cardano’s high-throughput and low-fee model.

3. **Expanding Market Domains for the Ecosystem**
   Introducing Cardano into new sectors such as local government, regional economies, and public services will broaden use cases beyond finance, NFTs, and DeFi, increasing the usage opportunities for ADA and related assets.

4. **Strengthening Community and Developer Engagement**
   Through demonstration projects and events in collaboration with domestic and international SPOs, DReps, developers, businesses, and municipalities, the project will strengthen Cardano's decentralized governance and open-innovation culture.

■ Architectural Direction

1. **L1 (Cardano Main Chain):** Final ownership settlement of assets and governance management.

2. **L2 (Hydra Head):** Instant settlement for payments, point operations, and event-specific processing.

3. **Service Layer (Off-Chain):** Wallet UX, CRM/KYC integration, audit and reporting functions.

4. **Data Layer:** On-chain—transaction and asset state; Off-chain—anonymized activity logs and audit hashes.

This architecture combines the innovation of Web 3.0 with the convenience of Web 2.0 to provide a "safe, fast, and low-cost" transaction environment for regional economies and public services. Beyond being a commercial project, it will serve as a key step in expanding and diversifying the Cardano ecosystem.

■ Capabilities & Feasibility

The Izanami Project aims to realize a sustainable, circulation-based regional economy through Web 3.0 technologies by combining:

- An advanced engineering team at the global forefront of Hydra-based DeFi and point vending machine systems; and
- Symons' team, with strong expertise in commercial deployment in real-world environments.

This fusion provides unmatched feasibility and competitive advantage.

1. Technical Capabilities:

・High-performance L2 infrastructure centered on Hydra, enabling instant transaction finality while preserving Cardano L1 security. Scalable from small shops to large-area events.

・Integrated design of DeFi and point economies, applying globally proven Hydra DeFi models to optimize instant issuance, spending, and settlement flows for loyalty points and regional currencies.

2. Real-World Deployment Capabilities:

・Symons team's field implementation expertise—multiple proof-of-concept and deployment experiences with local governments, shopping districts, and the tourism/event industries, linked with existing transaction infrastructure and marketing strategies.

・Administrative and business network—access to regional economies and public projects, as well as negotiation know-how for institutional and regulatory matters.
・On-site operations optimization—ability to quickly execute staffing, merchant training, and UX improvements needed for commercial operations.

3. Synergy for Higher Feasibility:
Combining the **innovation and scalability** brought by the global advanced technology team with the **field adaptability and social implementation know-how** of the Symons team creates a dual-engine Web 3.0 regional economy platform. This synergy will build a sustainable model that municipalities, businesses, and users—both domestically and internationally—can use over the long term, making a major contribution to the growth of the entire Cardano ecosystem and expansion of its use cases.

◇ Chapter 5 — Key Performance Indicators (KPI) for Project Development

This chapter presents conservative and realistic Key Performance Indicators (KPI) and a Return on Investment (ROI) model to support the phased introduction of loyalty points and cryptocurrencies by municipalities across Japan. The projections are based on operational data and proven results from the Symons System.
These forecasts do **not** include temporary transaction volume increases driven by national economic measures (e.g., inflation-relief benefits) or municipal stimulus programs (e.g., regional gift certificates). All figures assume stable operation of the system as a core administrative tool for municipalities.

1. Annual KPI Overview (2026–2028)

Year	Municipalities Proposed	Municipalities Budgeted for Next Year	New Municipalities Introduced	Total Each Municipalities in Operation	Annual number of new users per municipality	Annual number of transactions (12/ person/ year)	Annual transaction amount: (Amount eligible for points) Unit price: $13.00 (USD) *1
2026	30	3	—	—	—	—	
2027	50	6	3	3	30k–50k	360k–600k	4.68M-7.80M
2028	80	20	6	9	90k–150k	4.5M–7.5M	14.04M-23.4M

2. KPI Model by Municipality Size

Municipality Size	Year 1 Users	Year 1 Transactions (12/ person/ year)	Year 2+ Users	Year 2+ Annual Transactions (12/ person/ year)
Small (<30,000 people)	3,000	36,000	10,000	120k
Medium (30k–100k)	7,000	84,000	20,000	240k
Large (>700,000)	15,000	180,000	50,000	600k

3. ROI Model for a Single Municipality

Item	Cost (USD)
Initial Implementation	30,000
Annual Operating Cost	35,000
Annual Total Cost	**65,000**
Estimated Annual Economic Impact	4.68M–23.4M (from *1 above)
ROI (Amount eligible for points ÷ Cost)	72×–360×

Note: Figures are based on current operational results.

Supplementary Notes:

- The proposed number of municipalities reflects a realistic outlook, taking into account the number of municipalities that can be approached, their readiness to adopt, and their annual planning cycles.
- Budgeting/adoption numbers incorporate necessary administrative processes such as internal approval, council authorization, and fiscal-year transitions.
- User and transaction estimates are calculated based on existing municipality usage data (e.g., average of 3–6 uses per person per month).
- The figures do not account for external incentives (e.g., regional gift certificates, digital vouchers), which could increase annual transaction volumes by double-digit percentages.
- The first year of operation is expected to be a preparation and awareness period, with significant usage growth anticipated from the second year onward.

◇Chapter 6 —Municipal Use Cases and Media Coverage

■ Links of Municipal Use Cases Utilizing Our Web2 Platform

***Nara City Official Website:**
https://www.city.nara.lg.jp/site/shikanoashiato/
https://www.city.nara.lg.jp/site/kankou/188170.html Media:
https://prtimes.jp/main/html/rd/p/000000314.000036429.html
https://www.mapion.co.jp/news/release/000000364.000036429/

***Kagoshima City Official Website:**
https://www.youtube.com/watch?v=JNjBbkP8uJY
https://www.kagoshima-yokanavi.jp/article/app
https://www.city.kagoshima.lg.jp/kan-senryaku/appli_wakuwaku.html
Media:
https://www.nikkei.com/article/DGXZQOJC275W90X20C22A4000000/

***Ibusuki City Official Website:**
https://www.instagram.com/ibusukisanpo/ https://ibusuki-td.jp/ibusuki-sanpo
https://www.ibusuki.or.jp/info/sanpo/
Media:
https://373news.com/news/local/detail/210490/

***Kure City Official Website:**
https://www.city.kure.lg.jp/soshiki/67/mykure-kaiinbosyu.html
https://kure-trip.jp/events/53 Media:
https://prtimes.jp/main/html/rd/p/000000609.000013653.html

***Mihama City Official Website:**
https://kiicard.jp/
https://www.instagram.com/kii_card/
*Takahata City Official Website:
https://x.gd/7jLxj https://takamaru-point.com/

■Features on the SYMONS Loyalty Point System by Major Japanese Media and Articles on Mitsuru Saikawa, Dubbed "Mr. Points"

***Symons Point Official Website:**
https://www.symons.jp/
https://www.symons.co.jp/ Media: Nikkei news paper:
https://www.nikkei.com/article/DGXLASDZ25HFZ_V20C15A9TJE000/ Jigyokoso:
https://www.projectdesign.jp/201312/listedcompany/000991.php

■ National TV Programs in Japan Featuring Symons Point System Use Cases
https://youtu.be/YHvQb5lyEho
https://youtu.be/N0uaxH7IJvw


Nikkei newspaper (Front Page)

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「買い物ポイント」で社会貢献

斉川（さいかわ）　満（みつる）さん(57)

拓く ひと　壁を越えて

企業の利益 分かち合える

四月下旬、東京・渋谷の雑居ビル。二十代の女性六人が人形の胸を指で押していた。乳幼児突然死症候群（SIDS）の救命訓練だ。SIDSは手当てを間違えば致命的だが、世の中の関心は低い。そんな病気の対処法の普及を援助したのが、買い物ポイントサービスのサイモンズ（東京・中央）だ。消費者が使わなかった買い物ポイントを集め、社会事業の運営資金に役立てている。

「善意だけでやってるんじゃない。これはビジネスなんだ」と社長の斉川満(57)。サイモンズはポイント管理の手数料で小売業者から収入を得ている。斉川は日本航空でマイレージ制度を手がけたポイントビジネスのプロ。消費者がポイントを有効期限内に使わなければ、企業の利益につながる制度に疑問を抱いた。どうも合点がいかない。

正しいと思えば衝突もた　少年時代から肉体を鍛えて　を売ってこなかった」めらわない。悪いやつをこ　きた。「中三で背筋力二百　早大理工学部を卒業し、らしめたい一心から斉川は　十キロ。どんな不良もけんか　情報システムづくりを目指夜で書き換えた。日航のグループ会社の社長時代。日航のマイレージサービスへの加盟を促す営業を通じ、中小商店の経営者との付き合いが増えた。そこで知ったのは「大企業だけがもうかる仕組みではだめになる」。未使用のポイントを地域社会に役立てる循環モデルを立案。だが軌道に乗る前に本社の理解を得られず解任された。

The municipality-oriented point system developed by Saikawa and Symons, backed by a unique business model that no other company can replicate, has attracted significant media attention. Even Japan’ s most trusted newspaper, the **Nikkei**, has featured Symons multiple times on its front page.

Nikkei MJ (Front Page)

サイモンズ、「ふるさと納税型」共通ポイント

ネットワークは全国に広がる

秋田ノーサンハピネッツ（秋田市、秋田プロバスケットボールクラブ）

プロバスケ「秋田ノーザンハピネッツ」の運営などに役立てる

たかすサポーターズカード（北海道高砂町）

失効ポイントは子どもたちの図書購入費に充当する

伊達まちカード（北海道伊達市）

健康診断の受診などでもポイントがたまる。失効ポイントは図書購入費に

お茶の水女子大（東京都文京区）

ます0G向け。今後、幼稚園などの誘致にも配布する予定

NANAカード（青森県七戸町）

道の駅や町営スキー場などでもポイントがたまり、広域からの集客を狙う

貯蓄年金ポイント（名古屋市、名古屋銀行など）

チケット購入額の一定割合を5年後に利子を付けて還元する

浅草寺（東京都台東区）

カード型のお守りにポイントサービスの機能を搭載

相良大判カード（相模原市）

地元商店街と伊勢丹相模原店が連携。共同での販促など展開し、集客拡大狙う

ヒカリ～カード（沖縄県竹富町）

観光客向け。フェリーや島内のレンタカー、ホテル、土産物店などで使える

いすみ鉄道（千葉県大多喜町）

失効したポイントは同鉄道の維持などに寄付

POINT CARD

都市のおカネ 地方に

出身地などの自治体に寄付すると税金の一部が控除される「ふるさと納税」と同じように、ポイントで地域貢献できるカードが今、注目を集めている。サイモンズ（東京・中央）は自治体やプロスポーツクラブなど各地のポイントカードをつなげる。斉川満社長の「都市のお金を地方に流す」理念に共鳴する事業者は約500にのぼり、ゆるく社会貢献したい今の消費者の心をとらえつつある。

サイモンズのカード会員は130万人、提携カードは500団体にまで増えた

異能経営

日経MJ

6月15日(水曜日)

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◇Chapter 7 — Conclusion

The Izanami Project represents one of the most practical and politically feasible approaches to bridging the gap between current municipal systems and the future vision of decentralized, resident-led governance.

While innovations in Web 3 are advancing rapidly, adoption in the public sector—particularly at the municipal level—has been slow due to financial constraints, prolonged decision-making processes, and resistance to replacing existing systems.

The Izanami Project addresses these challenges by offering an **evolutionary** rather than **revolutionary** approach. Specifically, it upgrades the proven Web 2.0 "Symons System" to a Web 3.0 platform built on the Cardano blockchain, allowing municipalities to enjoy the benefits of decentralization.

- **Data sovereignty**
- **Transparency**
- **Interoperability**
- **Cost optimization**
  —while maintaining trusted workflows and familiar resident-facing user interfaces.

■ Addressing Urgent Regional Challenges

Japan faces pressing structural pressures, including:

- **Population decline** → shrinking tax revenues and reduced economic activity.
- **Rapid aging** → increased welfare demand and a shrinking labor force.
- **Labor shortages** → affecting both public and private service provision.

These conditions demand new, data-driven, resident-participatory tools.
The Izanami Project will establish a sustainable digital social infrastructure that integrates loyalty points, regional currencies, cryptocurrencies, NFTs, and DeFi, positioning residents as active drivers of regional economic revitalization.

■ From Centralization to Participation

The Symons System has already connected government, businesses, and residents in a **Sustainable Circulation-Based Regional Revitalization 2.0 System**:

- Endorsed by the Japan Tourism Agency.
- Adopted by more than 20 municipalities.
- Serving over 3 million users.

Building on this foundation, Phase II will implement:

- Municipal tokens via blockchain (transparent and tamper-resistant

accounting).
- NFT-based proof of volunteer and civic activities.
- A DeFi-based regional finance model to circulate value within the community.
- A smartphone "Municipal Super App" integrating taxes, vouchers, payments, and events.

■ Evidence-Based Public Administration

The platform enables a shift from experience-based to **data evidence–based** governance.
By leveraging data on consumption trends, tourism flows, and citizen participation, municipalities can develop accurate, measurable, and adaptable policies—improving spending efficiency, transparency, and resident trust.

■ Scalability and Measurable Impact

Even under conservative KPIs, the project is expected to deliver:
- Annual municipal costs of about USD 65k versus an estimated USD 4.68M–23.4M in economic impact (ROI: 72×–360×).
- From the initial launch to the following fiscal year, the platform will be adopted by 3 municipalities, expanding to 9 within two years. During this period, annual transaction volume is projected to reach up to 23.4 million.
- Modular design applicable to municipalities ranging from under 30,000 to over 700,000 residents.

■ Global Applicability

While the model is tailored to Japan's socio-economic challenges, it can be adapted to regions worldwide facing similar issues—such as rural decline, aging populations, and the need for resident-driven systems.
The Web 2.0 to Web 3.0 upgrade path serves as a blueprint for modernizing local governance while minimizing institutional resistance.

■ Final Remarks

The Izanami Project is more than a technical upgrade—it is an initiative to fundamentally transform the organization, governance, and sustainability of regional communities.

By combining Symons' proven foundation with Cardano's technology, Phase II offers both a blueprint and a practical execution plan for building realistic, scalable, and future-proof resident-led communities.
Phase II carries both the **immediate benefits** and the **long-term sustainability** required to ensure success. Together with municipal leaders, policymakers, citizens, and the Cardano community, we aim to grow the Izanami Project into not only a success story for Japan, but also a global model for Web 3–driven local governance.