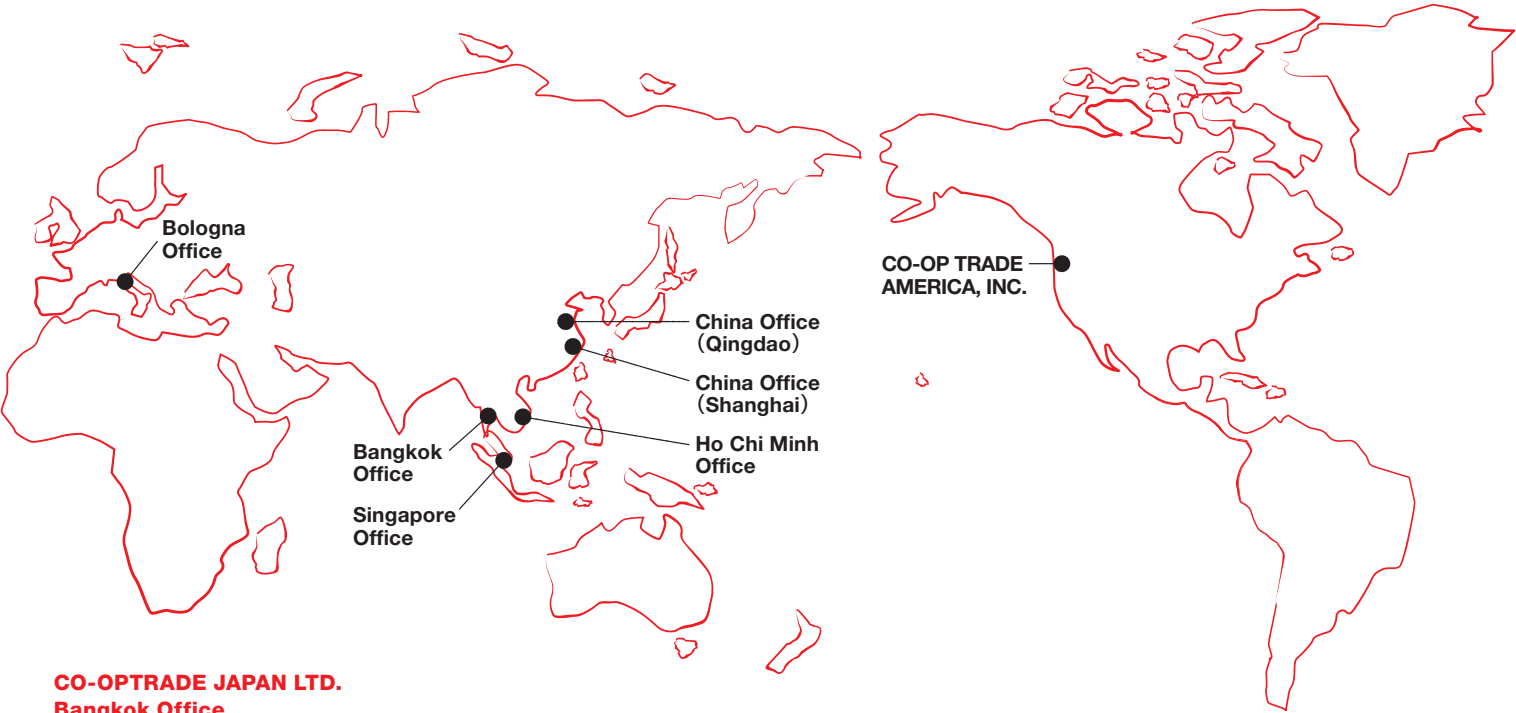


Overseas Offices

**CO-OPTRADE JAPAN LTD.**  
**China Office (Shanghai)**  
Room 1708 OOCL Plaza No.841 Yanan Middle Road,  
Jingan District, Shanghai, 200040, China  
TEL: +86-21-6279-1010  
FAX: +86-21-6279-1212

**CO-OPTRADE JAPAN LTD.**  
**China Office (Qingdao)**  
ROOM10, A-23A, Yihe International Tower, No.10,  
Hong Kong Middle Road, Qingdao, 266071, China  
TEL: +86-532-6677-7528  
FAX: +86-532-6677-7529

**CO-OPTRADE JAPAN LTD.**  
**Singapore Office**  
420 North Bridge Road #05-10  
North Bridge Centre Singapore, 188727, Rep. of Singapore  
TEL: +65-6336-0383  
FAX: +65-6336-0878



**CO-OPTRADE JAPAN LTD.**  
**Bangkok Office**  
ITF TOWER II, 18th Floor 140/39 Silom Road  
Suriyawong Bangrak, Bangkok, 10500, Thailand  
TEL: +66-2231-6248/6249  
FAX: +66-2231-6250

**CO-OPTRADE JAPAN LTD.**  
**Ho Chi Minh Office**  
4F, Unit 403, Vital Building. 16 Dang Tat St., District 1,  
Ho Chi Minh City, Viet Nam  
TEL: +84-283-526-5277  
FAX: +84-283-526-5278

**CO-OPTRADE JAPAN LTD.**  
**Bologna Office**  
Office No.412 REGUS BOLOGNA,  
Central Station Viale Masini 12/14 6th Floor Bologna, 40126, Italy  
TEL: +39-051-0924023

**CO-OP TRADE AMERICA, INC.**  
263 West Bakerview Road, Suite 405  
Bellingham, WA, 98226, USA  
TEL: +1-360-366-8712  
FAX: +1-360-366-8718

Japanese Consumers' Co-operative Union

E-mail : kokusai@jccu.coop

Corporate website  
(English)



<https://jccu.coop/eng/>

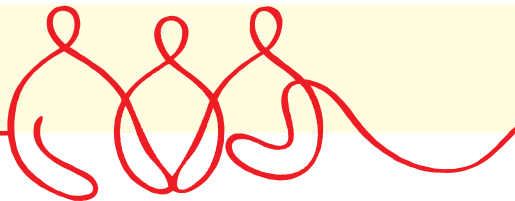


Profile of  
Japanese Consumers' Co-operative Union

2023 – 2024

Japanese Consumers' Co-operative Union

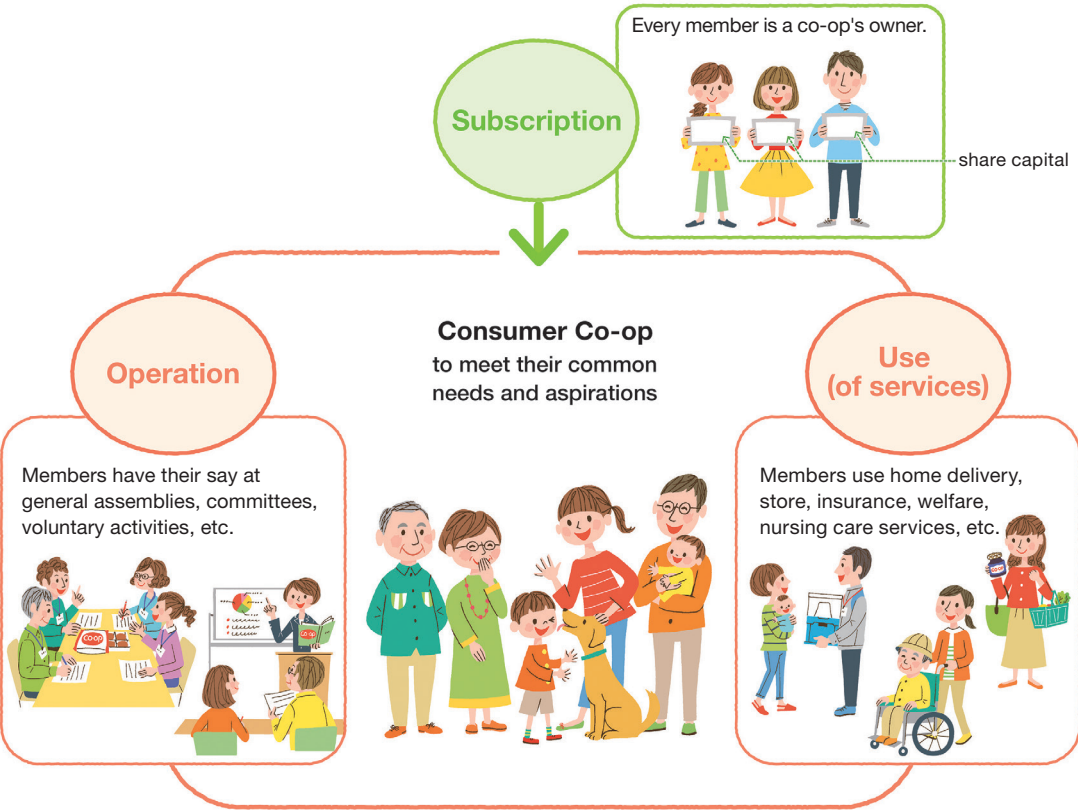
# Consumer co-ops constitute the largest consumers' group in Japan.



The Ideal of Japanese Consumer Co-ops Movement for the 21st Century

Creating a more human lifestyle and sustainable society through the concerted efforts of autonomous citizens

A consumer co-op is an autonomous association of consumers united voluntarily to meet their common needs and aspirations.



The Characteristics of Japanese Consumer Co-ops

Consumer Cooperatives Act regulates consumer co-ops; the act classifies the co-ops into categories according to the type of business and does not permit consumer co-ops to do banking business. Each consumer co-op is permitted to do business only in the prefecture where it is registered. In principle, non-members are not allowed to use co-op's services.

2030 Vision of Japanese Consumer Co-ops

Creating the future with the power of connections

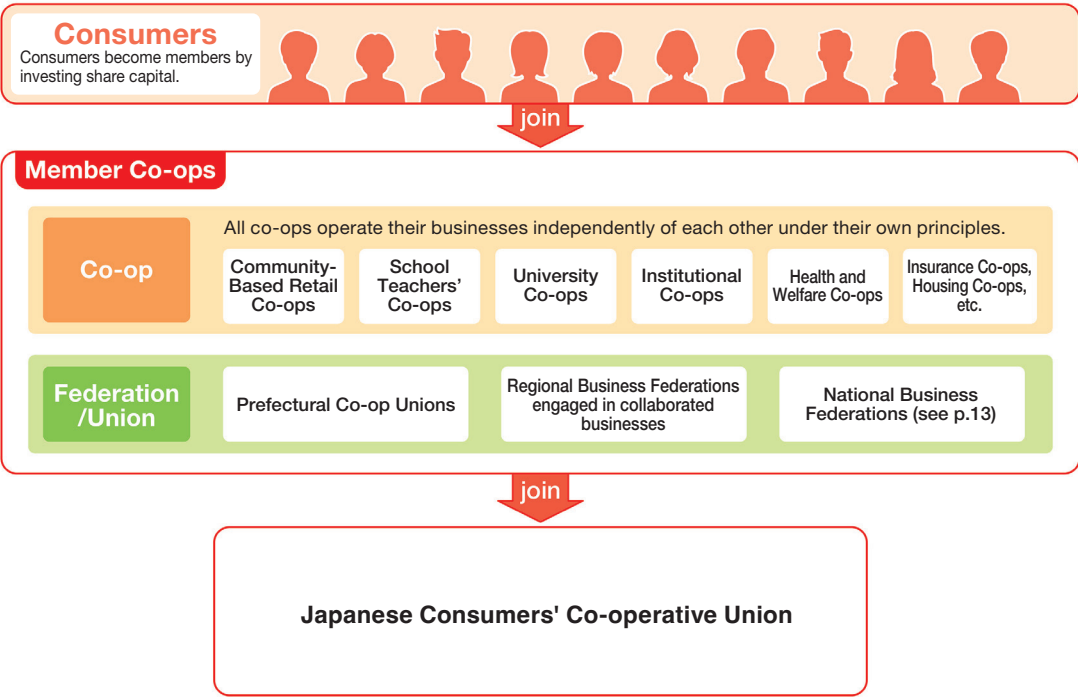
What is Japanese Consumers' Co-operative Union (JCCU)?

Japanese Consumers' Co-operative Union (JCCU) was established in March 1951 as a national federation of consumer co-ops in Japan. Today, 306 consumer co-ops and consumer co-op unions join JCCU and the total business turnover of the member co-ops is about 3.7 trillion JPY, with a total of 30 million members. JCCU is the largest consumers' organization in Japan.

As the representative of member co-ops, JCCU communicates with a variety of organizations, promotes consumers' co-operative movement, and makes policy proposals. JCCU also develops and supplies CO•OP Brand Products to its member co-ops, and supports the development of member co-ops' businesses and activities.

Relations between JCCU and Member Co-ops

JCCU and its member co-ops operate their businesses independently of each other and do not constitute headquarters/branch relations.





CO・OP Brand Products reflect members' needs and promote safety and reliability in their lives.



Product Development and Supply

There are two main functions of product business of JCCU.

- Development of CO・OP Brand Products:** JCCU develops and improves CO・OP Brand Products to meet members' needs in their daily lives. The total number of the products is about 5,200 with sales turnover of 466.6 billion yen (at the retail price) covering 15.6% of the total sales of retail co-ops. (as of March, 2023)
- Distribution of products to member co-ops nationwide:** JCCU manages the distribution of CO・OP Brand Products comprehensively from order management to logistics and delivery, cooperating with manufacturers for optimal management.

In addition to above, JCCU operates joint purchasing of products including national brand products and imports, makes home delivery catalogs, and organizes product promotion planning in cooperation with member co-ops.

Brand Statement of CO・OP Brand Products

Brand message co-op

Giving shape to thoughts.

Our mission is to "give shape to thoughts". To achieve this, the most important thing that CO・OP Brand Products value are members' voices and members' participation in product development. "Thoughts" include those that cannot be voiced or expressed in words and "Shape" includes not only products but also information to improve daily life. By respecting the daily life of co-op members as the most important thing, we respond to every voice. "Giving shape to thoughts" of co-op members, staff, and producers, we all work together to develop CO・OP Brand Products that will bring smiles to our dining tables and improve our everyday lives.

5 commitments

To continue to be a trusted CO・OP Brand Product, we will fulfill five commitments and give shape to thoughts.

- 1 Pursuing the development of better-quality products with an emphasis on safety and reliability
- 2 Pursuing good taste and ease of use
- 3 Respecting sustainable societies and lifestyles
- 4 Achieving affordable prices
- 5 Continuing to provide easy-to-understand labeling and information.

The future we aim for

CO・OP Brand Products are designed to improve the lives of Co-op members, and we aim to create a state of well-being in which members can enjoy good physical and mental health and social connections that bring smiles to their faces.

- 1 Make all CO・OP Brand Products compatible with ethical consumption.
- 2 To contribute to healthier food and lifestyles with all CO・OP Brand Products
- 3 CO・OP Brand Products that contribute to the improvement of the food self-sufficiency of Japan.
- 4 Responding to change and continuing to take on the challenge of creating new values.
- 5 CO・OP Brand Products that empathize with future generations



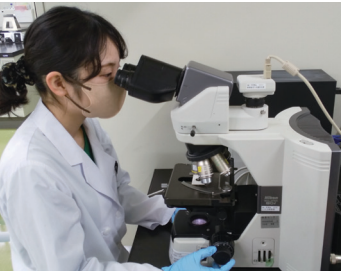
The 1960's and 70's CO・OP Brand Products packages



Home delivery catalogs



Stable and continuous relationship with producers



The JCCU Laboratory

Mail Order and Online Retail Business

There are two types of JCCU mail order and online retail business.

- For members' daily lives:** JCCU offers products such as clothing, household goods, beddings, interior furnishings, and furniture. Ordered items are delivered directly to members' homes.
- Seasonal gifts:** JCCU offers gift items to members. Ordered items are delivered directly to designated recipients.

Orders can be placed both by order sheets for home delivery and via online.



Customer interaction center



Catalogs for members' daily lives



Catalogs for seasonal gifts

Business Platform Development for Member Co-ops

JCCU develops business platforms:

- Online membership application systems
- Online ordering systems for individuals
- Ordering systems of CO・OP Brand Products for member co-ops
- Quality management systems for member co-ops
- Building and improving distribution centers and promoting their joint use with member co-ops, etc.

JCCU is also actively promoting digital transformation and has launched the "DX-CO-OP Project"

In cooperation with co-ops nationwide, JCCU is conducting experiments and verification of effectiveness, on the theme of optimizing delivery courses for home delivery and menu suggestions by AI, as well as the rollout of proven measures.

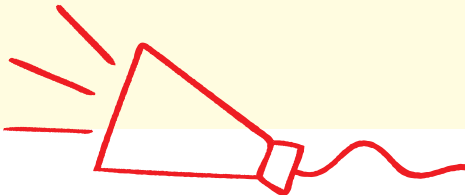


Service to order products from recipes (CO・OP chef website)

Orders via internet



Promotion of social activities to realize a better society



Roles as the Sole National Federation of Consumer Co-ops in Japan

Social Roles as a Consumers' Organization

JCCU takes initiatives to establish, improve, and advocate consumers' rights and enhance the social system. The initiatives are as below:

- Submission of public comments to the Japanese government
- Attendance at and remarks to government's councils
- Research activities on food safety, consumer administration, environmental affair, energy, etc.
- Publicity of the results of the actions above



A research report on child poverty

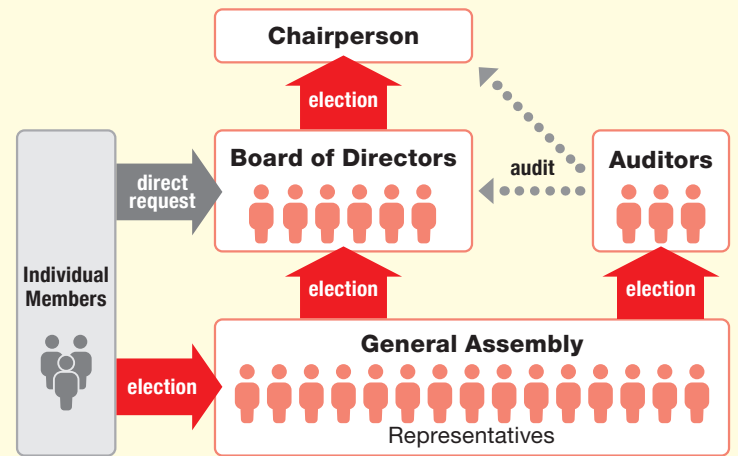


Submitting public comments on topics including food safety, consumer affairs, environment and energy, and releasing them on JCCU corporate website.

Organizational Operation Based on Principles of Honesty, Openness, and Social Responsibility  
Formulation of National Policy of Consumer Co-ops

JCCU supports its member co-ops in their organizational operation. Also, at the Annual General Assembly of JCCU, common policies of consumer co-ops nationwide and JCCU's business plan and policies are decided. Before the General Assembly, JCCU hosts committees and conferences to be attended by members and staff of consumer co-ops nationwide to prepare proposals. The themes of committees and conferences range widely from daily life matters of individual members to business strategies of consumer co-ops.

Organizational Structure of Japanese Consumer Co-ops



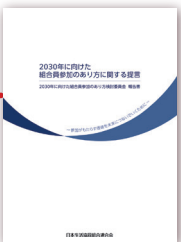
Annual General Assembly of JCCU

Support for Member Co-ops

Support for Members' Activities

As the member of the local community, consumer co-ops are engaged in various activities and social contribution activities for the benefit of their members. JCCU supports these efforts of its members by holding seminars, workshops and events, publishing newsletters and educational materials, and planning and promoting joint campaigns by member co-ops nationwide. The themes of the activities are as follows:

Food safety and other dietary education, consumer issues, child-rearing support, household budget management, welfare, environment, disaster prevention and recovery support, peace movement, child poverty, etc.



Report of recommendations on the state of co-op member participation for the year 2030.



Participants in a discussion at a peace study meeting.

Support for Businesses of Member Co-ops

JCCU takes initiatives to solve common challenges of its member co-ops. The initiatives are as below:

- Support for home delivery business, store business, and Sanchoku, direct transactions with producers
- Legal assistance and consulting for business management
- Various seminars to assist human resource development
- Workshops and events
- Surveys and researches
- Publication of the result of researches, statistic data, learning materials for staff of member co-ops, etc.



Online Joint Sanchoku Exchange Meeting

Cooperation with Various Organizations

JCCU cooperates with its member co-ops and other organizations, such as co-operatives, NPOs, NGOs, administrative organs, etc. Each time a huge disaster occurs, JCCU supports the reconstruction of communities and the economy in the affected areas. At the same time, JCCU supports its member co-ops to hold disaster prevention seminars for members and local residents to share experiences and lessons learned during disasters.



In addition, JCCU and co-ops nationwide support and provide funding to the organizations that support children in the community, such as children's cafeterias.

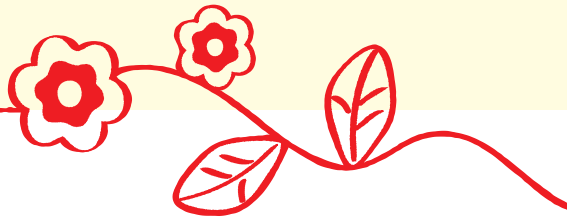


Presentation ceremony of child poverty support grant

Support the development of "Child-Friendly Schools" in Africa through fundraising activities



# The variety of businesses and activities for everyday life



## Main Businesses of Consumer Co-ops

### Retail Business

Retail business of Japanese consumer co-ops consists of home delivery and store business. As for the home delivery, the ordered goods are delivered to individual homes or groups at a designated address on a weekly cycle. For the store business, co-ops mainly operate supermarket-type stores, which sell food and non-food items. Some co-ops run mobile stores or provide transportation services to co-op stores for those who have difficulty in shopping by themselves.



### Insurance Business

Insurance business ensures members' lives in case of an emergency such as injury, disease, and disaster. Members can buy medical, life, and fire insurance offered by CO•OP Kyosai (see p.13) through one's co-op.



### Healthcare Business

Health and welfare co-ops operate hospitals and clinics, aiming to create patient-centered medical care services cooperating with their members. They offer a broad range of medical services to co-op members and residents. Co-op members voluntarily initiate preventive care activities and make health promotion efforts including daily self-check, smoking cessation, and exercise.



### Welfare Business

Many consumer co-ops operate nursing care business for senior citizens and people with disabilities based on the nursing care insurance system. Their main business form is in-home nursing care. Co-ops' basis of nursing care is to protect the dignity of users and to support users' independent and at-home living. Co-ops also put efforts into community-based services and introduction of the "10 Basic Care by Co-op." In 2022, the Co-op Welfare Business Federation was established to strengthen the welfare and nursing business of consumer co-ops and social welfare corporations that were founded with co-ops as their parent organizations.



Welfare business station practicing "10 Basic Care by COOP" (Co-op Mirai)

## Main Activities of Consumer Co-ops

### Dietary Activities

Consumer co-ops have worked on a variety of dietary activities to realize members' aspiration for safety and reliability of food and health. Today, consumer co-ops offer their members opportunities for cooking classes, interaction with producers, and agricultural experiences. They also make proposals to the public considering the future of food safety and Japanese agriculture.



Miso making workshop (CO-OP Shizenha Shikoku)

### Activities for the Future

Under the slogan "For Peace and Better Life", consumer co-ops nationwide have engaged in a wider range of peace activities initiated by co-op members. In recent years, study meetings for parents and children to listen to the testimonies of atomic bomb survivors and war experiences are organized to convey and preserve the wish for world peace. Also, consumer co-ops conduct UNICEF fund-raising campaign.



Fieldwork at Peace Action in Okinawa

### Community Activities

While people are less connected to each other in the community today, consumer co-ops are aiming to create an inclusive society where everyone including senior citizens, people with disabilities, and children can live with a sense of security. Consumer co-ops help develop connection among individuals, by promoting members' mutual help activities. They also offer gathering places for parents and children and events for senior citizens to enjoy chatting in the community.



Child-rearing support (Co-op Ehime)

### Activities for a Sustainable Society

Co-ops promote greenhouse gas reduction, utilization and development of renewable energy, and waste reduction in their businesses. As activities with members, they promote ethical consumption, food waste reduction, plastic shopping bag reduction, and recycling. CO-OP Sustainable Action, which creates opportunities for people to get to know, learn, and act on "Sustainable" in their daily lives, is also being implemented from June to October 2023.



CO-OP Sustainable Action website

2023-2024

Head Office (Co-op Plaza)

3-29-8 Shibuya, Shibuya-ku, Tokyo 150-8913 Japan  
Tel: +81-3-5778-8103  
Fax: +81-3-5778-8104

Organization Size (as of March 20, 2023)

Member societies (incl. business federations) 306  
Full-time employees 1,447

Main Businesses and Activities

1) Product supply to member co-ops

- Development and supply of CO•OP Brand Products
- Mail order and online retail business
- Quality management of products, development and operation of business platform, etc.

2) Actions as the national federation of consumer co-ops in Japan

- Formulation of national policies of consumer co-ops
- Representation of co-op's views and coordination with other groups at national and international levels
- Action and advocacy on issues such as food, environment, welfare, consumer affairs, etc.

3) Support for member co-ops

- Support for interaction among member co-ops
- Support for business operation and coordination of member activities
- Support for organizational operation and compliance efforts, etc.

Profit and Loss Statement

	¥thousand
Sales	435,663,119
Cost of sales	385,828,391
Gross Surplus	49,834,728
Membership dues	1,076,522
Contractual commission	7,117,981
Other revenue	3,161,647
Business Surplus	61,190,881
Operating expenses	57,342,166
Operating Surplus	3,848,714
Non-operating revenue	1,298,463
Non-operating expenses	61,187
Current Surplus	5,085,990
Extraordinary profits	238,246
Extraordinary losses	152,670
Surplus for the Fiscal Year before Taxation	5,171,566
Taxes	827,112
Net Surplus for the Fiscal Year	4,344,453

(Fiscal year ended March 20, 2022)

Balance Sheet

Assets	¥thousand
Current assets	108,007,398
Fixed assets	
Tangible assets	46,698,219
Intangible assets	3,434,607
Other fixed assets	55,609,119
Total fixed assets	105,741,947
Total assets	213,749,345
Liabilities and Capital	¥thousand
Current liabilities	83,579,961
Fixed liabilities	6,146,170
Total liabilities	89,726,132
Share capital	9,199,360
Reserves	
Legal reserves	9,026,000
Voluntary reserves	99,167,000
Unallocated surplus	6,404,621
Total reserves	114,597,621
Shareholder's equity	123,796,981
Net asset	124,023,213
Total liabilities and capital	213,749,345

Affiliate Companies

CX-Cargo Co., Ltd / CO-OP CLEAN CO., Ltd. / CO-OP INFORMATION SYSTEMS CO., LTD. / CO-OPTRADE JAPAN LTD. / CO-OP TRADE AMERICA, INC. / The Earth Club Co., Ltd. / NATIONAL SCHOOL REQUISITES CO., Ltd. / i&i SERVICE Corporation

History of JCCU and Consumer Co-ops Nationwide

Until 1960s

During the recovery and reconstruction period after the Second World War, consumer co-ops are established and re-established nationwide. They begin joint buying business and supermarket-style stores.

**1945** The Japanese Co-operative Alliance, the predecessor of JCCU, is established.

**1948** Consumers' Livelihood Co-operative Society Law is enacted.

**1951** Japanese Consumers' Co-operative Union (JCCU) is established.

**1958** Japan Consumer Cooperative Business Union is established as a joint purchasing business federation of consumer co-ops.

**1960** JCCU launches its first CO•OP Brand Product, "CO•OP Butter."

**1968** Consumer co-ops nationwide start joint buying group delivery.

in 1970s

During Japan's high economic growth period, securing food safety becomes a social issue. Japan suffers the rapid price increase and supply shortage because of the two oil shocks in 1973 and 1979.

**1970~** Consumer co-ops grow rapidly. Joint buying business and supermarket-style stores expand.

**1976** JCCU establishes the JCCU Laboratory.

in 1980s

Joint buying business becomes sophisticated and matured, utilizing IT in logistics, delivery, order processing and so on. In the late 80s, the economic bubble starts and regulations on co-operative movement become tighter.

**1984** JCCU launches its first insurance product as a CO•OP Brand Product.

**1985** Membership of consumer co-ops exceeds 10 million.

in 1990s

While the economic bubble burst and economic globalization advances, Japan faces emerging food-safety problems such as E.coli O157 contamination and BSE (mad cow disease).

**1992** The 30th ICA General Congress is held in Tokyo.

**1995** JCCU and its member co-ops take action to support the victims of the Great Hanshin-Awaji Earthquake.

**1997** "The Ideal of Japanese Consumer Co-ops Movement for the 21st Century" is adopted.

**1998** Membership of consumer co-ops exceeds 20 million.

in 2000s

The individual home delivery expands and the insurance business grows rapidly.

**2007** Consumers' Livelihood Co-operative Society Law (hereafter Consumer Cooperatives Act) is amended and enforced the following year.

**2008** Japan CO-OP Insurance Consumers' Co-operative Federation (JCIF, currently called as CO•OP Kyosai) is established.

**2010** The Health Co-operative Association of JCCU becomes independent from JCCU as Japanese Health and Welfare Co-operative Federation (HeW CO-OP JAPAN).

in 2010s

Support for disaster recovery and the participation in the local community are developed.

**2011** JCCU and its member co-ops take action to support the victims of the Great East Japan Earthquake.

**2012** International Year of Co-operatives

**2015** Renewal of CO•OP Brand Products

**2018** JCCU declares the Co-op Action Plan for SDGs. JCCU and its member co-ops take action to support the victims of natural disasters including the July 2018 West Japan Heavy Rain.

**2020** JCCU adopts the 2030 Vision of Japanese Consumer Co-ops.

in 2020s

**2021** JCCU launches "CO•OP Sustainable" product series.

**2022** JCCU celebrates its 70th anniversary. JCCU and its member co-ops start support activities for Ukraine. Co-op Welfare Business Federation is established.

Consumer Co-operative Movement in Japan

The first Japanese consumer co-op was established at the end of the 19th century on the model of the Rochdale Pioneers Co-operative. In the late 1940s, consumer co-ops spread across the country to deal with the poor livelihoods of citizens after the Second World War.

There was a time when consumer co-ops faced difficulties. However, they expanded their business into the areas of supermarkets and home delivery services to protect consumers from inflation and meet their requirements regarding food safety during Japan's rapid economic growth in the 1960s and 70s. Today, consumer co-ops have 30 million members nationwide with a total business turnover of over 3.8 trillion yen.

Presiding Ministry and Governing Law for Consumer Co-ops

In Japan, the supervisory authority for consumer co-ops is the Ministry of Health, Labour and Welfare, and the act on which they are governed is Consumer Cooperatives Act. Similar to other types of co-operative associations, they are given tax concession. They perform their business independently from the government and are granted no subsidies.

	Presiding Ministry	Governing Law
Consumer Co-ops	Ministry of Health, Labour and Welfare	Consumer Cooperatives Act
Agricultural Co-ops	Ministry of Agriculture, Forestry and Fisheries	Agricultural Co-operatives Act
Fishery Co-ops		Fishery Cooperative Act





# FY2022 Consumer Co-op Societies in Japan

## Consumer Co-op Societies in Japan

		FY2020		FY2021		FY2022	
	unit		YoY		YoY		YoY
Number of consumer co-ops *1		565	100.0 %	564	99.8 %	555	98.4 %
Retail co-ops		428	99.8 %	427	99.8 %	418	97.9 %
(Community-based retail co-ops)*2		128	100.0 %	128	100.0 %	124	96.9 %
Health and welfare co-ops		107	100.9 %	107	100.0 %	107	100.0 %
Insurance & Housing co-ops		18	100.0 %	18	100.0 %	18	100.0 %
Business federations		12	100.0 %	12	100.0 %	12	100.0 %
Membership	thousand	29,974	101.2 %	30,173	100.7 %	30,417	100.8 %
Total share capital	million yen	870,187	103.3 %	897,016	103.1 %	921,868	102.8 %
Total business turnover	million yen	3,814,715	107.5 %	3,769,155	98.8 %	3,709,553	98.4 %
Retail sales	million yen	3,336,867	108.9 %	3,275,080	98.1 %	3,207,923	97.9 %
Market share of retail sales *3	%	2.80	0.12	2.74	-0.06	2.61	-0.13
JCCU sales	million yen	439,681	112.1 %	432,946	98.5 %	435,663	100.6 %

\*1: The number of consumer co-ops is those of co-ops that answered JCCU's survey. Prefectural co-op unions are not included, while member co-ops of National Federation of University Co-operative Associations (NFUCA) and Japanese Health and Welfare Co-operative Federation (HeW CO-OP JAPAN) that are not directly affiliated with JCCU are included.

\*2: The number of "Community-based retail co-ops" is the total numbers of community-based retail co-ops and expanded institutional co-ops.

\*3: Automobile and fuel sales are excluded.

## Community-Based Retail Co-ops

		FY2020		FY2021		FY2022	
	unit		YoY		YoY		YoY
Number of co-ops		121	100.0 %	120	99.2 %	117	97.5 %
Membership	thousand	23,036	101.7 %	23,316	101.2 %	23,631	101.3 %
Total turnover	million yen	3,241,957	112.0 %	3,183,208	98.2 %	3,117,681	97.9 %
Sales	million yen	3,126,505	112.3 %	3,063,041	98.0 %	2,992,792	97.7 %
(Amount of monthly purchase/member)	yen	11,824	110.1 %	11,450	96.8 %	11,068	96.7 %
Store sales	million yen	948,863	105.8 %	923,655	97.3 %	915,369	99.1 %
Home delivery service sales	million yen	2,132,765	115.8 %	2,112,744	99.1 %	2,089,938	98.9 %
(Individual home delivery service sales)	million yen	1,577,909	118.7 %	1,583,209	100.3 %	1,575,504	99.5 %
Total share capital	million yen	736,313	103.8 %	764,941	103.9 %	788,136	103.0 %
(Average share capital/member)	yen	31,964	102.1 %	32,807	102.6 %	33,456	102.0 %
Co-op bonds	million yen	64,528	100.2 %	61,546	95.4 %	55,872	90.8 %
Number of stores		944	98.5 %	938	99.4 %	921	98.2 %
Total stores sales area	m²	1,261,688	98.0 %	1,288,111	102.1 %	1,277,574	99.2 %
Number of full-time employees		29,851	104.6 %	30,225	101.3 %	29,999	99.3 %
Households-subscription rate	%	38.7	0.4	39.0	0.3	39.2	0.2

## Health and Welfare Co-ops

HeW CO-OP JAPAN		FY2020		FY2021		FY2022	
	unit		YoY		YoY		YoY
Co-op societies *1		104	99.0 %	103	99.0 %	103	100.0 %
Members	thousand	2,956	99.6 %	2,921	98.8 %	2,883	98.7 %
Turnover	million yen	332,744	95.1 %	352,448	105.9 %	364,724	103.5 %
(Medical business)	million yen	253,585	93.6 %	273,577	107.9 %	286,180	104.6 %
(Welfare business)	million yen	72,318	100.4 %	73,094	101.1 %	73,468	100.5 %
Hospitals *2		75	100.0 %	75	100.0 %	75	100.0 %
Clinics *2		285	85.6 %	277	97.2 %	280	101.1 %
Total share capital	million yen	85,679	101.9 %	86,628	101.1 %	87,292	100.8 %
(Average share capital/member)	yen	29,029	102.1 %	29,653	102.1 %	30,271	102.1 %
Full-time equivalent (FTE)		39,269	99.3 %	38,740	98.7 %	38,754	100.0 %

\*1: The figure represents the number of co-ops affiliated with HeW CO-OP JAPAN.

\*2: Hospitals are medical facilities with 20 or more beds, and clinics are those with less than 20 beds.

## Retail Co-ops

Retail co-ops supply a wide range of consumer goods and services to their members.

### Community-Based Retail Co-ops

Community-based retail co-ops serve local residents through home delivery, store and catalog business, insurance and welfare service.

### University Co-ops

University co-ops serve students and faculty members in universities and colleges through operating bookstores, convenience stores, cafeterias, and other services. National Federation of University Co-operative Associations (NFUCA), which is affiliated with JCCU, is a national association of university co-ops.

NFUCA	
Co-op societies	215
Members	1,538,258
Turnover (¥million)	137,011
Full-time employees	1,421

\*source: National Federation of University Co-operative Associations (NFUCA)

### School Teachers' Co-ops

School teachers' co-ops serve teachers at both public and private elementary, junior and senior high schools, mainly through catalog business.

### Institutional Co-ops

Institutional co-ops serve employees at their workplaces through operating stores and cafeterias.

### Expanded Institutional Co-ops

Expanded institutional co-ops serve both employees and residents in neighboring residential areas.

## Housing Co-ops

Housing co-ops provide houses, make extensions or reconstruction of buildings, etc. to co-ops members at reasonable prices. They provide services to their members in cooperation with real estate developers.

## Insurance Co-ops

Insurance co-ops offer life and other insurance products that suit members' needs with more reasonable premiums and better coverage.

There are two types of insurance federations that are affiliated with JCCU; Japan CO-OP Insurance (Kyosai) Consumers' Co-operative Federation (CO•OP Kyosai), which is a union of 361 member societies from across the nation including JCCU, and the other, the National Federation of Workers and Consumers Kyosai Cooperatives (Kokumin Kyosai co-op), which offers insurance mainly to trade union members.

CO • OP Kyosai	
Co-op societies	361
Number of policies	9,705,130
Premium income (¥million)	211,729
Claims paid (¥million)	152,859
Full-time employees	1,647

\*source: Japan CO-OP Insurance (Kyosai) Consumers' Co-operative Federation

Kokumin Kyosai co-op	
Co-op societies	58
Number of policies	29,129,126
Premium income (¥million)	540,888
Claims paid (¥million)	345,462
Full-time employees	3,583

\*source: National Federation of Workers and Consumers Kyosai Cooperatives

## Health and Welfare Co-ops

Health and welfare co-ops are founded under the Consumers' Livelihood Co-operative Society Law to help local residents deal with problems related to their health and daily life. Health and welfare co-ops own and operate medical-care and nursing-care facilities such as hospitals, primary health care centers, nursing care homes, home-visit care stations, rehabilitation facilities, and at-home help services for the elderly. In addition, local residents who support the co-op as members and the staff cooperate with each other to conduct businesses and activities to solve livelihood-related problems.

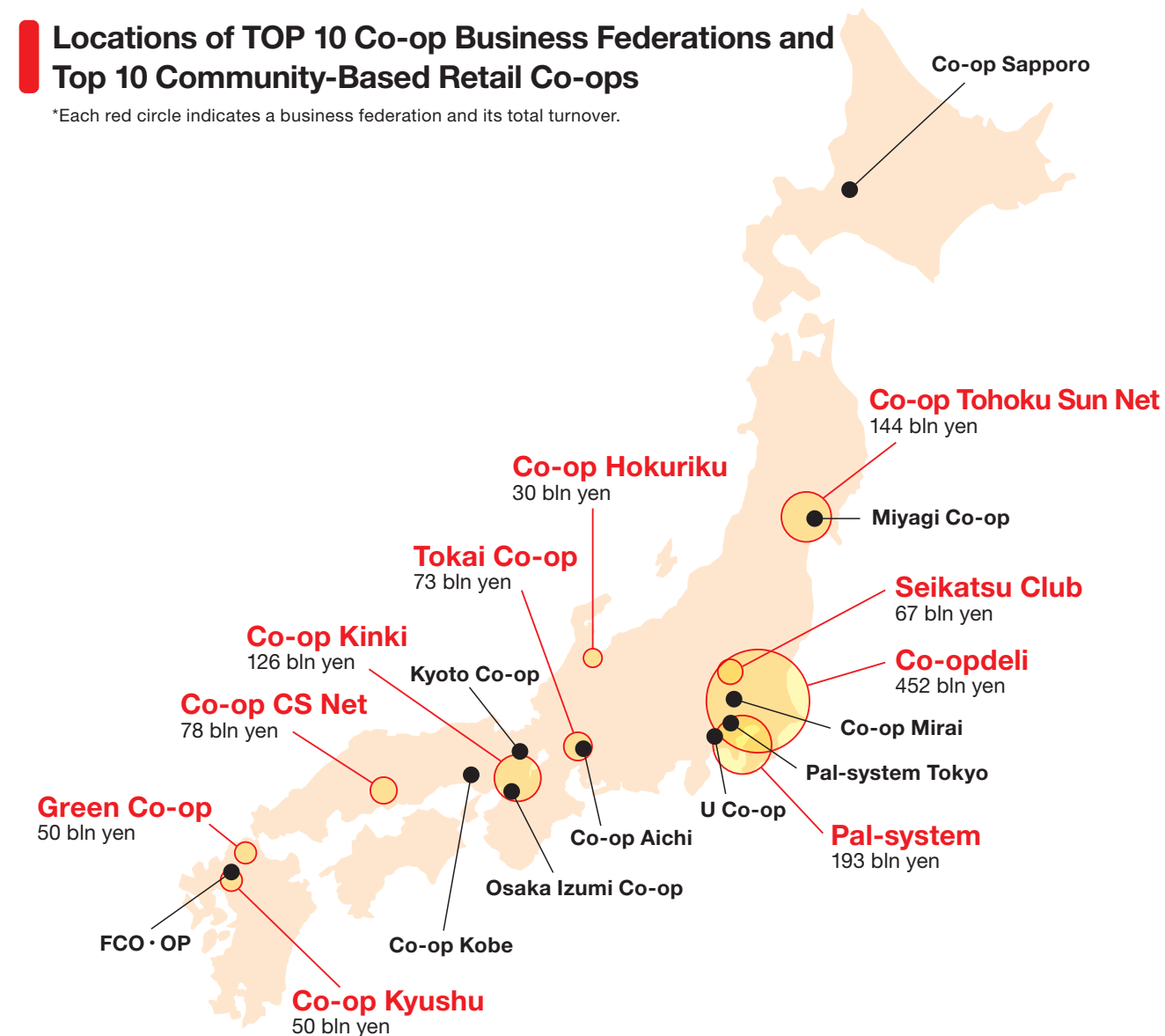
Japanese Health and Welfare Co-operative Federation (HeW CO-OP JAPAN), which is affiliated with JCCU, is a national federation of health and welfare co-operatives that engage in health and welfare businesses.

## TOP 10 Community-Based Retail Co-ops in Japan

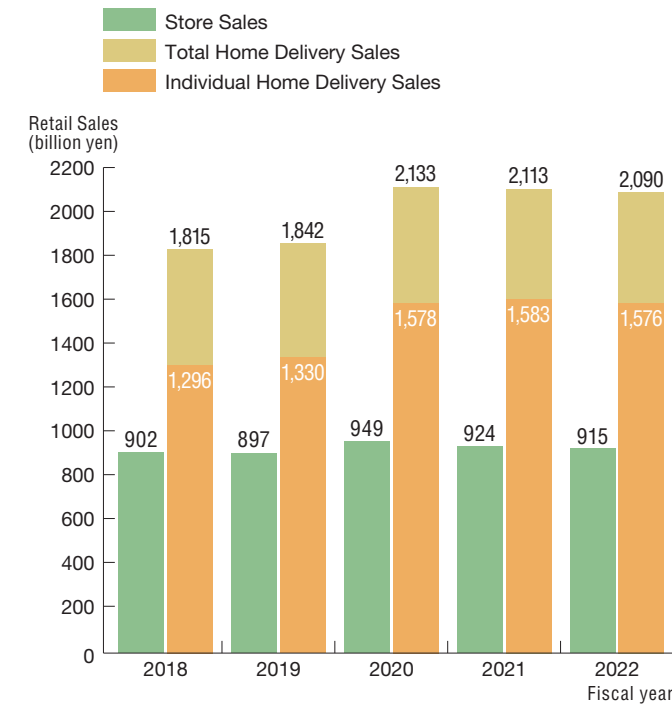
	Turnover (¥ million)	22/21(%)	Membership	22/21(%)
Co-op Mirai	428,083	98.1	3,691,892	101.6
Co-op Sapporo	307,281	95.6	1,970,931	102.6
Co-op Kobe	256,770	99.3	1,728,499	100.2
U Co-op	189,912	96.2	1,847,844	101.4
Miyagi Co-op	133,421	94.6	976,336	100.7
Osaka Izumi Co-op	101,018	98.7	562,518	100.8
Pal-system Tokyo	86,484	97.0	526,461	100.5
Kyoto Co-op	83,374	94.1	568,856	100.7
FCO・OP	64,963	99.6	554,183	102.2
Co-op Aichi	63,117	96.4	545,623	103.1

## Locations of TOP 10 Co-op Business Federations and Top 10 Community-Based Retail Co-ops

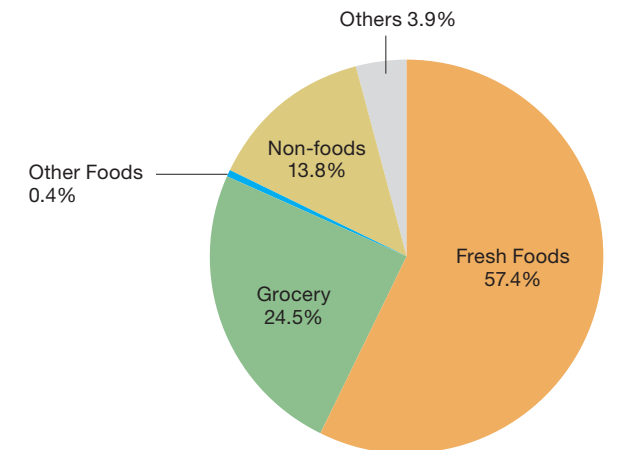
\*Each red circle indicates a business federation and its total turnover.



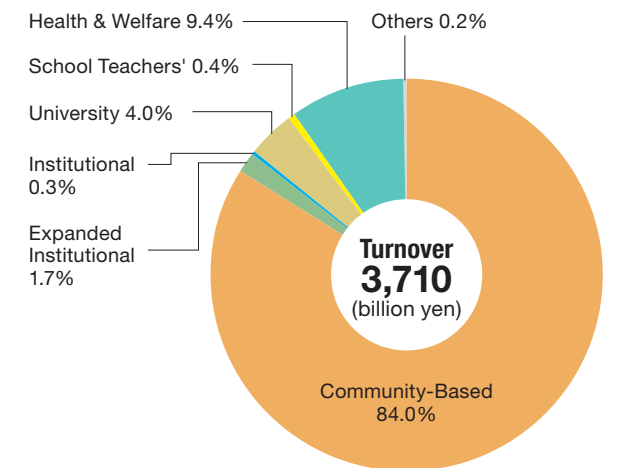
## Community-Based Retail Sales by Type of Operation



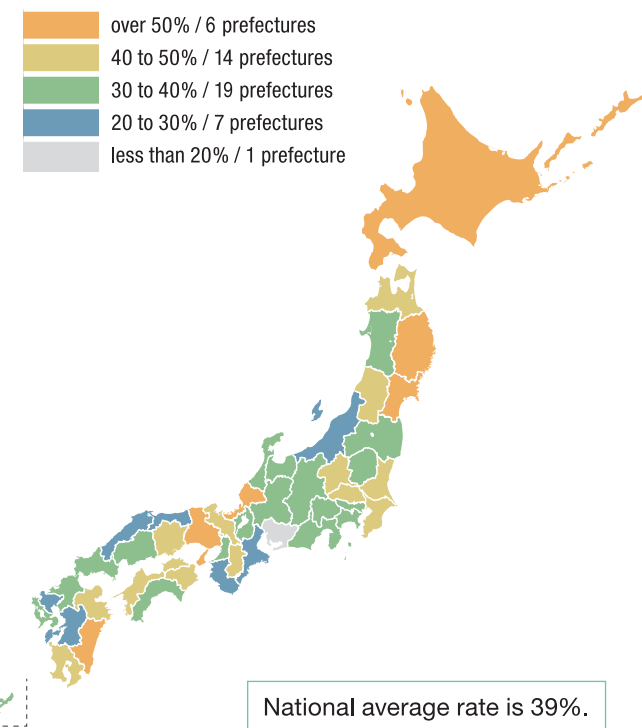
## Percentage of Community-Based Retail Sales by Product Category



## Percentage of Turnover by Type of Consumer Co-ops



## Household-Subscription Rate to Community-Based Retail Co-ops



## Percentage of Membership by Type of Consumer Co-ops

